

## Part B Insider (Multispecialty) Coding Alert

### Reader Question: Secondary Insurance Deductibles: Don't Do Automatic Writeoffs

Question: We have many patients with secondary insurance, some of which have deductibles on the secondary. In these cases, should we write off the amount of the deductible because it's secondary, or do we bill the patient?

Answer: Most practices do bill the secondary insurance on behalf of patients, but if the patient has a deductible on the secondary insurance, you can and should bill the patient that amount. You can learn about secondary insurers by asking patients for the information when they first present to your practice and fill out the financial information form. You will need to verify which insurance is primary, so you can bill that payer first. Once you get the explanation of benefits (EOB) from the primary payer, send your claim to the secondary, with a copy of the primary's EOB attached.

In most cases, after you've received both payments, you'll take the adjustments from whichever insurance has the larger adjustment. You should not take adjustments from both plans, nor should you write off deductibles. You'll bill the patient for any remaining balance that is his responsibility once you have both payments. Of course, individual payer contracts reign when determining where to collect.

Hint: Some secondary insurers pay the primary's co-pay (including Medicaid as the secondary insurer), but many do not. Most experts recommend collecting the co-pay from the patient at the time of service, especially if you're unclear on whether it will be covered by a secondary payer. If it's later paid by a secondary insurer, it can be credited to the patient's account or refunded back to the patient."