

OASIS Alert

Reader Question: Ensure Compliance By Asking Key Insurance Questions

Repetition is essential to avoid nasty surprises.

Question: We missed an OASIS assessment on a patient, because we didn't realize Medicare was the secondary payor. Is there a simple way to tell whether Medicare or Medicaid will be involved when the patient has multiple insurers?

Answer: Now that the OASIS assessment isn't mandatory for private pay patients, some agencies are encountering this problem, experts say. There are several approaches to be sure you don't skip the OASIS assessment when you really need to complete one.

The first step is to ask the patient the right questions at every visit to catch changes as soon as possible, advises managing consultant **M. Aaron Little** with **BKD** in Springfield, MO. For example, ask if he has a Medicare number or if he is paying for Medicare coverage. If the patient is over 65 or disabled, he is likely to have Medicare coverage, even if another insurance is primary, Little says.

Protect yourself: Try another approach when a patient says some other insurance is primary: Ask that insurer about Medicare or other insurance plans when you are confirming coverage, Little suggests. "Typically, the insurance company knows this information and may be able to provide some extra details," he tells **Eli**.

If the patient has a Medicare number, the common working file should indicate whether there are any other insurance plans that are primary over Medicare. Also, if the patient has a Medicaid number, the Medicaid eligibility inquiry will show all other insurance plans (including Medicare) that the patient has on file, Little explains. Because Medicaid is the payor of last resort, any other insurance would be primary, assuming the insurance policy covers home health services.

Helpful: If you're having trouble determining which insurance is primary, consult the **Centers for Medicare & Medicaid Services'** online fact sheet that lists many common examples and which coverage would be primary. The fact sheet is at www.cms.hhs.gov/medlearn/msp_4a.pdf.