

CHAPTER

3

Basics of Health Insurance

Linda Smith

OBJECTIVES

After studying this chapter, you should be able to:

1. Describe the history of insurance in the United States.
2. Explain the reasons for the rising cost of health care.
3. Discuss how the Patient Protection and Affordable Care Act will affect health care.
4. State four concepts of a valid insurance contract.
5. Explain the difference between an implied and an explicit physician-patient contract.
6. Define common insurance terms.
7. List the ways a person can obtain health insurance.
8. State the types of health insurance coverage.
9. Describe in general terms the important federal, state, and private health insurance plans.
10. Relate the entire billing process to simple and complex medical cases.
11. Explain the administrative life cycle of a physician-based insurance claim from completion to third-party paper processing and payment.
12. Describe the appropriate questions to ask a patient for a complete patient registration form.
13. List the types of outpatient visit categories for diagnosis and treatment claims.
14. Demonstrate how to make submitted insurance claims.
15. List the functions of an aging accounts receivable report in a computerized practice management system or a "colder" file in a paper environment.
16. Explain how insurance billing and coding information can be kept up-to-date.
17. Describe the proper information to post to the patient's financial account after claims submission and payment received.

Points to Ponder

Good patient service is important to most industries that serve the consumer, and many primary care practices are no exception. Some suggestions are as follows:

- Ask your staff friends and colleagues to each point out three handling techniques that are excellent or commendable physician practices and handling. Colleagues often are in competitive comparison and identified if the practice truly does excellent patient-handling practices or any other kind of accolade regarding the physician's team.
- Conduct annual governmental, professional, or performance review of the patient's insurance plan may be carried out without delay.
- Agree and monitor the patient on billing and a patient satisfaction form so that there are accurate and complete updates and answer the patient's questions about your office's Mission of Primary Practice (MPP). Remember, it is important to use the information when the MPP is used.
- Properly include correct insurance claim data on the third-party forms so that subsequent insurance is a timely matter on behalf of the patient.
- As an insurance claim, you should be able to present complete billing and insurance updates for patients. Remember, no part-time and full-time. All business or clinical team members have part-time in the billing department should be able to give patient information correctly.

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