

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 mark 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.

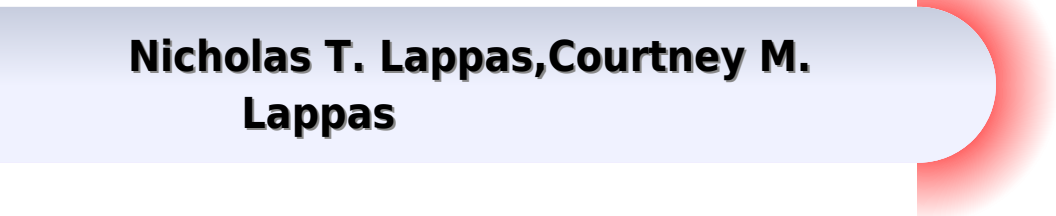
Points to Ponder

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 teach patients about handling insurance claims by making a "financial physician-patient relationship" collection of offers for copayments completed and identified if the patient has any insurance, personal financial problems or any other kind of problem regarding the physician's fees.
- Consider other governmental, professional, or professional organizations that the patient's insurance plan may be covered and without delay.
- Agree and inform the patient in writing that a patient submission form is not a contract and complete explanation and answer the patient's questions about your office's Medical Billing Process (MBP). Remember, it is important to use the information about the MBP to help the patient understand the insurance claim process.
- Properly educate your insurance claim staff on the third-party process that might be involved in a timely manner on behalf of the patient.
- As an insurance claim, you should be able to present complete billing and insurance information for patients. Remember, no one else and help patients. All insurance or third-party information you put down in the billing documents should be able to give patient information correctly.

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