

## INSURANCE & MEDIGAP COMPANIES


Here is the database in ClinicPro that houses the various insurance carriers your patients may have coverage with when they visit your office. This list can expand to be quite lengthy, especially as your practice grows. Once you have digested an understanding of “SUBMITTERS” you will see that every insurance carrier must be sent through one of your designated clearinghouses, unless you are submitting on HCFA forms.

A “Medigap” policy is health insurance sold by private insurance companies to fill the gaps in Medicare Plan coverage. A Medigap policy helps to pay some of the health care costs that the Medicare Plan does not cover. Currently Medicare has formed partnerships with commercial insurance companies for prescription drug plans (Medicare Part D).

Insurance carriers are divided into different “types” regarding how they will be compiled with the clearinghouses. Here is our concept of what we call “The Big 3:” Blue Cross Blue Shield, Medicare, and Medicaid. These are governmental insurance companies and operate on a “not for profit” basis. The Big 3 will use their specific names when deciding what “Type” you will select for them. An example of this is: if your insurance carrier is Medicare then you will chose Medicare as the “Type”.

Commercial insurance companies are the next largest “types” of insurance carriers that populate the industry. These are your profit geared insurance carriers like Aetna, United Health Care and Cigna; the number of commercial insurance companies is huge. Commercial carriers are not members of any governmental plans although they are now partnering with Medicare on the Medicare Plan D. Please, keep this mind when deciding on the “Type” of carrier.

Once the insurance company is input for one patient, that company will always be available as part of the BROWSE list. Since different areas of the ClinicPro software can access this list, any changes you make in this screen will be accessed immediately in the ClinicPro software.

The New Icon  will bring up the **Insurance Company** screen:

**NAME** The insurance company will populate this field. Please do not use any characters other than alpha or numeric in any of the ClinicPro fields as this may cause rejections when the claim is sent through an electronic billing audit.

**CONTACT (Phone / Email / Website / Fax / Cell Phone)**

Optional - these fields can hold important information for your own purposes, they do not transmit in a billing file.

**ADDRESS** Always use ClinicPro Address Buttons to enter addresses in your software as this will ensure proper alignment for electronic billing. Omit any characters like hyphens from these fields.

**TYPE** This refers to the type of insurance that is being entered in the software. Please use the Drop Down arrow for your choices.

**OCNA** This field is reserved for use with Medigap Companies and will not be applicable for your entry.

**RADIO BUTTONS**

FEE FOR SERVICE

CAPITATED

Choose FEE FOR SERVICE all the time as the use of capitated insurance payment plans are rather obsolete in the current insurance billing industry.

ELECTRONIC

HCFA

Choose the type of billing you will be doing with this particular insurance carrier; you will be sending either electronic claims or creating Health Claim forms (HCFA). This button can be switched back and forth as is necessary for your office to do paper billing and then you can resume ELECTRONIC.

INVOICE

UB92 – option used for Hospitals.

Choose the INVOICE option when you need a record of patient services and are not creating a billing file. This option is used when an attorney is involved with your patient who may have been involved in an injury or accident claim. The invoice closely resembles a credit card type statement with a running list of services.

**PAYOR ID**

This field must never be left blank as it is the insurance companies' way of being identified in the billing industry much the same way you are identified by your Provider ID. In the event that an insurance carrier is requiring HCFA billing and does not have an assigned Payor ID, please use a default Payor ID- 98999.

**CLAIM OFFICE**

Not all insurance carriers employ a claim office number as their identification. When determining the Payor ID it will become clear if the company also has a claim office number.

**INACTIVE**

If you wish to have the insurance company vacate this list in the future, add a date in this field. Your information will not be lost; it will simply be added to your 'inactive' list.

**SUBMITTER**

Use the Drop Down Arrow to choose the appropriate Submitter for this particular insurance carrier.

**INS. BILLING TYPE**

This field needs to match the same choice as you applied in the TYPE field. If you chose Medicare in TYPE then you will also choose Medicare for this box.

**NOTES**

This NOTE box is enabled with a “pop-up” feature. Any information you enter in this box will display the box as RED so you are aware there is a note. It will also “pop up” a message displaying information entered when accessing this particular insurance carrier in your day to day functioning. This is helpful in keeping a reminder of information specific to this insurance carrier for you and your staff.