

Tips for Obtaining Fair Payment from Insurers for Covered Services

Even if a service is covered, an insurer can deny payment or pay so poorly that it's basically denying the service.

GET CONFIRMATION OF PAYMENT AMOUNTS IN ADVANCE. Negotiate a single case agreement for out-of-network services and get prior confirmation of in-network payment rates especially for new or expensive services.

QUESTION PAYMENT RATES. Both in-network and out-of-network providers as well as patients can challenge rates, but rarely do. Most insurer contracts and plan documents have provisions for fair payment and there have been legal challenges by entities like the AMA to insurer rates.

INSIST ON UCR PAYMENTS. Insurers are supposed to pay UCR or “usual, customary and reasonable” rates. Cash rates can sometimes be equivalent to UCR especially for non-network services. Don't assume the rates are UCR and do further inquiry for the basis for setting rates.

DO YOUR OWN PAYMENT ANALYSIS. Gather information on what other insurers pay especially traditional Medicare because you can argue up to 500% markups on Medicare rates. Check websites that aggregate insurer data but understand their limitations. Healthcarebluebook.com, guroo.com and fairhealthconsumer.org are some.

REVIEW THE CODES. Check CPT codes as sometimes there's a different code or ways to bill codes multiple times for distinct parts of a procedure using a modifier. If billing an unclassified code, make arguments for fair payments based on similar procedures for other specialties – for example vascular codes are well reimbursed across the board.

KNOW THE PAYMENT LAWS. Many states laws require fair payment especially for emergency services. The definition of emergency is far broader than what insurers argue. It's based on federal and state requirements for emergency screening examinations, which must be done by a qualified provider – patients are not qualified to judge whether they have an emergency condition.

Patients Rising is a nonprofit that connects patients with professional advocates. Advocates can include former nurses, billing experts and even attorneys who are experts in navigating the healthcare system.

For more information or referral to an advocate send an email to AskUsAnythingpatientsrising.org or call us at (800) 625-2654.

