Introduction to Insurance Management

We use this feature to manage all the responsible parties for an encounter / charge and make changes to the profiles and rebill. This allows us the flexibility to maintaining multiple profiles for each patient. For instance, commercial insurance and workers comp or recently expired and current insurance.

What is a Profile? What is a Policy?

A **Policy** represents an insurance card. The Insurance, policy number, group number, policy holder, copay etc.

A **Profile** represents *all* the Insurances, Primary, Secondary, Tertiary *and* the ultimate Patient Responsibility. Patient Responsibility is a simple flag, 'Responsible' means the Guarantor will receive a statement, 'Not Responsible' means the guarantor will NOT receive a statement.

How is Default and/or Active used?

Default Profile is automatically assigned when registering a patient. This is the most likely used.All new Encounters have the default profile, although it can be overridden.

Active Profile, indicates it is available to be selected during Charge entry. This is useful for workers compensation and auto accident claims.
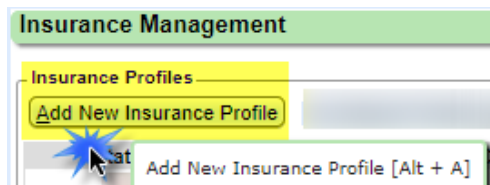
Profiles

How do I add a Profile to an existing patient?

Click Insurance Management from the Patient Dashboard
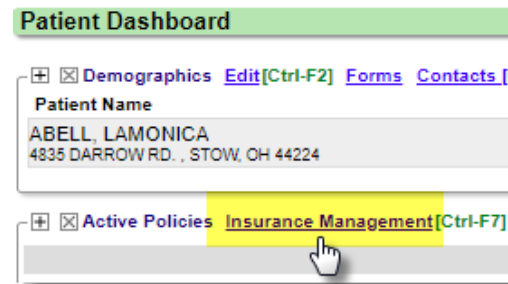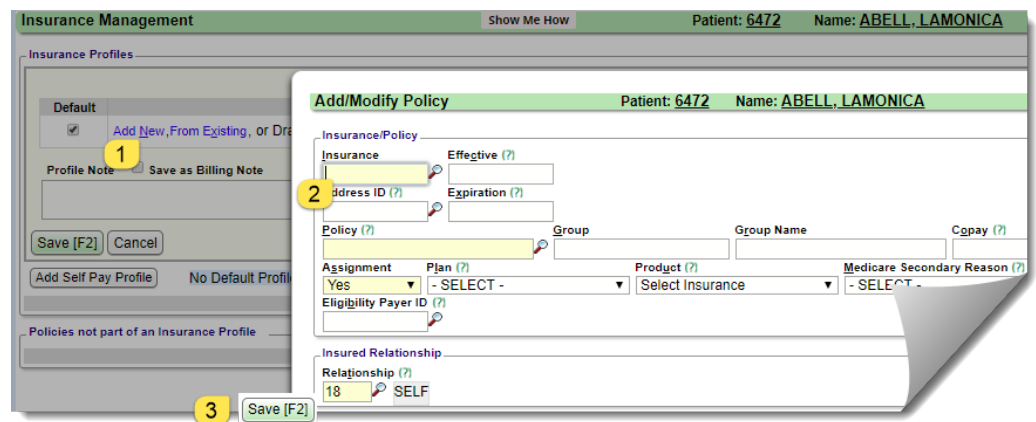

Click [Add New Insurance Profile]

In the Popup

1. Click 'Add New'
2. Add Policy
3. [Save]

4. After primary policy is saved, 'Secondary' section opens. If applicable 'Add New' - Secondary> Save , 'Add New' Tertiary > Save

5. After all the policy are added [Save] the profile

How do I add a Secondary to an existing profile?

On the Insurance Management page, Click on the *word* 'Default' or 'Active' of the profile you need to add to

- Click 'Add New' or from Existing
- In the Popup to add/edit **Policy** information > [Save]
- You may also add Tertiary and Save the **Profile**.

- If the changes affect encounters a checkbox appears. Pay special attention if you want to rebill at this time or not

- Save the new profile

How do I delete an Insurance *Profile*?

From 'Insurance Management' (Patient Dashboard > Insurance Management)

- Click on the Red 'X' above the **word** 'Default' or 'Active'.   A confirmation will open above, enter the reason for deletion then click [Delete]
- Note: A profile can *only* be deleted if there are no Encounters linked with the profile.
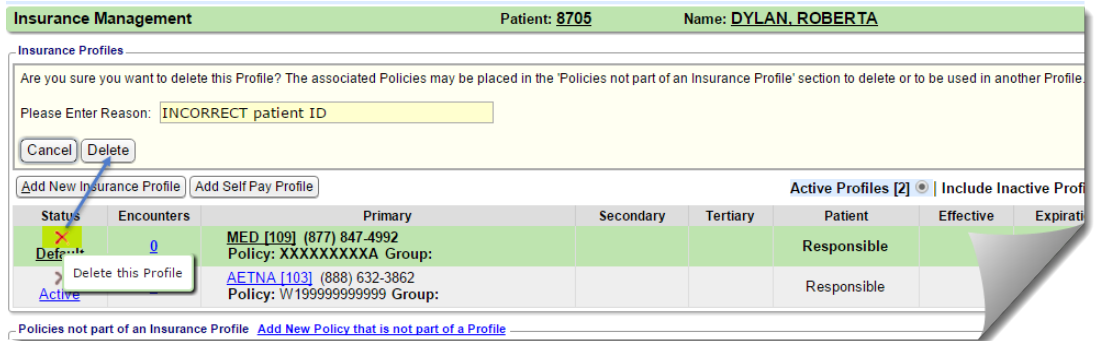

Once the *Profile* is deleted, the *Policies* that made up the profile drop into the 'Policies not part of an Insurance Profile' area. This gives the user the opportunity to reassign the policies into a different profile or delete them.
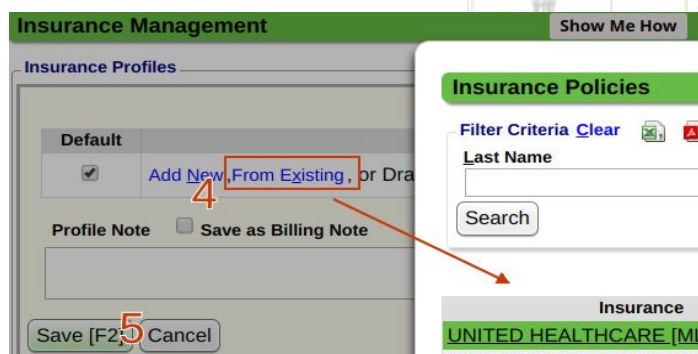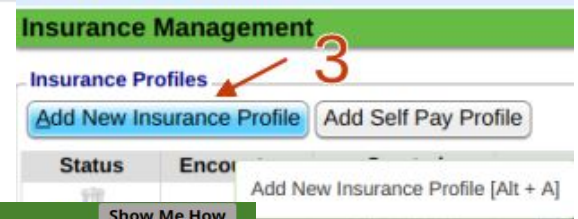
How do I expire a secondary?
I have a profile, the primary is still active, however the secondary is now expired.

1. Expire the secondary
   - Click on the policy

2. Add expiration date
   - Save
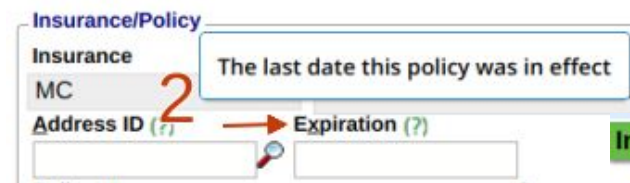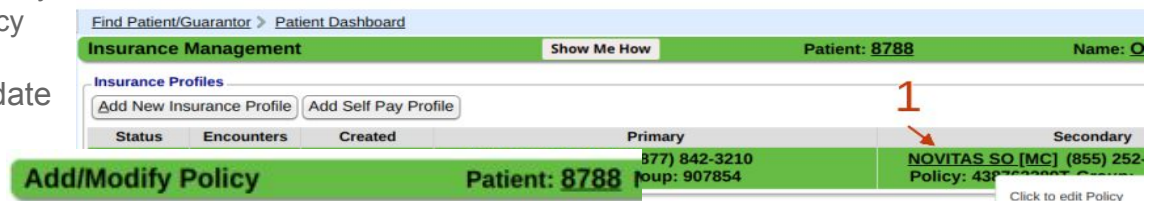
3. Add a NEW Profile

4. Choose from Existing for the Primary if it is still active

5. Add a new secondary, with effective date or if Save the new profile

Policy

### How do I delete an Insurance *Policy*?

After you delete the profile, we drop the policy information into the 'bank' or 'Policies not part of an Insurance Profile' section.

Click the Red 'X' to delete the Policies from the 'Policies not part of an Insurance Profile' area
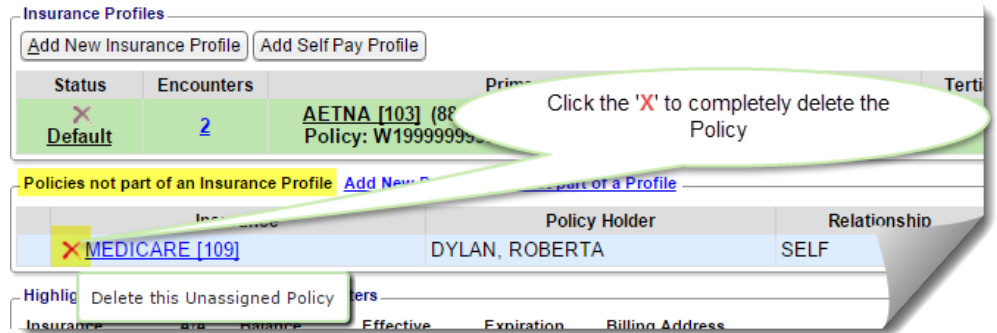
## How should I use the section Add New Policy that is not part of a Profile?

This is used as a 'bank' or holding card for policy information we may use at a future date. For instance, the client has an HMO Medicare replacement product, but has given us their Medicare card too. We may want to save the Medicare policy to use later once we determine the correct coverage. When we delete an Insurance, it falls to this 'bank' area, in case we simply need to add it to a different profile.
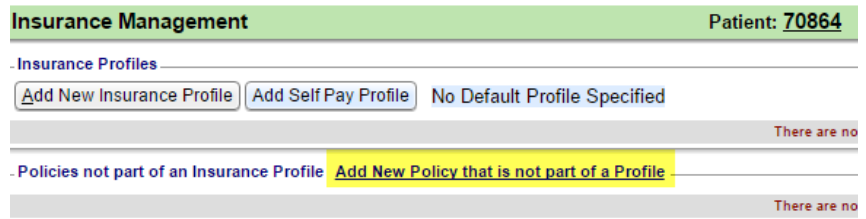
## How do I edit policy holder address of an existing person?

At this time we have to 'save' the record before it can be edited.

1. When Adding New insurance policy, update the relationship if when it is not self. In our example, (01)- Spouse
2. In the last name field, lookup to choose an existing 'person'
3. Click the person ID
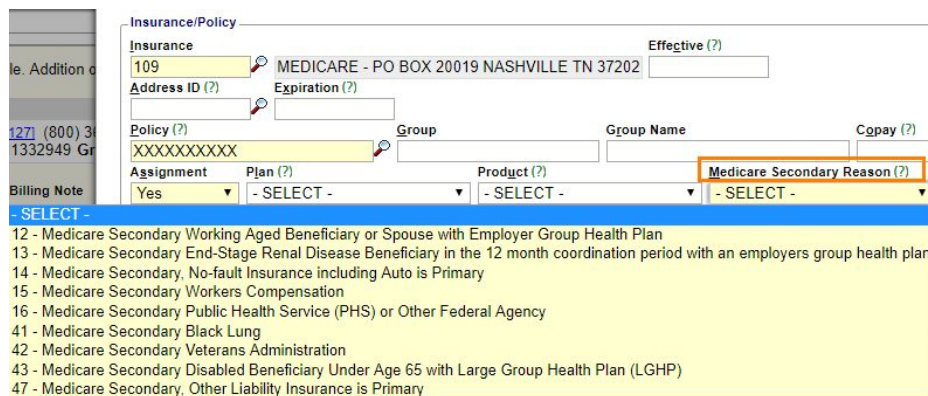4. The person address etc polulates and grays out
5. [SAVE]

4
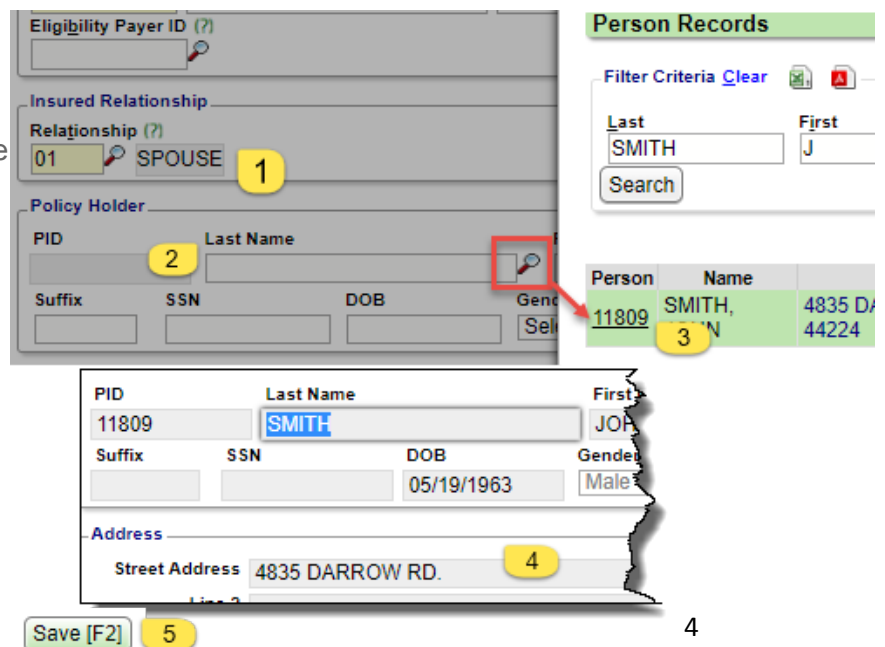
After saving > Click the Insurance hyperlink, to modify the Policy

Now you have access to the 'select' drop down > use Modify Policy Holder... > *TAB* and now update the person address etc. > [SAVE]
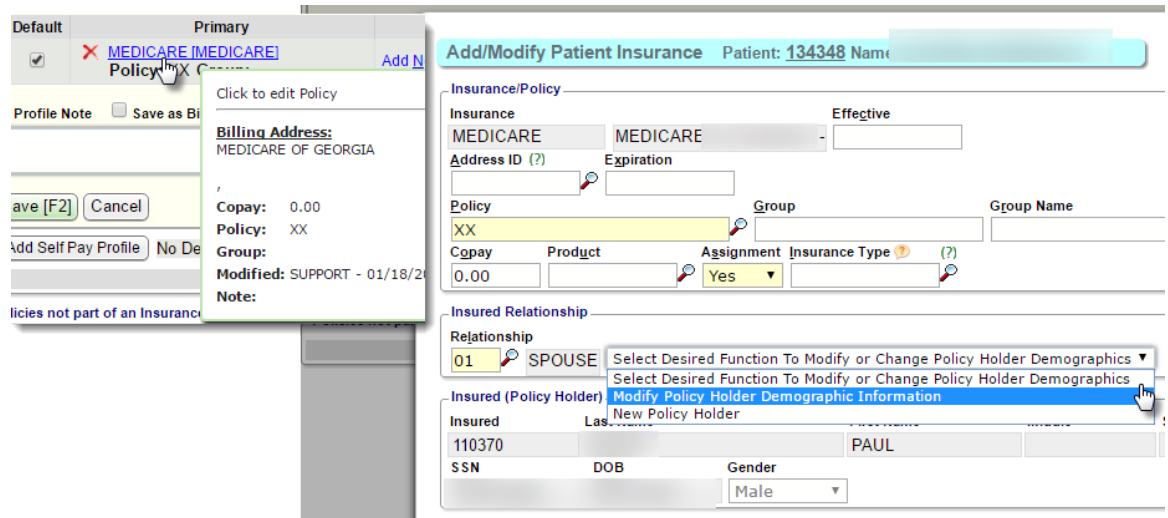

How do I indicate that Medicare is secondary?

Use the Medicare Secondary Reason dropdown to indicate why Medicare is secondary

How do I use Plan and Product

- **Plan** - drop-down contains the ANSI Plans
    - If you are using our eligibility verification service, the eligibility results will auto-update the patient's Plan information if the data is included in the results.
- **Product** - drop-down options: managed in the Insurance Library, or by clicking -Manage- in the drop-down (if your permissions allow)
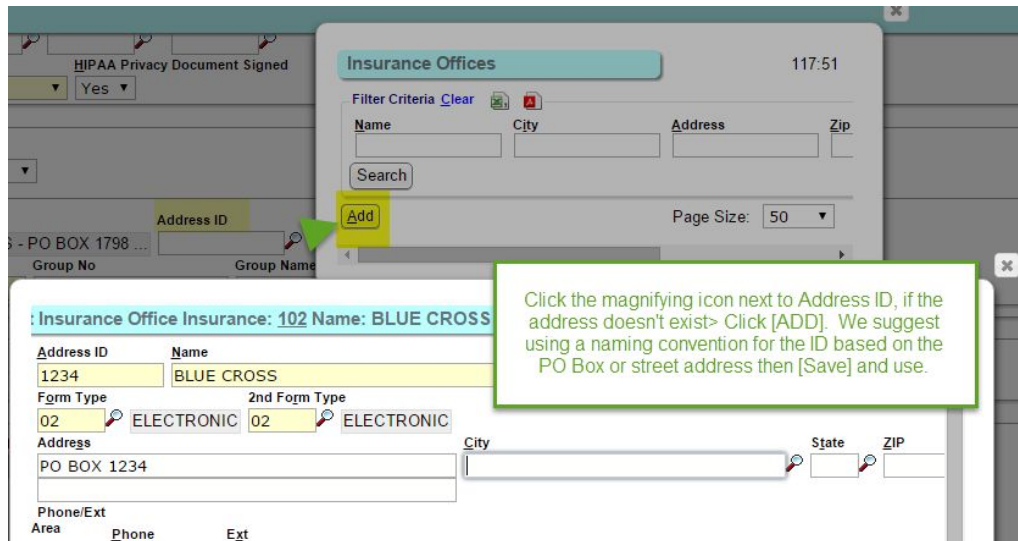
If you are using our eligibility verification service, the eligibility results will auto-update the patient's Product information if the data is included in the results.
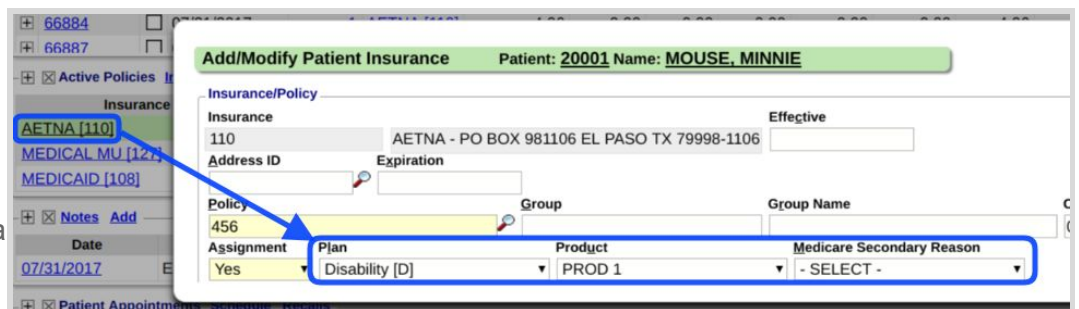
Insurance

How do I add a street address to an existing Insurance?

In the Address ID field use the lookup then click [Add]

How do I add a new Insurance to the system from Insurance Management

Add to the Insurance Libraries 'on the fly' while adding a patient's insurance: When adding a new profile > 'Add New' link > Click the Magnifier, [Add], key in new insurance and [SAVE] * this is permission based
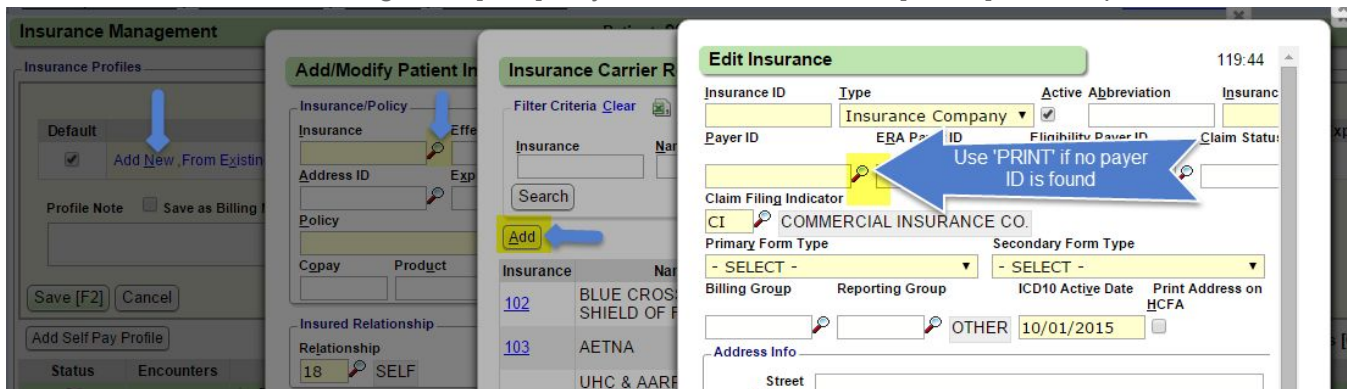
Patient responsibility - Statement

How can I be sure that no statements are sent to patient for encounters on this profile?

In the Profile, use the 'Patient' drop-down to indicate 'Not responsible'

How do I make the Patient 'Not Responsible' for all profiles with this insurance?

'Not Responsible' means this patient will not receive any statement for encounters affiliated with this Profile.

Go to the Insurance Library > Edit > un-check 'Patient Responsible'

Now, all Insurance Profiles that are built after this change, with this insurance will save with the Patient portion being 'Not Responsible'

7