

# Insurance Billing in College Health Centers

Presented by: Libby Greaney

Director, WKU Health Services

- ▶ Brief Overview of the process
- ▶ Tips for Implementation
- ▶ Day-to-day procedures



# Overview

- ▶ Added Revenue to subsidize your operation
- ▶ Employee visits
- ▶ Community visits
- ▶ 1 – 2 personnel needed eventually

# Initial steps

- ▶ Appropriate software for electronic submissions
- ▶ Clearinghouse for claims adjudication
- ▶ Credentialing your medical providers with the various Insurance payors (NPI numbers, DEA licenses, etc)
- ▶ Contracts signed with Insurance companies

# Initial steps con't

- ▶ Establish your charges ( UCR, Medicare %, or RBRV scale)
- ▶ Get Allowables for your common procedure codes from your payers
- ▶ Get the current version of the CPT, ICD and J codes books (some software has them preloaded)

# Insurance world

- ▶ EOB's (Explanation of Benefits)
- ▶ Charges vs. Allowables (contractual adjustments)
- ▶ Payers have different allowables for the same code
- ▶ Ambiguity, lack of clarity, changes are constant
- ▶ Deductibles, co-pays, co-insurance and coordination of benefits.
- ▶ Denials

# Networks

- ▶ In-network—you have signed a contract with that Insurance company. Patient receives full discount
- ▶ Out-of -Network– you can still provide service, but the patient pays more out-of-pocket

# College students

- ▶ May need to provide proof of student status for claims
- ▶ Their parent's plan is usually their source of Insurance.
- ▶ Educate the parents of what to expect at orientation sessions, website, parent- links, email, handbooks, etc.
- ▶ Out-of-network issues (depends on plan)

# Tips for Implementation

- ▶ Start with your Medical Doctors then do NPs
- ▶ Start with the major Insurance companies in your geographical region (ie: major employers)
- ▶ Get in with your school's employee plan
- ▶ Take your time and work in phases
- ▶ Don't work from a fear of the un-known
- ▶ NO ONE has all the answers in this industry



# Tips con't

- ▶ Network with others; use listserves
- ▶ Utilize a consultant if needed for initial set up and credentialing
- ▶ Join medical group practice organizations
- ▶ Go to Insurance seminars in your area
- ▶ Become close to your insurance reps
- ▶ Yes, you can utilize students!

# Examples

- ▶ Allowables
- ▶ Charge sheet
- ▶ EOB
- ▶ Claims cycle

# Allowable Examples

<b>Procedure</b>	<b>BCBS</b>	<b>Center Care</b>	<b>Humana</b>	<b>PHCS</b>	<b>United</b>
99213	53.56	55.48	50.40	56.03	51.41
87880	12.00	15.48	10.41	17.61	16.80
71020	27.50	28.55	17.11	13.12	28.95
17000	46.51	58.91	50.16	77.17	63.71
J1040	9.74	10.21	9.42	13.50	11.03

SEND OUT LABS	CPT	DX
GC	87591	
Chlam	87491	
HIV	86701	
RPR	86592	
Hep B S Ag	87340	
Hep C Ab	86803	
Hep B Core AB	86705	
Herpes Rapid Culture	87254	
HSV 1	86695	
HSV 2	86696	

Measles/Rubeola	86765	
Mumps	86735	
Rubella IgG Ab	86762	
Varicella	86787	
Drug Screen	80101	

ABO	86900	
Rh	86901	
BMP	80048	
CBC	85025	
CMP	80053	
HCG Quantative	84702	
Hgb	85018	
HPV Testing Alone	87621	
Iron	83540	
TIBC	83550	
LFT	80076	
Lipid	80061	
PAP	88142	
T3	84479	
T4 Total	84436	
Throat Cult	87070	
TSH	84443	
Urine Culture	87088	

COMMONLY USED DX	
034.0	Strep Throat
075	Mono
078.1	Warts
079.99	Viral Infection
112.1	Female Yeast
300.00	Anxiety
311	Depression
382.00	Otitis Media
460	Nasopharyngitis
461.0	Sinusitis
462	Pharyngitis
463	Tonsilitis
466.0	Bronchitis
477.0	Allergic Rhinitis
487.1	Influenza
493.90	Asthma
530.81	Esoph. Reflux
558.9	Gastroenteritis
599.0	UTI
595.0	Acute Cystitis
616.10	Bact. Vaginosis
626.0	Absence Menst.
782.1	Rash
717.7	Knee Pain
780.79	Fatigue
784.0	Headache
786.2	Cough
788.1	Dysuria
789.0	Abdominal Pain
847.	Sprain/Strain
V01.6	Contact with V. D.
V25.03	EC
V25.09	FP Counsel
V25.49	Surv. Contraceptive
V72.31	Annual Pap Smear

MODIFIERS	
Technical Charge	1
Additional Same Day	25
Post-Op Care Only	55
Distinct Procedural Srv	59
Reference Lab	90

Cash BR\$

Check# \_\_\_\_\_

CC# \_\_\_\_\_

ESTABLISHED PATIENT	CPT	DX
Nursing Service	99211 25	
Focused (STP, NSG, RES)	99212 25	
Expanded (CDL, SPX, POL)	99213 25	
Detailed	99214 25	
Comprehensive	99215 25	
Preventive Med	9939__	

NEW PATIENT	CPT	DX
Focused (STP, NSG, RES)	99201 25	
Expanded (CDL, SPX, POL)	99202 25	
Detailed	99203 25	
Comprehensive (Mod)	99204 25	
Comprehensive (High)	99205 25	
Preventive Med	9938__	

COUNSELING	CPT	DX
Medical Review Officer	MRO	
Prev Med Counsel 15 min	99401	
Prev Med Counsel 30 min	99402	

TB SKIN TEST	CPT	DX
TB Skin Test	86580	V70.5
TB Skin Test Read	99999	V70.5
Outside TB Read	99211	V70.5

DISPENSARY	CPT	DX
BCP's	BCP04	V25.49
Ortho Evra	BCP008	
EPC	BCP09	

PROCEDURES	CPT	DX
Removal of Cerumen	69210	
EKG	93000	
PFT	94010	
PFT Eval Before/After	94060	
Peak Flow	94360	
Nebulizer RX	94640	
Repeat Nebulizer	94640-76	#
O2 Saturation	94760	
Albuterol Inhaled Solution	J7613	#
Stero Vision Exam	EYE	

X-RAYS	CPT	
Nose	70160	TC
CXR	71020	TC
C-Spine	72040	TC
T-Spine	72070	TC
L-Spine	72100	TC
Shoulder	73030	TC
Elbow	73070	TC
Wrist	73110	TC
Hand	73130	TC
Finger	73140	TC
Hip	73510	TC
Knee	73562	TC
Tib/Fib	73590	TC
Ankle	73610	TC
Foot	73630	TC
KUB	74000	TC

PROCEDURES	CPT	
Suture (Medicare X2)	120__	
Suture Removal	99211	
Destruction Wart 1st	17000	
Destruction Warts 2-15	17003	#
Chem Dest Lesions (M)	54050	
Chem Dest Lesions (F)	56501	
IV Infusion 1 Hour	90760	
IV Infusion 2 Hour	90761	
IV Infusion >2 Hour	90761	#
RL Fluid	J7120	
NS Fluid	J7030	

Peak Flow Meter	A4614	99070
Arm Sling	L3969	99070
Crutches (Metal)	E0114	
Crutches (Wooden)	E0112	

INJECTIONS	CPT	CODE	DX
Allergy Inj. Single	95115		V07.1
Allergy Inj. Multiple	95117		V07.1
Injection	99211 90772		V25.49
Hepatitis B (X3)	99211 90471 90472	90746	V05.3
Hepatitis A (X2)	99211 90471 90472	90632	V05.3
HPV	99211 90471 90472	90649	V04.89
TwinRix (X3)	99211 90471 90472	90636	V05.3
Menomune	99211 90471 90472	90733	V03.89
Menactra	99211 90471 90472	90734	V03.89
Tetanus-Diphtheria	99211 90471 90472	90714	V06.5
Tdap	99211 90471 90472	90715	V06.1
MMR	99211 90471 90472	90707	V06.4
Influenza	99211 90471 90472	90658	V04.81
Benadryl 50 mg	99211 90772 59	J1200	
Bicillin CR 1.2 900/300	99211 90772 59	J0540	
Solu-Medrol 125mg	99211 90772 59	J2930	
Depo-Medrol 80 mg.ml	99211 90772 59	J1040	# 1 / 2
Rocephin 250mg	99211 90772 59	J0696	# 2 / 4
Toradol 15mg	99211 90772 59	J1885	# 2 / 4
Vistaril 25mg	99211 90772 59	J3410	
Dexamethasone 1mg	99211 90772 59	J1100	# 4
Phenergan 50mg	99211 90772 59	J2550	

IN HOUSE LABS	CPT	DX	BILL TO INS
UA Complete	81001		Y N
UA Dip	81003		Y N
HCG Urine	81025		Y N
Hemocult	82270		Y N
Glucose Fingerstick	82948		Y N
HCG Serum	84703		Y N
Mono Test	86308		Y N
Gram Stain Urogenital	87205		Y N
Wet Prep Vaginal	87210		Y N
KOH Skin	87220		Y N
Flu A	87804		Y N
Flu B	87804-59		Y N
Strep A Antigen	87880		Y N
Venipuncture	36415-90		Y N



067130 JZ800AAZ K19K26

# EXPLANATION OF BENEFITS

Please Retain for Future Reference  
WESTERN KENTUCKY UNIVERSITY HEALTH CENTER / PIN: 0008261297  
Page 2 of 2

WESTERN KENTUCKY UNIVERSITY HEALTH CENTER  
1906 COLLEGE HEIGHTS BLVD STE 8400  
BOWLING GREEN KY 42101-1000

Date Printed: 08/11/2006  
Tax Identification Number: XXXXXXXX5628  
Check Number: 09819/013803921  
Check Amount: \$43.15



Notes: The benefits listed below reflect your portion of this payment.

For Participating Physicians and Facilities Only - If your practice has a change of address and/or telephone number please contact Aetna online at: <https://www.aetna.com/provider/healthoffice/>.

### Patient Name

Patient Account: 00000123451 Patient ID #: 123456  
Member ID: W123456789

Relation: Self  
DIAG 7242

Group Name: WESTERN KENTUCKY UNIVERSITY  
Claim ID: E06208112300 Reed 07/27/06

AETNA LIFE INSURANCE COMPANY  
Group Number: 100099-12-103 A 12  
Product: PPO-Medical  
Network ID: 00007

SERVICE DATES	PL	SERVICE CODE	NUM SVCS	QUANTTY CHARGES	ALLOWABLE AMOUNT	COPY AMOUNT	NET PAYABLE	SEE REMARKS	DEDUCTIBLE	CO INSURANCE	PATIENT RESP	PAIABLE AMOUNT
07/21/06	11	99202	1	110.00	53.15				20.00		20.00	43.15
<b>TOTALS</b>				<b>110.00</b>	<b>53.15</b>				<b>20.00</b>		<b>20.00</b>	<b>43.15</b>

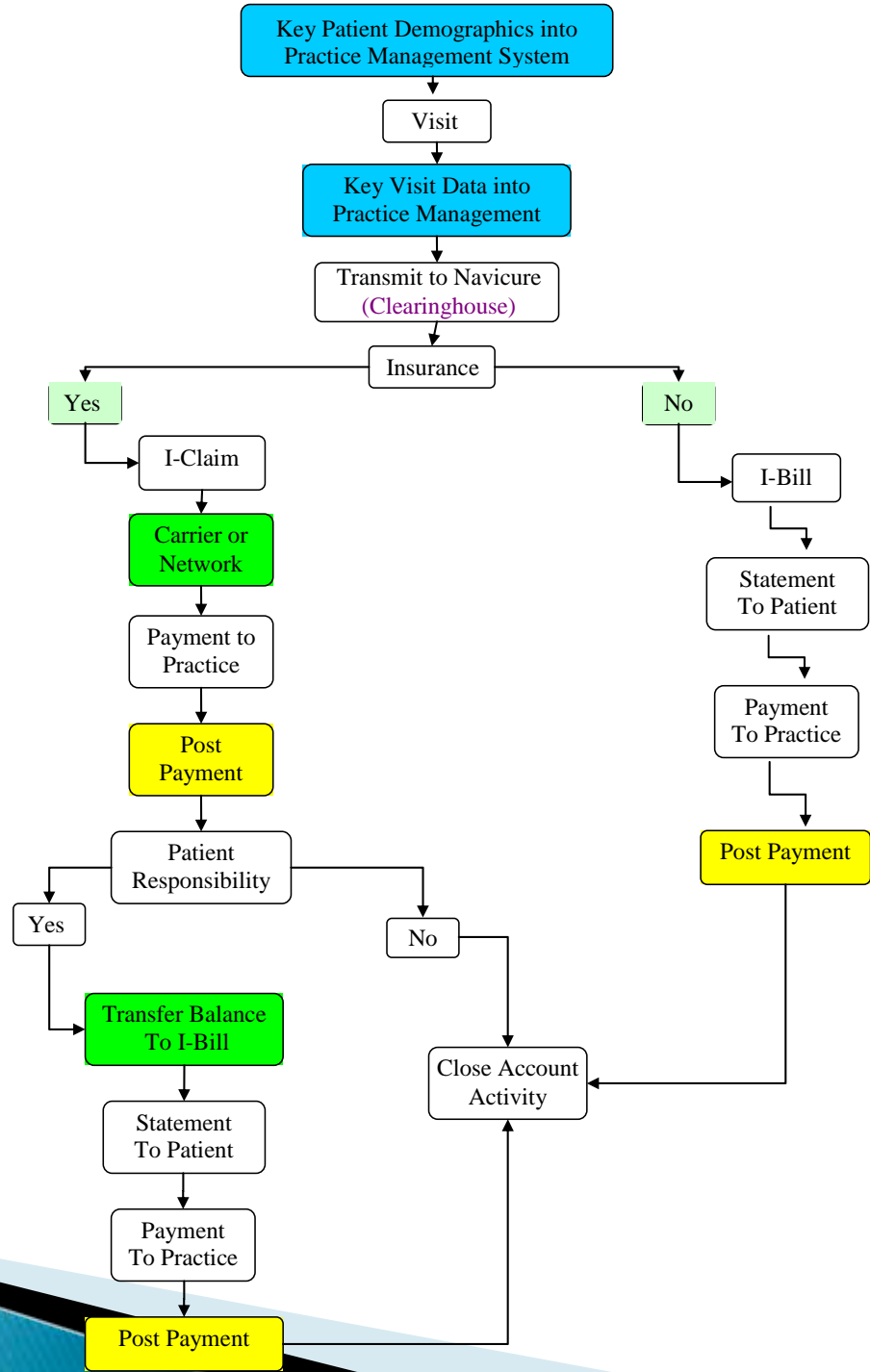
ISSUED AMT: \$43.15

For Customer Service  
please see your plan brochure  
on how to contact us.

Total Patient Responsibility: \$20.00  
Claim Payment: \$43.15

**Total Payment to: WESTERN KENTUCKY UNIVERSITY HEALTH CENTER \$43.15**

Protecting the privacy of member health information is a top priority at Aetna. When contacting us about this statement or for help with other questions, please be prepared to provide your Aetna provider number, tax identification number (TIN), or Social Security number (SSN), in addition to the Aetna member's ID number.



# Day-to-day procedures

- ▶ Denials
- ▶ Claims follow-up
- ▶ Days in AR (<30, <60, <90, 90-180)
- ▶ NP vs. MD reimbursement (85%)
- ▶ Chiropractic vs. Physical therapy
- ▶ Patient education



# Conclusion

- ▶ Be patient
- ▶ Learn as you go
- ▶ Revenue
- ▶ Perception of the practice
- ▶ Employee and Community visits

# Thank You

- ▶ Libby Greaney, Director, WKU Health Services
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- ▶ (270) 745-3830

## Full Service Primary Care Clinic

We serve WKU faculty, staff,  
students & their dependents

745-5641



Community Patients Welcome



Corner of Normal Dr & Regents Ave

[www.wku.edu/healthservices/](http://www.wku.edu/healthservices/)

12' X 25'

Date: 05 / 27 / 08

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