

Rules coordinator (policy) - Secure

Reference #	8625985
Status	Complete
Name	Katherine Ottaway MD
Email	stumpkat@olympus.net
Rule number/topic	CR101
Comment(s) or question(s)	<p>I have a small solo family practice clinic. My business plan was arranged to spend more time with patients. I have an office manager and no nurse, no back office.</p> <p>Thus all prior authorizations are done by me, with the patient in the room. Often patients have talked to their insurance company the day before and have been told "your doctor's office needs to call us". More than half the time, when I call, we are told that the patient's insurance company does not cover that service. The patient says, "But I talked to your company yesterday." The insurance representative responds: "I only talk to physician's offices, that is another part of the company that speaks to patients."</p> <p>This is triangulation, where in the "standard" office, the patient has called their insurance. They call the doctor's office as instructed by the insurance. The doctor's office requests prior authorization. The insurance says it is not covered. The doctor's office notifies the patient, who then assumes that the doctor's office did something wrong, not that it's not covered.</p> <p>This is unacceptable.</p> <p>I have stopped telling insurance companies that I am face to face with the patient, because some representatives say "I am not allowed to talk to patients, take me off speaker phone." I document the name of the insurance person in the chart, the length of time for the phone call and I bill for time: counseling and coordination of care. Review by coders say that this is legal.</p> <p>I suggest that every WSMA physicain pick one day to call a prior authorization themselves with the patient present. This would reduce the insurance company triangulation.</p> <p>I think that insurance companies should be required to tell a patient if a service is not covered, and not be allowed to say, "have your doctor's office call us" for a service that is not covered.</p>
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Item # 20	
Last Update	2016-07-30 09:45:21
Start Time	2016-07-30 09:35:08
Finish Time	2016-07-30 09:45:21
IP	69.71.165.109

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