

SECTION 1

Payment Problems within the Auto Insurance Industry

This book is about the structure and function of the auto insurance industry as they relate to payment for treatment rendered to patients as a result of injuries sustained in motor vehicle collision. This guide in no way reflects the necessary billing practices and procedures in any other line of care, particularly in the area of Federally controlled Medicare or Medicaid billing. While some of the general principles may apply to Workers Compensation billing, personal insurance billing, or for some variety of care outside the field of auto insurance, the intent of this guide is solely to address billing issues arising from the management techniques, and the medical bill review software programs utilized within the auto insurance arena. It is not a comprehensive guide on how to bill, or a replacement for the ICD and CPT books, but rather a discussion about problems with reimbursement that involve the use of particular codes, insurance company procedures that create payment problems, and the necessity for high quality chart notes.

It should be noted that the author's intent in this guide is to create an honest, level understanding between physicians and their patient's insurer, so that insurers are appropriately billed for services actually rendered, and that physicians are appropriately reimbursed for those services to which they are entitled payment.