

INGENIX®

2009 Insurance Directory



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Complete Insurance Company Information for Those Who Submit Health Care Claims.

Most insurance companies have had some change in the past year in their address, phone or fax numbers, or website. Ingenix verifies the accuracy of the *Insurance Directory* by calling each insurance company listed to update the information published to provide you the information you need to process claims with confidence.

← Complete, updated insurance company information

← Appendix of workers' compensation boards by state

Key Features and Benefits

- **Exclusive—Expedite the acquisition of information, forms and schedules with an appendix of state workers' compensation boards.** Complete with names, addresses, phone and fax numbers, as well as web addresses, provided to help reach the appropriate personnel without delay.
- **Save time by seeing at a glance whether an insurer requires prior authorization for contracted plans.** An icon designating these instances makes this requirement easy to identify.
- **Feel assured that names, addresses and phone numbers are up-to-date.** Company information is validated annually through personal calls to each and every office.
- **Know exactly whom to contact for questions regarding a claim within any state.** A complete listing of state insurance commissioners is provided.
- **No need to spend unproductive time searching for email or web addresses.** This contact information is included in the *Insurance Directory*.

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Claims Processing

The term “claims processing” describes the course of submitting a claim to the payer and subsequent adjudication by the payer. Understanding how this process works allows providers and staff members to file claims properly and leads to maximum and timely reimbursement. In addition, this knowledge will allow you and your staff to serve as a resource to patients in understanding this process.

PATIENT INFORMATION

Before filing any claim, you need to obtain clear, accurate information from your patients. A good patient information (PI) form is the key to this aspect of claims submission. The PI form should include such basic items as the policy name and number, insured's name, dates of coverage, and secondary insurance information. While this information is a good place to start, it is by no means all of the information required by most insurers. Providing as much information as possible will reduce the insurance company's need to contact your office. Avoiding unnecessary contact will reduce the costs of claims processing and hasten your payment.

You may also wish to preregister new patients over the phone or, if time permits, through the mail. Having a shortened version of your PI form for phone registrations could be valuable.

Patient information must be updated regularly. Most offices verify the information at each visit. If you work in a multiple physicians' office or clinic, establishing a uniform information policy makes everyone accountable for current and correct patient data.

Patient information forms follow the same basic pattern, but each differs by the type of patient your office might encounter. Each form is titled with the targeted group's name. If your office has some special information needs or you wish to include additional instructions, consider using the back of the form. If your practice has a high volume of Medicare patients, you may want to consider two separate forms—one for Medicare patients and another for non-Medicare patients. These forms could be printed on different colored paper for easy identification.

Primary vs. Secondary Coverage

Households with dual incomes often have more than one insurer. You must determine which is the primary and which is the secondary insurance company. For commercial plans, the

subscriber's or insured's insurance company is always primary for the subscriber. In other words, the husband's insurance company is primary for him and the wife's insurance company is primary for her. However, the primary insurance company for any dependents is determined by the insureds' birthdays, the primary insured being the individual whose birthday is first during the year. This is often referred to as the “birthday rule.” For example, if the husband's birthday is October 15, 1965 and the wife's birthday is March 1, 1967, the wife is primary for their dependents because her birthday is first during the year (year of birth is ignored). Therefore, obtaining a date of birth for both subscribers is important.

Assignment of Benefits and Release of Information

If you haven't already done so, consider adding an assignment of benefits statement to your patient information form. It should state that the patient has agreed to have insurance payments sent directly to the physician and that medical information can be released to the patient's insurance company. A signed copy of this assignment submitted with a claim helps ensure at least partial payment from most commercial insurers. Assignments also reduce collection expenses. An alternative, lifetime assignment of benefits, should nearly eliminate the need to obtain a signature after each date of service; however, there are a few payers who require a current signature with each claim.

If your office participates with Medicare, remember that an assignment of benefits and a release of billing are still necessary. To avoid the hassle of obtaining updated signatures, you may want to obtain lifetime assignment agreements and a commercial insurer's yearly signature agreement. Most commercial payers accept the yearly signature agreement form, but it is not applicable to the Medicare patient.

Determining Coverage

Ideally, a patient's insurance coverage should be verified before any nonemergent service is rendered. This policy shouldn't apply exclusively to new patients. Established patients may have changed employers, gotten married or divorced, or may no longer be covered by the policy that was in effect during their last visit.

When a new patient appointment is made, stress that the patient must present a current insurance identification card. However, a copy of the card does not guarantee eligibility. You may want to take the pertinent information over the phone to verify benefits before the patient arrives. Many payers now allow

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FARM BUREAU INSURANCE

FARM BUREAU FINANCIAL SERVICES

ARIZONA	NEBRASKA	7	325 S HIGLEY RD	Phone: (480) 635-3600
COLORADO	NEW MEXICO		HIGLEY, AZ 85236-4301	Fax: (480) 635-3780
INDIANA	OKLAHOMA		PO BOX 3000	Toll Free: (800) 642-7212
IOWA	SOUTH DAKOTA		HIGLEY, AZ 85236	Web: WWW.FBFS.COM
KANSAS	TENNESSEE			
MINNESOTA	UTAH			
MISSOURI	VIRGINIA			
MONTANA	WYOMING			
ARIZONA	NEBRASKA	7	5400 UNIVERSITY AVE	Phone: (515) 225-5400
IOWA	NEW MEXICO		WEST DES MOINES, IA 50266-5997	Fax: (515) 226-6074
KANSAS	SOUTH DAKOTA			Web: WWW.FBFS.COM
MINNESOTA	UTAH			
UTAH		7	UTAH FARM BUREAU	Phone: (801) 233-3100
			9865 S STATE ST	Fax: (801) 233-3135
			SANDY, UT 84070-3205	Toll Free: (800) 388-7752
				Web: WWW.FBFS.COM

FARM BUREAU INSURANCE

NATIONAL		7	SOUTHERN FARM BUREAU CASUALTY	Phone: (254) 772-3030
			7420 FISH POND RD	Fax: (254) 751-8732
			WACO, TX 76710-1010	Toll Free: (800) 772-6535
			PO BOX 2689	Web: WWW.TXFB.ORG
			WACO, TX 76702-2689	
ARKANSAS		7	10720 KANIS RD	Phone: (501) 224-4400
			LITTLE ROCK, AR 72211-3825	Fax: (501) 228-1458 OR (501)
			PO BOX 31	Toll Free: (888) 909-5949
			LITTLE ROCK, AR 72203-0031	In-State: (877) 877-9287
				Web: WWW.AFBIC.COM
FLORIDA		7	5700 SW 34TH ST	Phone: (352) 378-8100
			GAINESVILLE, FL 32608	Fax: (352) 374-1551
			PO BOX 147030	Toll Free: (800) 330-3327
			GAINESVILLE, FL 32614-7030	In-State: (352) 378-1321
				Web: WWW.FLORIDAFARMBUREAU.COM
GEORGIA		7	GEORGIA FARM BUREAU MUTUAL	Phone: (478) 474-8411
			INSURANCE CO	Fax: (478) 474-4860
			1620 BASS RD	In-State: (800) 342-1192
			MACON, GA 31210	Web: WWW.GFB.ORG
			PO BOX 7008	
			MACON, GA 31209-7008	
IDAHO		73	275 TIERRA VISTA DR	Phone: (208) 232-7914
			POCATELLO, ID 83205	Fax: (208) 232-3608
			PO BOX 4848	Toll Free: (800) 574-1514
			POCATELLO, ID 83205-4848	Web: WWW.IDFBINS.COM
		7	530 S ASBURY STE 3	Phone: (208) 882-1531
			MOSCOW, ID 83843-2243	Fax: (208) 882-9149
			PO BOX 8901	
			MOSCOW, ID 83843	
		7b, 7c	15 E WYOMING	Phone: (208) 337-4041
			HOMEDALE, ID 83628-0000	Fax: (208) 337-4042
			PO BOX 1197	Web: WWW.IDFBINS.COM
			HOMEDALE, ID 83628-1197	
		7b, 7c	717 N MAIN STE C	Phone: (208) 788-3529
			BELLEVUE, ID 83313-5081	Fax: (208) 788-3619
		7H, 7I, 7J, 7K	325 E MAIN	Phone: (208) 624-3171
			ST ANTHONY, ID 83445-1546	Fax: (208) 624-3173
			PO BOX 528	
			ST ANTHONY, ID 83445-0528	
INDIANA		7b	2008 N MAIN ST	Phone: (219) 663-1028
			CROWN POINT, IN 46307	Fax: (866) 772-2947
			PO BOX 964	Toll Free: (800) 656-9650
			CROWN POINT, IN 46308	Web: WWW.INFARMBUREAU.COM

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