

## Want to Avoid Health Insurance Issues At The Doctor's Office? Some Valuable Tips To Remember

(NAPSA)—Today, tens of thousands of doctors and members of the medical community nationwide rely on the Certified Medical Assistant (CMA) to help streamline patient care—assisting with clinical duties as well as filing health insurance claims and managing patient insurance questions and concerns. The American Association of Medical Assistants, headquartered in Chicago and 22,000+ members strong, has compiled the following tips provided by CMAs working in medical practices across the country to help patients avoid insurance “surprises” and ensure a successful medical office visit:

1. Make sure the medical practice you are visiting is a participating provider with your insurance network or plan. If not, you probably won't receive full coverage for services received.

2. Always remember to bring the most up-to-date copy of your insurance card to your doctor's appointment to minimize billing questions or issues.

3. Medicare and other insurance providers will reject or even deny a claim if the name on the insurance card does not match the patient's name on the claim. Make sure the name on your medical chart is the same one on your insurance card to avoid confusion. If your insurance card shows your name misspelled or otherwise incorrect, contact your insurance carrier immediately with the correct information so they may update your membership file and reissue you a new card.

4. Confirm that your contact information is up to date at your doctor's office including address, phone numbers, place of employment, and other health insurance



### **When visiting your doctor's office, confirm that your insurance information is up to date.**

information for Coordination of Benefits.

5. Before receiving medical care, make sure that your health provider is familiar with your plan and its covered services.

6. If your insurance plan requires pre-certification prior to treatment, follow the plan's pre-certification guidelines to determine who is responsible for obtaining this approval, you or your provider.

7. Sounds simple, but don't forget your wallet or checkbook to make any required copayments at the time of service. Many medical offices also accept credit card payments. Copayments are the patient's responsibility and providers are not required to extend credit for copayments. Contact your provider in advance to make arrangements if payment will be delayed.

8. If you have questions about an insurance-related issue, ask to speak with the medical office's insurance claims manager, often a CMA, who is specially trained to handle administrative patient issues and may be able to assist you with a phone call to your insurance carrier.

9. Medical bills can be confus-

ing to read. By taking a few minutes to go over the charges, you may save money in the long run. Check to make sure that the bill accurately reflects the procedures you have undergone and takes into account any applicable insurance coverage you may have. Also be aware of any duplicate charges.

10. Mistakes happen. Contact the appropriate provider's billing office if you think you've found one on a bill. If you've received an Explanation of Benefits from your insurance company that you believe contains errors, ask the insurance company to review your claim.

Every Certified Medical Assistant has passed a national certification exam and must obtain 60 hours of continuing education every five years in order to recertify. CMAs share a common commitment of providing a caring patient experience—from scheduling patient appointments, taking vital signs, assisting with clinical procedures, explaining doctor's orders or managing insurance claims from submission to payment. They often work side by side with physicians and other skilled practitioners making a difference in the lives of patients they serve. In fact, due to the growing number of physicians' offices and outpatient care facilities, medical assisting is one of the nation's fastest growing careers through 2010, according to the United States Bureau of Labor Statistics. For more information on the Certified Medical Assistant and the medical assisting profession, contact the American Association of Medical Assistants (AAMA) online at [www.aama-ntl.org](http://www.aama-ntl.org) or call (800) ACT-AAMA.