# TheraThink.

# How to Solve Your Mental Health Insurance Problem Claims

Case Study on Mental Health Insurance Claims Reprocessing

# Identify The Problem:

- Claims Not Processing Through EHR/Clearinghouse
- Denied:
    - Out of Network
    - Carve Out Policy
    - Wrong Insurance
    - NPI x Tax ID Combination
    - Modifiers, Taxonomy, Place of Service Code
    - Primary vs Secondary
    - Authorization
    - Timely Filing
- Eligibility and Benefits Quote Incorrect / Benefits Processing Incorrectly

# 80/20 Problem Claims Diagnosis

80% of the time, problem claims are because:

- You are out of network / not authorized
  - You might think you're in-network because you used this insurance at a previous group or org, but you need to get re-credentialed to accept that plan under your own practice
- Your information is incorrect
  - You may be using the wrong tax ID, NPI, organizational NPI, practice address or client info

# How to Resolve:  EHR/Clearinghouse

Diagnose and correct:

- practice information
- client subscriber ID
- client zip code
- EDI / digital claims enrollment
- taxonomy code, license level modifier, coding issues

# How to Resolve:  Denials

1. Obtain the original claim ID (EOB, phone call)
2. Update claims data with the corrected information
3. Refile Claims as Corrected on CMS-1500 Form Box 22
   a. Enter "7" for corrected claim on the left side
   b. Enter the corrected claim ID on the right side of the claim
4. Resubmit the claim via your clearinghouse

# How to Resolve: Benefits Payment Issue

When conducting an eligibility and benefits verification call, always record a reference ID from the call, the rep you spoke with, the phone number you called, and the date you called.

Use the aforementioned information to call an insurance representative and request claims are reprocessed / sent back for review based on the benefits quote you received.

# Summary

Do your insurance billing diligence up front to mitigate problem claims.

Identify the problem (most often wrong info or incorrect combination of info).

Refile claims → Get the original claim ID, refile as corrected.

Call to confirm claims are paid.

# Offload Your Billing Headache

The fact of the matter is that problem solving insurance claims takes:

- **time** on hold with insurance companies
- specific claims reprocessing **knowledge**
- coding **expertise**
- And it's a big flipping **headache**.

Offload Your Billing.

Email denny@therathink.com to learn about our mental health insurance billing service or go to https://therathink.com/schedule to discuss your billing situation.