Chapter 1
Role of an Insurance Billing Specialist

Learning Objectives
- Identify the background and importance of accurate insurance claim submission, coding, and billing.
- Name at least three skills possessed by insurance billing specialists.
- Describe the variety of career possibilities and areas of specialization open to those trained as insurance billing specialists.
- List personal qualifications and skills to be acquired by an insurance billing specialist.

Learning Objectives (cont’d.)
- State the personal image to be projected as an insurance billing specialist.
- Specify the educational requirements for a job as an insurance billing specialist and a coder.
- Explain how insurance knowledge and medical knowledge can be kept current.
- Differentiate between medical ethics and medical etiquette.

Chapter 1
Lesson 1.1

Background
- Medical insurance professionals deal with all aspects of claim submission
- Two main billing types
  - Facility billing
    - Hospitals, rehabilitation centers, etc.
  - Professional billing
    - Physician or NPP

Non-Physician Providers
- Provider who has not obtained a medical degree and can prescribe medication
- Should have a provider number for claim submission
- Physician referrals to an NPP must be documented in the patient record

Payment Schedules
- Payment schedules are based on payer type
  - Managed care
  - Worker’s compensation
  - Medicare
  - Under Medicare, physicians are paid based on relative value units (RVUs)

Office Procedures
- Procedures performed during the workday in a medical office or facility
  - Scheduling appointments
  - Registering patients
• Documenting encounters
• Entering charges
• Filing information
• Bookkeeping/accounting

9 Role of the Insurance Billing Specialist
• Several job titles associated with medical billing
  • Billing specialist
  • Electronic claims processor
  • Medical biller
  • Reimbursement specialist
  • Medical billing representative
  • Senior billing representative

10 Other Positions
• Multiskilled Health Practitioners (MSHPs)
  • Cross-trained to provide more than one function
• Claims Assistance Professionals (CAPs)
  • Help patients organize, file, and negotiate health insurance claims of all types

11 Job Responsibilities
• Job descriptions will vary for each position in a medical office.
• Administrative professionals may be responsible for claims processing, collection of payments, and communicating policies to patients.

12 Medical Assistant
Role Delineation Chart

13 Medical Assistant
Role Delineation Chart (cont’d.)

14 Medical Insurance Specialist Certificate Program
Contents

• Medical Terminology
• Administrative Medical Office Management
• Biology
• Keyboarding
• Computer 1

15 Medical Insurance Specialist Certificate Program
Contents (cont’d.)

• Principles and Applications of Medical Insurance
• Current Issues of Medical Insurance
• Medical Financial Management
• Word Processing
• Basic Principles of Composition
16 Career Advantages
• Self-Employment or Independent Contracting
• Flexible Hours
• Disabled Workers
  • Rehabilitation Act ensures access to information technology

17 Skills
• Medical terminology and abbreviations, anatomy, physiology, disease, and treatment terms
• Coding
• Reading skills
• Basic mathematics
• Medicolegal rules and regulations of various insurance programs

18 Skills (cont’d.)
• Typing/keyboarding and computer skills
• Proficiency in accessing information through the Internet
• Billing and collection techniques
• Expertise in legalities of collection of accounts
• Ability to generate claims with speed and accuracy

19 Chapter 1
Lesson 1.2

20 Medical Etiquette/Medical Ethics
Medical etiquette: how medical professionals conduct themselves
Medical ethics: standards of conduct generally accepted as moral guides for behavior

21 AMA Principles of Medical Ethics
• Physicians should be dedicated to providing competent medical service.
• Physicians should deal with patients and colleagues with honesty and dignity and will expose any colleagues who engage in fraud or deception.
• A physician shall respect the law as it relates to the practice of medicine.

22 AMA Principles of Medical Ethics (cont’d.)
• A physician shall respect the rights of patients within the constraints of the law.
• A physician will keep up with the latest findings and medical advances to continue to provide the best possible care to patients.
• Except in emergency situations, a physician is free to choose where and to whom he or she will provide medical services.
• A physician will participate in the promotion of community good will.

23 AHIMA Code of Ethics
• Health information management professionals:
  • Respect the rights and dignity of all individuals
  • Comply with all laws, regulations, and standards governing the practice of health information management
  • Strive for professional excellence through self-assessment and continuing education
  • Truthfully and accurately represent their professional credentials, education and experience
  • Adhere to the vision, mission, and values of the Association.
24. **AHIMA Code of Ethics (cont'd)**
   - Health information management professionals:
     - Promote and protect the confidentiality and security of health records and health information
     - Strive to provide accurate and timely information
     - Promote high standards for health information management practice, education, and research
     - Act with integrity and avoid conflicts of interest in the performance of their professional and AHIMA responsibilities.

25. **Employer Liability**
   - Physicians are legally responsible for staff actions
     - "vicarious liability" or "respondeat superior"
   - Actions of the insurance biller may have legal ramifications on the employer

26. **Employee Liability**
   - Billers and coders can be held personally responsible for billing errors
   - "Errors and omissions" insurance is protection for errors or unintentional omissions
   - Correct any errors and document in writing

27. **Scope of Practice**
   - CAP: Claims assistance professional
     - Informal representative of patients
     - Assists in obtaining reimbursement
     - Legal ability is limited
     - May need license

28. **Future Challenges**
   1. Know billing regulations for all payers
   2. Know compliance rules and regulations
   3. State rules about patient treatment and referrals
   4. Be proficient in computer skills
   5. Learn electronic billing software for each payer
   6. Develop diagnostic and procedure coding expertise
   7. Know how to interpret insurance documents
   8. Attain bookkeeping skills to manage patient/practice accounts
   9. Stay up-to-date with industry news
   10. Cross-train in areas of practice mgmt.