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1  **Chapter 1**
Role of an Insurance Billing Specialist

2  **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.

3  **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.

4  **Chapter 1**
Lesson 1.1

5  **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

6  **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

7  **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)

8  **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

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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
 - Know compliance rules and regulations
 - State rules about patient treatment and referrals
 - Be proficient in computer skills
 - Learn electronic billing software for each payer
 - 2
 - Develop diagnostic and procedure coding expertise
 - Know how to interpret insurance documents
 - Attain bookkeeping skills to manage patient/practice accounts
 - Stay up-to-date with industry news
 - Cross-train in areas of practice mgmt.