

How to Avoid Billing Issues



Kansas Hospital
ASSOCIATION



The health care system has a complex billing system. To avoid billing issues, follow these steps:

- Provide your current insurance card at every visit.
- Update your personal information when you register for appointments (name, address, subscriber information, etc).
- Review your insurance policy annually, as benefits often change.
- Coordination of Benefits – Sometimes, insurance companies will periodically check for other insurance coverage, but it is the patients' responsibility to update the information when it is requested. If this information is not updated timely, your insurance carrier will not process or pay any medical care bills.

STEPS TO RESEARCH A BILLING DISAGREEMENT

- 1. Review your insurance policy.** Carefully review your health insurance policy to understand your coverage, including any deductibles, copayments, coinsurance, covered services including limitations or exclusions. Make sure the services you receive are included in your coverage.
- 2. Check the Explanation of Benefits.** If you haven't already received it, request an Explanation of Benefits from your insurance company for the services in question. The EOB outlines the services billed, the amount covered by your insurance, any adjustments and the patient responsibility (e.g., copay, deductible, coinsurance).
- 3. Contact the hospital billing department.** Reach out to the hospital's billing department to discuss the charges and provide them with a copy of your EOB. Explain that you believe the services should have been covered by your insurance and ask them to review the billing.
- 4. Consider an appeal with your insurance company.** If your insurance company denied coverage for the services, consider filing an appeal. You may need to provide additional information or documentation to support your case, such as medical records or a letter of medical necessity from your health care provider.
- 5. If needed, file a complaint with the Kansas Insurance Department.** If you believe there has been an error or unfair billing practices, you can file a complaint with the Kansas Insurance Department. They can investigate the matter and help resolve disputes between patients, providers and your health insurance carrier.

Kansas Insurance Department

Attn: Consumer Assistance Division

1300 SW Arrowhead Rd.

Topeka, KS 66604

Email: kdoi.complaints@ks.gov

1(800)432-2484