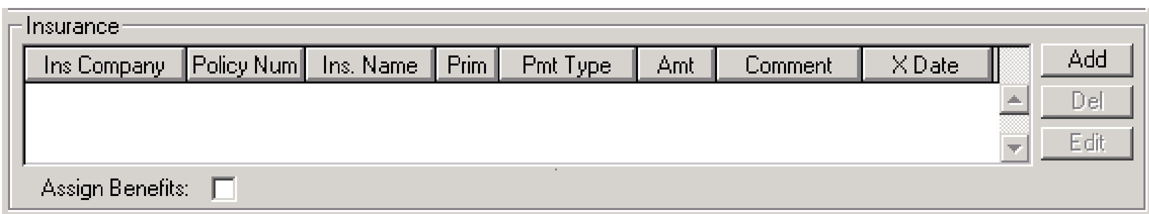
Insurance Information

User Instruction & Admin Set Up

User Instruction

Adding or updating insurance information on a patient is done through the Patient Details window. On the main toolbar, go to the **Patient** option in the main menu and select **Patient Details.** The shortcut icon for Patient Details is , and the shortcut key is Ctrl D. At the bottom of the Patient Details window you will find an insurance section.

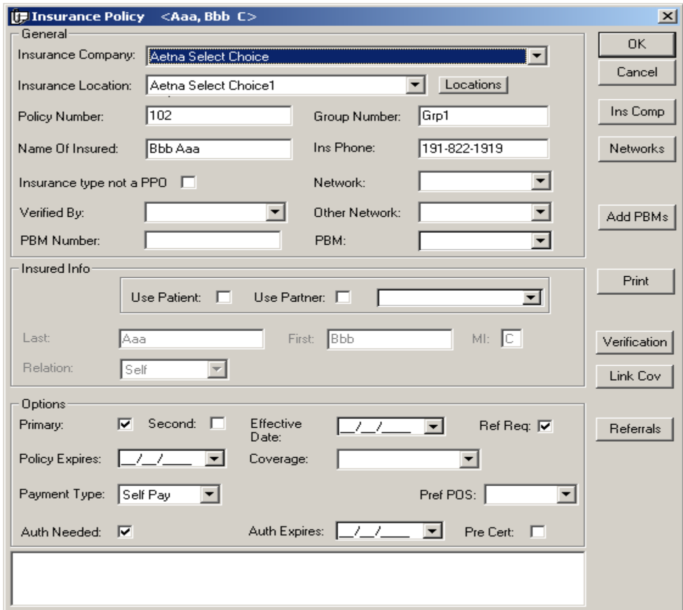


Patient Insurance

To enter an insurance company for a patient:

General Section

1 – Click the **Add** button in the Insurance section of the demographics window – another window called Insurance Policy will pop up where you can enter all information.



2 – Select an insurance company from the drop down list. If the insurance company does not exist in the drop down list, the insurance needs to be added to the database – contact your RESource administrator.

3 – Enter Policy Number, Group Number, and Insurance Phone number (Ins Phone).

NOTE: You will notice that the Name Of Insured field is automatically filled in with the patient name. The Insured Name field in the insurance section of Patient Details is a read-only field – this means you cannot type in this field. By default, when adding a new insurance policy from the Patient Details window, the insured name will be the patient.

4- **PBM** (Pharmacy Benefit Manager) If the patient/partner insurance plan manages the pharmacy benefits through a third party, make a selection in this drop down list. PBM's are generally indicated on the back of the insurance card.

TIP: If you are seeing a certain PBM frequently and it is not in the drop down selection, please see your administrator so that he/she may add to the list.

5- **PBM Number field**: If applicable, enter the Pharmacy Benefit ID number that is often accompanied with the prescription ordering process. This is an alpha-numeric field and it can be added to the universal Rx Report form that accompanies the Prescription printout.

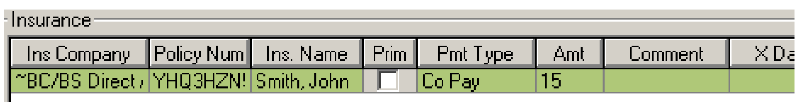
6- Check off the box next to 'Insurance Type not a PPO' if the patient's plan is not indicated as a PPO.

7- In the 'Verified By' field, select the user initials who verified patient/partner's current plan and benefits with the insurance company to ensure accuracy with information entered into the patient record. Automatically populate when the verification field is used?

Insured Info Section

1 – In the Insured Info section you will notice that, by default, the patient's name already appears. To link this insurance to the partner, check off the "Use Partner" check box. Upon doing this, a drop down list will appear next to the checkbox where you select the appropriate partner from the list. The partner's name will now appear in the name fields.

Upon selecting a name the insurance will now appear as the partner's, and you will notice that the insurance will now also appear in the Partner window.



To "detach" this insurance from the partner simply check off the "Use Patient" check box – the insurance will no longer appear in the Partner window and the patient's name will reappear in the name fields.

Options Section

1- If this is the patient's primary insurance then check off Primary.

NOTE: A patient can have more than one insurance. If a patient also has a secondary insurance, you would follow all of the same steps to add that information only you would check off Second instead of Primary.

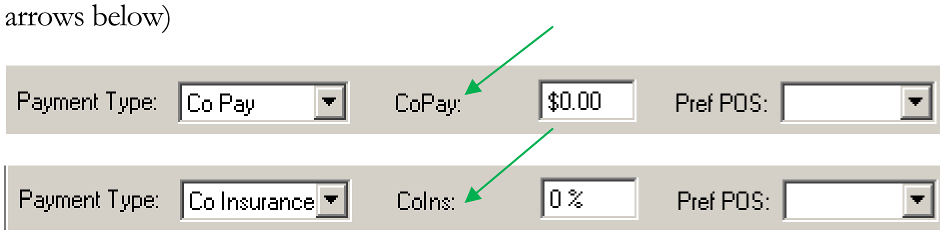
2- In 'Effective Date' field, select the date the insurance policy went into effect.

3- 'Ref Re': Select this box if a referral is required for this insurance plan.

4- Enter the Policy Expiration date in the 'Policy Expires' field..

5- Select an option from the 'Coverage' dropdown that applies to the coverage.

6- Select appropriate Payment Type from the drop down list. If "Co Pay" or "Co Insurance" is selected another field will appear: Co Pay or Co Ins respectively.(green arrows below)



Enter the amount of the co pay or the percentage of the co insurance in the new field provided.

7- 'Pref Pos'- This is to select a preferred 'point of service' for any ordered lab work during treatment. Insurances may require that tests be performed at specific labs such as Labcorp or Quest Diagnostics.

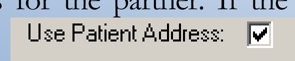
8- Check off Authorization Needed ('Auth Needed' field) and Pre Certification ('Pre Cert' field) if applicable.

9- The Authorization Expires (Auth Expires) field will become enabled once the AuthNeeded check box is marked. Once available, select the date the authorization expires.

10- Once finished, hit **OK** at the top right of the Insurance Policy window. The insurance information will appear at the bottom of the Patient Details window.

TIP: If the insurance does not appear, and it was entered as "Use Partner, you need to go into the Partner window and:

1- Check off the "Is Guarantor" check box (details of partner insurance information below)

2 - Enter address for the partner. If the partner has the same address as the patient, check the 

and all address fields will be out of view. If the partner has a different mailing address, fill out the address fields.

Now you have returned to the 'Patient Details' Window. Fields that need definition are as follows:

Assign Benefits
This check box, located at the bottom of the Patient Details, indicates that money paid by the insurance company will be paid to the Provider, not the insurance holder.

Edit Insurance Information
To edit information on an insurance company that has already been entered for a patient, simply select the desired company from the grid and hit the 'Edit' button - the Insurance Policy window will re-open. You can then edit any of the existing information.

Delete Insurance Information
To delete an insurance company that has been entered for a patient, select the desired company from the grid and hit the 'Del' button. As with any time you choose to delete something in RESource, you will receive a prompt to confirm that you really want to delete the information.

Partner Insurance Information

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To enter Partner Insurance information:

1 – Go to the main menu and select **Patient – Partner**. If a partner has not been entered for a patient yet, hit the **Add** button, otherwise select the partner and hit the **Edit** button.

2 – If adding a new partner, enter last name, first name, MI, social security number, relation, doctor, and gender. The patient's physician will check off **Current** when appropriate.

3 – If the partner is to be considered a guarantor (in other words, he is guaranteeing coverage under his insurance) then check off the "Is Guarantor" check box.

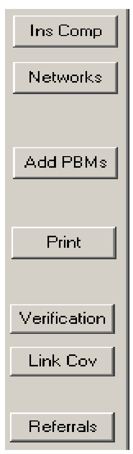
A Partner's insurance will **NOT** appear in the insurance section of Patient Details unless this is checked off.

4 – Enter the partner's address in the Address section. If the partner's address is the same as the patient then check off the "Use Patient Address" check box.

5 – In the Insurance section, hit the **Add** button to add insurance. You will notice that since you are entering the insurance info through the partner record, the 'Name of Insured' defaults to the partner's name. Also, the Insured Info section is disabled because RESource assumes it is the partner's insurance.

6 – Follow the same steps as the Patient Insurance instruction explained above.

Useful Links in the Insurance Window



Along the left hand side of the 'Insurance Policy' window, there buttons that link to other windows to enter pertinent information pertaining to insurance. Please consult your administrator. The button definitions are as follows:

Ins Comp: (Insurance Companies) Select this button if the insurance you are entering is not available for selection in the drop down list.

Add PBMs: Select this button when you need to add a pharmacy benefit manager that is not available in the drop down selection field for 

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Print: Select this button to print the insurance detail information entered for the selected insurance.

Verification: Select this button to enter benefit information such as services covered, in/out of network annual deductibles, and life time max out of pocket expenses. These plan details are retrieved when verifying current benefits with the insurance company.

Referrals: Select this button to enter referral information that was required prior for a particular service to be administered.

1- Once in the Insurance Referral window, click **Add** to enter a new referral.
2- **Policy Id** – this automatically populates with the REsource assigned policy id number for this patient insurance plan.
   PatientId - this automatically populates with the REsource assigned patient id number for this patient record.
   PartnerId - this automatically populates with the REsource assigned partner id number for this patient record.
   RefId (referral id)- this automatically populates with the REsource assigned referral id number for this referral.
3- **Person:** Select the name the referral is designated to from the drop down list.
4- **TolVisits** (total visits): Enter the number of visits by manually entering the number or selecting from the drop down list.
5- **UsedVisits:** Enter the number of visits that have already been used on this referral. If this is a new referral, this should be left at zero.
6- **RefDate** (referral date)**:** Enter the start date for which the referral can be used.
7- **ExpDate**(expiration date): Enter the date for which the referral expires.
8- If any edits need to be entered in a field, click on the box to highlight it and manually enter the changes. Once finished, click **OK.** You will return to the 'Insurance Policy' window.

> **NOTE:** A user can also delete an existing referral. In the 'Insurance Referrals' window, select the referral you wish to delete by highlighting it. Then click **Delete**. Click **Yes** at the prompt.

Admin Setup:

There are certain tables that need to be addressed in order for drop down selections to be present for user in the Insurance Policy window.

- **lkupInsuranceCompContacts for fields "Insurance Company" and "Insurance Location".**
  The same drop down selection is used for both fields. This lkup table has name and address of insurance. There is a Locations button to the right of the "Insurance Location" field. This button allows access to the lkup table for convenient adding of another address with an insurance company. This would go under a new ID number; therefore, having its own name and address.

NOTE: Only certain permission levels will have access to add/change information in this lookup table.

- **lkupPBMs for "PBM" field**
  This is for Pharmacy Benefit Managers such as Medco or Caremark.

- **lkupPaymentType for "Payment Type" field**
  Examples of payment types are copay, coinsurance, or self pay.

- **lkupInsCoverage for "Coverage"**
  Examples of coverage is 'patient only' or 'both patient and partner'.

- **lkupLabPOS for "Pref POS" field**
  Insurances may require that tests be performed at specific labs such as Labcorp or Quest Diagnostics.