

Coverage Book Basics

- What is Coverage Book?
 - A coverage book simply allows your office to estimate insurance more accurately
 - A coverage book lists all of the *exceptions* for a particular insurance company
- What are some reasons I would want to create a coverage book?
 - The fee charged is higher than the fee the insurance company allows
 - The insurance company considers the service part of a different category of service (Preventive, Diagnostic, Basic, etc) than your usual defaults
 - The insurance company applies a deductible to a service that is different than your usual defaults
 - You are required to write off the difference between the allowed amount you charge for any service

Coverage Book Basics

- Coverage books can be setup to record the following:
 - An insurance company's usual and customary rates (UCR)
 - you can enter the UCR, dollar amount or percent of coverage
 - The use co-pay option is used when a patient has a co-payment amount for specific procedures
 - you can enter the UCR, co-payment amount and the system will calculate the write-off amount based on those figures
 - The use write-off option is used when you agree to write off the difference between your standard fee and the UCR amount
 - You can enter the UCR and coverage amounts and the system will calculate the write off based on those figures

Coverage Book Basics

- Coverage Book overrides the benefit breakdown listed in the edit employer window
- Coverage Book can be setup at the time an insurance payment is being posted so you can enter the exception for that company and all future walkouts/treatment plans will utilize that coverage book item