

MOTOR VEHICLE ACCIDENT REIMBURSEMENT



COPAM SEMINAR
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WHAT INFORMATION IS NEEDED?

- Patient Demographics.
- Ambulance run sheet.
- ER records.
- Police reports.
- Witness statements.

TREATMENT

- **TREATMENT AND TRIAGE TAKE PRIORITY OVER ANY FINANCIAL COUNSELING !!**

FIRST LINE OF DEFENSE

- Information is the key to reimbursement.
 - Counseling while in the hospital is the key.
 - Less than a 50 % chance of obtaining timely automobile information if the patient leaves the hospital without being counseled.
 - Itemized Statement Requests (Charge?)

AUTHORIZATIONS

- A HIPAA compliant authorization is needed to bill auto carriers(**Excluding Medicare.)
- Financial agreement
 - Why are they so important
 - Assignment of benefits. (Signed)
 - Out of State patient. **
 - Financial guaranty.

THE FOUR (4) KEY QUESTIONS

- WHO?
- WHAT?
- WHEN?
- WHERE?

WHO

- Obtain the names of all parties to the accident.
- Name of the police department responding.
- Names of all drivers and passengers.
- Names of any auto carriers if available and copies of cards if they have with them.
- Names of all health carriers and copy of cards.

WHAT

- What happened?
- What police department responded?
- What was the other drivers name?
- What is your health and auto carriers name and policy number?

WHEN

- When did the accident occur?
- When did you contact your auto carrier?
- When will you report this to your carrier?

WHERE

- What was the exact location of the accident?
- Intersection, landmarks.
- What Police department responded?
- Check the ambulance/air ambulance run sheet.

WHAT IS MEDICAL PAYMENTS COVERAGE?

- Medical payments is optional coverage you can purchase under your auto policy that covers medical expenses incurred as a result of an accident up to your coverage limits.
- Typically \$1000, \$5000, \$10,000.
- No fault coverage (Certain States) is auto coverage that pays and is often primary to health as a matter of law.

HOW SHOULD YOU USE AUTO INFORMATION?

- Call the auto carriers if you have a release.
- Check if a claim has been reported.
- Obtain a claim #.
- Detail who you spoke to and what was said?
- Where is the claim to be sent for processing?
- If no med pay coverage will they send a letter advising no coverage?

MEDICARE AUTO ACCIDENTS(MSP CLAIMS)

- Medicare requires hospital to bill all responsible parties and all coverage.
 - Auto med pay of your own coverage regardless of whether or not you were in your car;
 - Auto coverage of the car you were riding in;
 - Auto coverage of the tortfeasor;
 - Any other coverage that may pay this bill;
 - Delineation of med pay.
 - 120 day conditional billing.
 - UNCOOPERATIVE PATIENT ?

HEALTH INSURANCE

- Obligated to bill contracted health carriers
O.R.C. §1751.60.
 - What to do with the patient who advises not to bill health.
 - Document all contacts.
 - What is subrogation and reimbursement?
 - Why is auto exhaustion important?
 - Accident details?

ATTORNEY INVOLVEMENT

- Personal injury attorneys represent the patient not the hospital.
- Routinely advise the patient not to sign reimbursement/subrogation agreements.
- Do not like to make medical payment claims.
- You need HPIAA release to discuss or release information.
- Note name, address and phone # in the hospital account notes.

SUMMARY

- EARLY IDENTIFICATION.
- DETAILS.
- BILL ALL APPROPRIATE CARRIERS.
- RECOGNIZE PROBLEM ACCOUNTS EARLY.
- REALIZE WHEN TO ASK FOR PERMISSION TO REFER TO HOSPITAL COUNSEL.

CASE LAW

- Robinson v Bates
- West Broad Chiropractic
- Hayberg v Emergency Physicians et al