

TOP TEN WAYS To Get Your Bill Paid Quickly Through Automobile and Workers' Compensation Insurance

It is no secret that it has become increasingly more difficult for healthcare providers in Delaware to secure prompt payment of their bills through auto and workers' compensation insurance. Since 1978, our firm has obtained hundreds of thousands of dollars for healthcare providers throughout the state from these insurances. Below, we've put together our Top Ten List of ways to get your bill paid promptly by automobile and workers' compensation insurance. If you have a bill that is currently outstanding, please contact us at 1-800-632-9230. If we take the injured consumer's case, we will work, at no cost to you, to get your bill paid promptly.

1. Legible Bills:

When we present your bill to the carrier, the IAB, or the Court, it must be clear and legible. This includes the dates of treatment and the type of treatment performed. If there are multiple bills, we have to list the exact amount for the outstanding bills. If we don't have this, we will not be successful. Please take some time to make sure your bill is as easy to understand as possible.

2. Medical Records and Bills:

In order to get your bill paid, we have to produce the medical records to support the bill at issue. If we don't have your medical records, we can't get your bill paid. Please do everything possible to forward your bill and corresponding medical records to our office at your earliest possible convenience. Also, please keep our firm updated with the bills. Our firm will pay reasonable copying charges for the records, but please keep in mind that your patient is ultimately responsible for paying your copying charges.

3. Legible Medical Records:

We have to be able to determine what parts of the body were treated and what treatment was performed in the medical records on any given date. If the medical records can't be read, the bill can't be paid. We strongly encourage healthcare providers to have their records typed.

4. What is in the Medical Records is Extremely Important:

Please be thorough and indicate in detail all subjective complaints made by the patient. Please note the trauma, the history and the relationship of the trauma to the injury. Keep in mind that in order to get your bill paid, the trauma need not be the only factor causing the injury, just a substantial factor. For instance, over the years, we have secured payments of bills where patients had significant underlying arthritis.

5. Medical Records: Stick to the Facts Please.

Superfluous information not directly relevant to the claim should not be included in the records. Basic information on the facts of the accident is needed but an extensive explanation about the cause of the accident is not necessary.

6. Medical Records Must Indicate What Parts of the Body are Injured:

Please note ALL specific complaints to each body part, not just the areas of pain prompting the visit. For instance, we have had clients who initially complained of neck pain and had some small degree of back pain. As time developed, the neck pain resolved, but the back pain became more severe and surgery eventually needed to be performed. The medical records early on reflected only the neck pain. In cases like this, the carrier often denies the low back treatment unless the notes clearly reflected early on the relationship to the injury. Whatever is in or not in the medical records can determine the case and inconsistencies are often used to attack the patient's credibility and can lead to payment of your bill being denied.

7. Special Workers' Compensation Rules: Certification

If you treat patients for a work accident, you should be "certified" under the Delaware Workers' Compensation law. It is very easy to do this. Visit the Department of Labor website for further information: <http://dia.delawareworks.com/workers-comp/hcps/provider-certification.php> or click here to download the application: (insert PDF file)

If you are not certified, you are entitled to one visit payment. Thereafter, if not certified, you must seek pre-authorization before every subsequent visit; otherwise, your bill will not be paid.

8. Special Workers' Compensation Rules: Practice Guidelines

Be aware of the Practice Guidelines. There are seven practice guidelines in workers' compensation: carpal tunnel, chronic pain, cumulative trauma disorder, low back, shoulder, cervical spine, and lower extremity. Please read and review the practice guidelines by clicking here: <http://dowc.ingenix.com/info.asp?page=pracguid>.

9. Workers' Compensation: Specialized Bill Procedures:

If your bill is for one of the parts of the body covered by the practice guidelines, you must send it to the adjuster (copy our office) with a detailed bill, the treatment records, and you should refer to which guideline the treatment involves. If the bill is sent with the appropriate attachments, the carrier has thirty (30) days to pay or deny the bill for good cause. For more information on how this process works, visit the Department of Labor website: <http://dowc.ingenix.com/DWC.asp>.

10. Medical Testimony:

We sometimes will need to go to Court to get your bill paid, and we will need your assistance and cooperation. Our office will most likely not require your attendance at the hearing but we will need to set up a deposition. If the upcoming hearing deals primarily with your bill, we will ask you not to charge us and the client upfront for payment of the deposition. We'll seek to have your time compensated in the event we are successful.

Final Note:

If you have a bill that you can't get paid and you are frustrated by automobile or workers' compensation, please contact us at any of our statewide offices. When we take a client's case, we work along with you to get your bill paid at no charge to you or the client. Contact us at 1-800-632-9230 for the office closest to you. If we take a client's case, there is no fee for us to work for you to get your bill paid.