



A Day in the Life of an Insurance Claim

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Have you ever wondered exactly what happens when HoG files an insurance claim for you? Do you know what is involved in getting a claim paid? Here's an overview of the insurance claim process from the time you place your factor order until HoG receives reimbursement from your insurance company.

The day after your factor is shipped to you, an HoG Accounts Receivables staff member processes your order and generates an invoice. The invoice is attached to your insurance information form and is distributed to the staff person who handles that particular insurance. Your claim is filed with either your medical insurance or your drug card company. Some claims require an authorization before we can file. Once the claim is filed, it usually takes 30 to 45 days for the insurance company to send payment. The process can take much longer if we don't have your correct insurance information. Please remember to let us know when you place your order if your insurance has changed. Once we receive payment from the insurance company, the payment is applied to your invoice. If there is any outstanding balance, we send you a copy of your Explanation of Benefits form (EOB) from the insurance company, along with a Client Assistance application or a statement. It is very important that you return the completed Client Assistance application or payment in the enclosed reply envelope so there won't be any delay in future factor orders.

If for some reason your claim has not been processed in 30 to 45 days, the A/R staff calls your insurance company to check on the status. The claim might be in "medical review" (most high-dollar claims usually go to medical review), the insurance company may want additional information, the claim may have been denied in error, or the claim may have been processed with errors.

As you can see, there are numerous steps in the process from the time your order is placed until we receive insurance reimbursement. You can help us continue to provide the services we offer by making sure your insurance information is always up to date. Thanks for your help!