

# **NEW HI-1015 - Insurance Billing Specialist**

## **Course Introduction**

Course Introduction

## **Chapter 01 - The Insurance Billing Specialist**

Role of the Medical Insurance Billing Specialist

Job Responsibilities

Medical Ethics

Ethical Principals

Medical Etiquette

Education and Qualifications

Education

Acquiring Training

Attributes

Skills

Personal Image and Behavior

Characteristics

Qualifying Criteria

Insurance Billing Specialist as a Career

Popular Titles

Job Outlook

Getting Certified

CEU Importance

Career Advantages

Claims Assistant Professional

Multi-Skilled Health Practitioner

Employer Liability

Employer/Employee Liability

Chapter 01 Review

## **Chapter 02 - Medical Records Documentation**

The Medical Record

Medical Record Facts

Types of Records

The Documenters

Legal Considerations

Importance of Documentation

Amendment

Documenting in the Medical Record

Making a Handwritten Correction

Making an Electronic Correction  
Ownership  
Releasing Medical Record Information  
Protecting the Medical Record  
Organization of the Medical Record  
Contents  
Source Oriented Record  
Problem Oriented Medical Record - POMR  
SOAP Approach  
E/M Documentation  
History  
Examination  
Medical Decision Making  
Documentation Terms  
Definitions of Patient Status  
Diagnosis Terms and Abbreviations  
Directional Terms  
Common Surgical Terms  
Auditing the Documentation  
Internal Audit/Review  
Prospective Review  
Retrospective Review  
Software Edit Checks  
External Audit  
Acquiring Audit Information  
External Audit Point System  
Lawsuit Prevention Guidelines  
Compliance Program  
Faxing Medical Information  
Faxing Documents  
Sensitive Information  
Cover Sheets  
Securing the Destination  
Termination of Patient Care  
Reasons for Termination  
The Termination Process  
Abandonment Charges  
Maintenance and Retention  
Record Maintenance  
Classification of Records  
Retention of Records  
Discard, Protect, and Store  
Chapter 02 Review

## **Chapter 03 - Health Insurance Basics**

Health Insurance Contracts

History

Insurance Contracts

Insurance Policy Terms

Implied vs. Expressed

The Purpose of Health Insurance

Choices of Coverage

Patient Cost Responsibility

Types of Health Insurance Policies

Group Policies

Individual Policies

Government Policies

Prepaid Health Plan

The Insurance Policy

Hospitalization

Surgical

Basic Medical

Major Medical

The Insurance Application

Insurance Policy Renewal

Understanding Policy Coverage

Participating Physicians

Non-Participating Physicians

Pre-approval

In Network

Out of Network

Authorizations

Referrals

Coordination of Benefits

The Birthday Rule

Types of Insurance Coverage

Medicare

Medicaid

BCBS

TRICARE

CHAMPVA

Commercial

Managed Care Patients

HMO Managed Care

PPO

EPO  
POS  
Workers Comp  
Employment and Disability Patients  
Work Comp Patients  
Chapter 03 Review

## **Chapter 4 – Medicare**

Eligibility and Benefits  
Policies and Regulations  
Fiscal Intermediaries  
Enrollment Process  
Eligibility Requirements  
Types of Medicare Benefits  
Part A  
Benefit Period  
Hospice  
Respite Care  
Part B  
Preventative Care  
Part C  
Part D  
Complements to Medicare  
Is Medicare Primary or Secondary?  
Medi/Medi  
Medigap  
Claim Submission  
Provider ID Numbers  
Patient's Signature  
NCCI  
HCPCS  
Time Limit  
Paper and Electronic Claims  
Substitute Coverage  
Remittance Advice  
Medicare Summary Notice  
Reimbursement  
Fee Schedule  
Participating Physicians  
Non-Participating Physicians  
Patient Cost  
Limiting Charge  
Prior Authorizations

Non-Covered Services

ABNs

NEMB

Medicare Global Package

RBRVS

Utilization, Quality Control and Compliance

OBRA

TEFRA

DEFRA

COBRA

QIO

Federal False Claims Amendment Act

CLIA

Compliance Issues

Chapter 4 Review

## **Chapter 5 – Medicaid**

Eligibility and Benefits

History

About Medicaid

Medically Needy

Categorically Needy

Accepting Medicaid

Verifying Eligibility

Retroactive Eligibility

Spend Down

Benefits

Medicaid Managed Care

Other State Programs

MQMB

SLMB

CHIP

EPSDT

Claims and Reimbursement

Share Cost

Disallowed Services

Prior Approval

Time Limit

Combined Coverage

Reciprocity

Remittance Advice

Appeals

MFCU

Chapter 5 Review

## **Chapter 6 - BCBS, Managed Care, and Private Insurance**

Outlining the Insurances

Private/Commercial

BCBS

Managed Care

Benefits of Managed Care

In Network

Out of Network

Network Facilities

Scheduling

Components of the Managed Care Plans

PCP

HMO

EPO

FMC

IPA

PPO

PPG

POS

Carve Outs

Preauthorization

Professional Medical Review

QIO or PRO

QISMC

Utilization Review

Churning

Turfing

Financial Management

Fee for Service

Fee Schedule

Capitated Services

Deductibles

Copayments

Managed Care Pay Styles

Time Limits

Remittance Statement

Withholdings

Chapter 6 Review

## **Chapter 7 - TRICARE and CHAMPVA**

TRICARE Programs  
History  
Programs Available  
NAS  
Catchment Area  
Fiscal Year  
TRICARE Eligibility and Benefits  
Eligibility Requirements  
DEERS  
Identification Cards  
Benefits  
Authorized Providers  
Participating Providers  
Non Participating Provider  
Primary Care Manager  
Claims and Reimbursement  
Preauthorization  
Filing Claims  
Time Limit  
Dual Coverage  
Quality Assurance  
Claims Appeals  
CHAMPVA Programs  
CHAMPVA  
Eligibility  
Enrollment and Providers  
CHAMPVA Identification Cards  
CHAMPVA Benefits  
Chapter 7 Review

## **Chapter 8 - Worker's Compensation**

History  
Purpose  
Work Comp Statutes  
Work Comp Reform  
Self Insured  
Private Insurance  
Eligibility  
Interstate Laws  
Benefits  
Industrial Accident  
Occupational Illness  
Non-Disability Claim

Temporary Disability  
Permanent Disability  
Preparing for Return  
Reporting Requirements  
Accepting Worker's Comp  
Medical Records  
Employers Report  
Medical Service Order  
Physician's First Report  
Progress Reports  
Final Reports  
Legal Circumstances  
Sub Rosa Films  
Fraud and Abuse  
Medical Evaluator  
Depositions  
Medical Testimony  
Third Party Subrogation  
OSHA  
Regulations  
SDS  
Filing a Complaint  
Inspection  
Recording and Reporting  
Claims and Reimbursement  
Who is Responsible?  
Fee Schedules  
Claim Numbers  
Billing Tips  
Out-of-State Claims  
Slow Pay  
Chapter 8 Review

## **Chapter 9 - Disability Income Insurance**

Understanding Disability Insurance  
Disability Income Insurance  
History  
Individual Policies  
Group Policies  
Types of Disability  
Clauses  
Exclusions  
Benefits of Disability Insurance



Short or Long Term  
Waiting Period  
Benefit Period  
Payments  
Residual Benefits  
Supplemental Benefits  
Additional Benefits  
Disability Claims  
Disability Programs  
Federal and State Programs  
State Disability  
Definition of Disability  
Dual Coverage  
Chapter 9 Review

## **Chapter 10 – Introduction to HIPAA and HITECH**

About HIPAA and HITECH  
What is HIPAA?  
Purpose of HIPAA  
Title I – Insurance Reform  
Title II – Administrative Simplification  
What is HITECH?  
HIPAA and HITECH Terms  
Who and How does it affect the Medical Profession?  
Requirements of the Provider  
Requirements of the Medical Staff  
HIPAA Related Organizations  
Rules Under HIPAA  
Health Insurance Portability  
Standards for Electronic Transactions  
Standard Code Sets  
Unique Identifiers  
Privacy Rule  
What Does PHI Include?  
Required Activities of the Privacy Rule  
Security Rule  
Safeguards  
Administrative Safeguards  
Physical Safeguards  
Technical Safeguards  
Risk Analysis  
Relationship with State Law

## Chapter 10 Review

### **Chapter 11 – HIPAA and HITECH in Detail**

Privileges and Exceptions

Privileged Information

Non-privileged Information

Exception of Right to Privacy

Patients Rights

Privacy Rights

Patients Bill of Rights

Right to Notice of Privacy Practices

Notice of Privacy Practice

Right to Access PHI

Right to Request Restrictions

Right to Request Confidential Communications

Right to Request Amendment

Right to Receive an Account of Disclosures

Other Considerations

Training

Authorizations

Defective Authorizations

Minor's Health Records

Family and Friends

Incidental Use and Disclosure

Safeguard Requirements

Minimum Necessary Standards

Have a Complaint?

Criteria for a Complaint

Safeguards to Privacy

Civil Penalties for Non-Compliance

Criminal Penalties for Non-Compliance

HIPAA Privacy Reminder

Fraud

Suspected Fraud

Abuse

Fraud and Abuse Laws

Federal False Claims Act

Criminal False Claims Act

Civil Monetary Penalties Law

Qui Tam "Whistleblower"

Anti Kickback Statute

Stark Laws

Safe Harbors

Medicare Integrity Program  
Correct Coding Initiative  
Internal Monitoring and Auditing  
Compliance  
7 Basic Components of a Compliance Plan  
Implementing the Compliance Plan  
Other Risk Management  
Chapter 11 Review

## **Chapter 12 - The Basics of Diagnostic Coding**

Diagnosis Coding  
What is Diagnosis Coding?  
Purpose and Development  
International Classification of Diseases (ICD)  
Why use ICD Codes?  
Terms with Coding  
Professional Coding Terms  
Organization and Format of ICD-9-CM  
ICD-9 Volumes  
Structure of the ICD-9 Code  
Volume 1  
Volume 2  
Volume 3  
Supplemental Classifications  
Symbols and Abbreviations  
Abbreviations  
Punctuation  
ICD Symbols  
Italicized Typeface  
Instructional Notations  
Includes  
Excludes  
Notes  
“SEE”  
Code First  
Use Additional Code  
“And”  
“With”  
Additional Diagnosing Guidelines  
V Codes  
E Codes  
Locating and Using E Codes

Table of Drugs and Chemicals  
Coding Adverse Effect  
Coding Poisoning  
Signs and Symptoms  
Neoplasms  
Primary vs. Secondary Neoplasms  
Coding for Neoplasms  
Neoplasm Table  
Hypertension  
Coding for Hypertension  
Diabetes Mellitus  
Pregnancy  
Coding for Pregnancy  
Burns  
Body Percentage  
Coding Burns  
Injuries  
Late Effects  
Coding Late Effects  
Assigning a Diagnosis Code  
Nine Basic Steps  
Coding Example  
Coding Rules  
Coding Tips  
Chapter 12 Review

## **Chapter 13 - The Basics of ICD-10 Coding**

Overview and General Coding Conventions  
Overview of ICD-10  
Benefits  
Who is Affected by the Change in Coding?  
Differences and Similarities with ICD-9 and ICD-10  
New Terms used in ICD-10  
Organization of ICD-10 Coding  
Organization of ICD-10  
ICD-10-CM Code Structure  
Tabular List  
Alphabetic Index  
7th Character Extension  
Placeholder Characters  
Locating a Code  
Abbreviations and Punctuation  
Abbreviations

Punctuation  
Etiology/Manifestation  
Instructional Notes  
"See" and "See Also"  
Eponyms  
Includes Notes  
Inclusion Terms  
Excludes Notes  
"And"  
"With" and "Without"  
Code First  
Use Additional Code  
Code Also Note  
Default Codes  
Syndromes  
General Coding Guidelines  
Assigning a Code  
Level of Detail  
Code Ranges  
Signs and Symptoms  
Single Condition, Multiple Codes  
Acute and Chronic  
Combination Codes  
Late Effects (Sequela)  
Laterality  
Other Coding Guidelines  
Chapter Specific Coding Guidelines  
BMI Documentation  
Burns and Corrosions  
Classifying by Depth and Degree  
Current Burns  
Body Percentage  
Coding and Sequencing of Burns  
ICD-10-PCS  
ICD-10-PCS Coding Structure  
Coding Tips  
Chapter 13 Review

## **Chapter 14 - The Basics of Procedure Coding**

Introduction to Procedure Coding  
What is Procedure Coding?  
Understanding the CPT Manual

CPT Categories  
Format of CPT Codes  
Modifying Terms  
Symbols  
Special Reports  
Unlisted Procedures  
Separate Procedures  
Guidelines  
Notes  
Appendices  
Components of Evaluation and Management  
Evaluation and Management  
Consultations  
Hospital  
Nursing Facilities  
Home Services  
Preventative Care  
Considering Factors  
E/M Key Components  
History  
History of Present Illness  
Review of Systems  
History - PFSH  
Physical Examination  
Exam Levels  
Medical Decision Making  
Contributing Factors  
Selecting an E&M Service  
Example E/M Codes  
Classification of Sections  
Procedure Format  
Example of Procedure Format  
Anesthesia  
Calculating Anesthesia Services  
Qualifying Circumstances  
Physical Status Modifiers  
Surgery  
Surgery Section Procedures  
Surgical Package  
Medicare Global Package  
Follow Up  
Alpha Reference Codes  
Supplies

Radiology  
Pathology  
Surgical Pathology  
Medicine  
HCPCS  
HCPCS Sections  
HCPCS Symbols  
Modifiers  
Why Use Modifiers?  
E/M Modifiers  
Anesthesia Modifiers  
Procedure Modifiers  
Global Surgical Modifiers  
Physician Modifiers  
Laboratory Modifiers  
HCPCS/National Modifiers  
Other HCPCS Modifiers  
Coding the Procedure  
Rules to Follow  
Alphabetical Index Format  
Using the Alpha Index  
Referencing the Code  
Bundled and Unbundled Codes  
Downcoding  
Upcoding  
Errors and Omissions Insurance  
Coding Edits  
Guidelines for Code Edits  
Software Edits  
Example of a Code Edit  
Comprehensive and Component Edits  
Component Code Edits  
Mutually Exclusive Code Denials  
Chapter 14 Review

## **Chapter 15 - Professional Fees, Billing, and Coding**

Patient Education of Fees  
Responsibility of the Bill  
Patient Cost Responsibility  
Discussing Fees in Advance  
Giving Estimates  
Professional Fees

Medical Necessity  
Fee for Service  
Fee Schedule  
Insurance Fee Schedule  
UCR Fees  
RVS  
RBRVS  
Insurance Allowances  
Capitated Services  
Account Transactions  
Payment at Time of Service  
Handling Returned Checks  
Non Sufficient Funds  
Adjustments  
Refunds  
Billing Methods  
Sending the Bill  
Guidelines in Billing  
Extending Credit  
Internal Billing  
External Billing  
Hardship Cases  
Professional Courtesy  
Copayment Waiver  
No Charge  
Reduced Fees  
Bonding  
Collection Practices  
Collection Letters  
Telephone Collection  
Face to Face Collection  
Claims Against Estates  
Bankruptcy  
Small Claims Court  
Outside Collection Agency  
Chapter 15 Review

## **Chapter 16 - CMS 1500 Health Insurance Claim Form**

About the Claim Form  
History of the Claim Form  
Payer Requirements  
Verification of Eligibility  
Paper Claims



Electronic Claims  
Electronic Claim Processing  
Dividing the Claim  
Signatures  
Numeric Identifiers  
Place of Service Codes  
OCR Guidelines  
Completion of the Claim Form  
Rules for Completion  
CMS 1500 Universal Claim Form  
Explanation of Fields 1-33 on CMS 1500 Form  
Claim Status  
Clean Claims  
Rejected Claim  
Denied Claim  
Dirty Claims  
Dingy Claims  
Incomplete Claims  
Invalid Claims  
Pending Claim  
Deleted Claim  
Completing the Process  
Audit Trails  
Checking on Claim Status  
Claims Follow Up  
Chapter 07 Review

## **Chapter 17 - Claim Reimbursement and Problems**

Payment Time Limits  
Explanation of Benefits  
EOB  
Components of an EOB  
Understanding the EOB  
EOB Processing  
Types of Problem Claims  
Delinquent, Pending, or Suspended Claim  
Appeals  
Reason for Appeals  
Rejected Claim  
Reasons for Rejected Claims  
Solution 1  
Denied Claims

Reasons for Denied Claims  
Solution 2  
Downcoding of a Claim  
Solution 3  
Insurance Paid the Patient  
Two Party Payment  
Overpayments  
Reasons for Overpayments  
Solution 4  
Rebilling  
Claim Follow Up  
Importance of Claim Follow Up  
Using Aging Reports  
Insurance Payment History  
Claim Inquiry  
Reason for Inquiries  
State Insurance Commission  
Problems to Submit  
Inquiries  
Chapter 17 Review

## **Chapter 18 - Electronic Data Interchange**

Electronic Claims  
EDI  
Electronic Claim  
Clearinghouses  
Duties of Clearinghouses  
Advantages of Clearinghouses  
837P  
The Crosswalk  
CMS1500 and 837P Comparison  
The Security Rule  
Transaction and Code Sets  
HIPAA TCS  
HIPAA Standard Transactions  
Medical Code Sets  
Standard Unique Identifiers  
Building the Claim  
Practice Management System  
Use of the Data  
Finding the Data  
Entering the Data  
Encoder

Signature Requirements  
Claim Processing  
Basic Transmission  
Interactive Transmission  
Methods of Claim Submission  
Clean Claim Submission  
Editing  
Claim Rejection  
Types of Transmission Reports  
ERA  
EFT  
Backing Up the Data  
Chapter 18 Review