

The Basics of Billing and Insurance

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Introduction

Phase 1 **Welcome to Cleveland Clinic**

List Phase 1 Billing Facts:

1. My Policy ID number is _____.
2. My Group ID number is _____.
3. My insurance company's customer service phone number is _____.
4. My insurance company's provider phone number is _____.

During This Phase, We Recommend You Take These Steps:

1. Schedule my appointment.
2. Pre-register my demographic and insurance information.
3. Contact my insurance for a copy of my most recent policy manual, and familiarize myself with the provisions and limitations of my policy.
4. Contact my insurance to verify my authorization and referrals.

Phase 1
Welcome to
Cleveland
Clinic

Phase 2
We Provide
Your Health
Care

List Phase 2 Billing Facts:

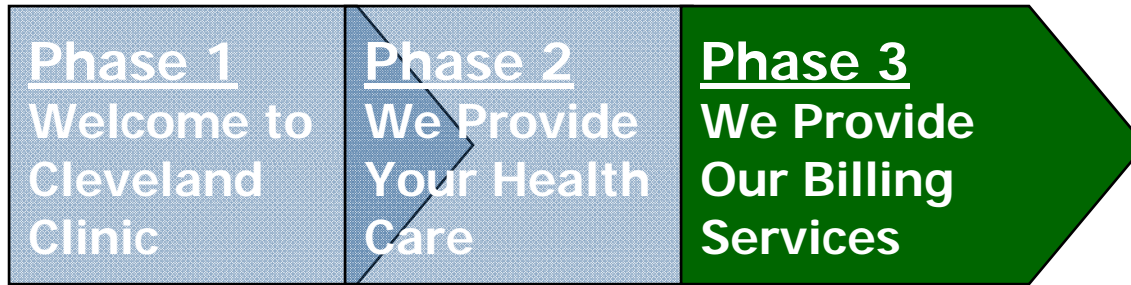
1. My insurance policy may require me to make a _____ at the time of service.
2. My insurance policy may require me to pay a percentage of my total cost known as _____.
3. My insurance policy may require me to meet a _____ amount before I become eligible for payable benefits.
4. My insurance policy may have a total _____ amount I must pay before my full benefits are payable.

During This Phase, We Recommend You Take These Steps:

1. Contact my insurance to determine my Co-Pay, Co-Insurance, Deductible, and Total Out-Of-Pocket amounts I am required to pay.
2. Be prepared to pay my Co-Pay when I check in for my appointment, procedure, or admission.
3. When available, ask for a copy of my facesheet to review and confirm my information.

*Thank You For Choosing Cleveland Clinic for Your Healthcare!





List Phase 3 Billing Facts:

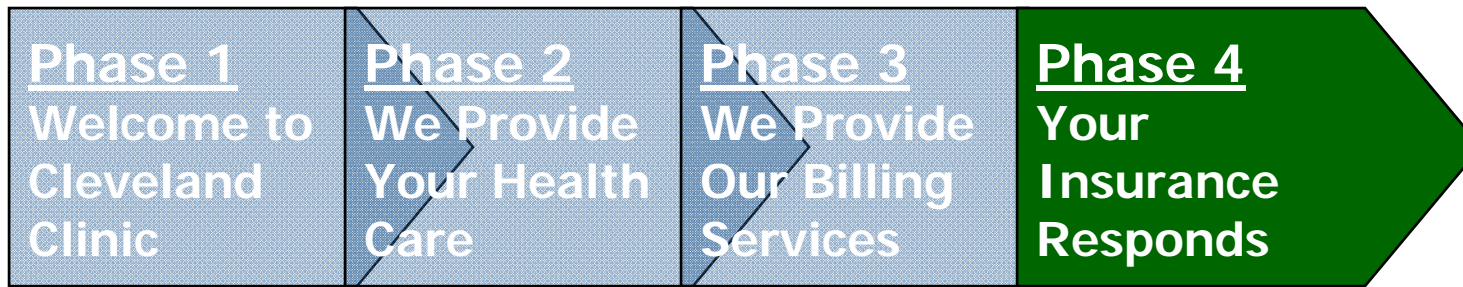
My insurance is billed 2 types of fees:

These fees are billed on 2 types of claim forms:

These claim forms are submitted to my insurance 2 ways:

During This Phase, We Recommend You Take These Steps:

1. Contact my insurance 10 to 14 days after my visit to verify receipt of my claim.

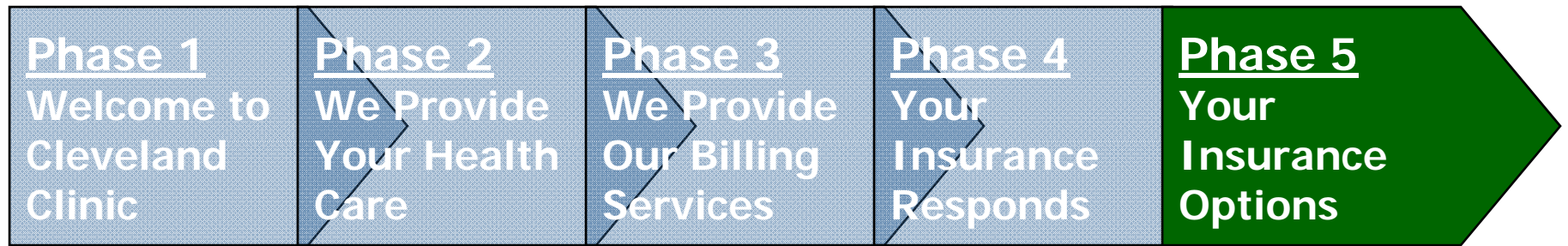


List Phase 4 Billing Facts:

1. My insurance will send me an EOB, which stands for _____.
2. When my claim is not approved, it generally falls into one of these categories:
 - Not payable or not covered due to the _____ and/or _____ of my policy.
 - Additional action needs taken by _____.
 - Additional action needs taken by my _____.

During This Phase, We Recommend You Take These Steps:

1. Keep a copy of my EOB on file.
2. Match my EOB to my billing statement.

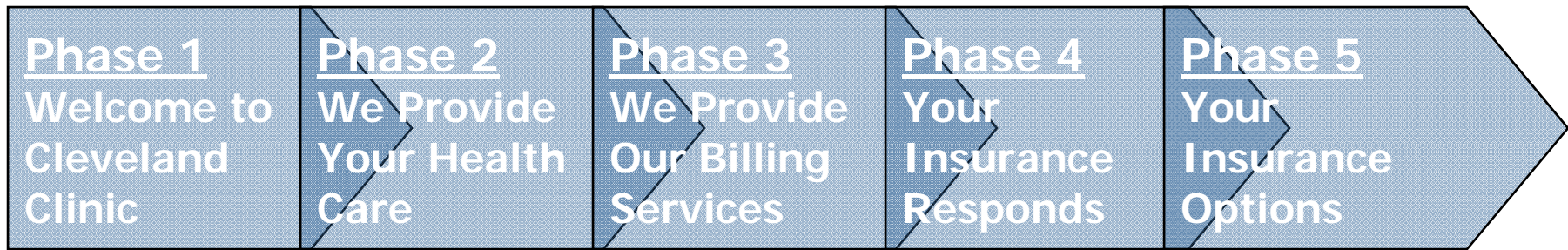


List Phase 5 Billing Facts:

1. I should contact _____ when I need a detailed explanation of my claims decision.
2. I have the right to initiate an _____ with my insurance to have my claim reconsidered.

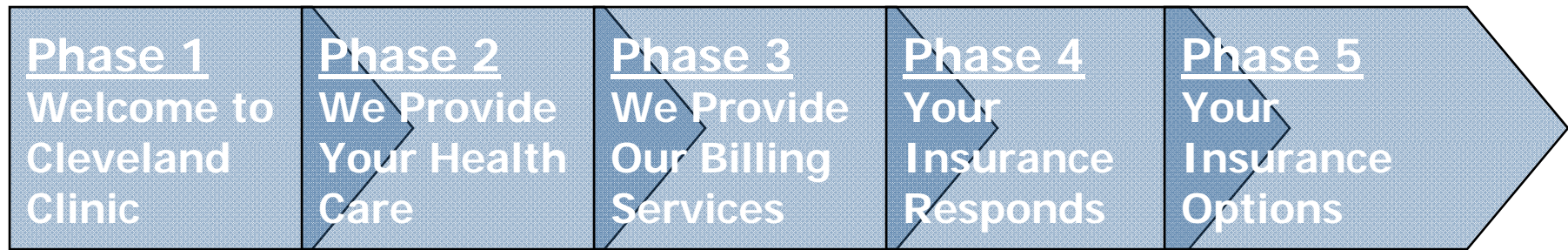
During This Phase, We Recommend You Take These Steps:

1. Contact my insurance and inform them I would like to appeal their decision.
2. Ask my insurance for an exact list of what they need to consider my appeal.
3. Ask my insurance where I should submit my appeal.
4. If needed, contact Cleveland Clinic Customer Service, the financial counselor, or the medical records department for assistance with my appeal.
5. Submit my appeal to my insurance.



Review: Things You Can Do To Ensure a Smooth Billing Process

- When making and checking in for your appointment, provide the most recent insurance cards, and verify your demographic information.
- Understand your insurance benefits, limitations, and procedures. Contact your insurance before your health visit so you are familiar with its requirements, and to make sure Cleveland Clinic is a contracted provider of services for your plan.
- Obtain a referral, if required by your plan. Discuss this with your primary care physician prior to scheduling an appointment with one of our specialists.
- Know the limitations of the referral and obtain an extension or expansion of the scope of the referral if needed.
- Be prepared to make payment prior to service if your insurance company requires a co-pay expense.



Payment Options

CONTACT CLEVELAND CLINIC

800.223.2273

Contact Us Online

Request an Appointment

Get maps or driving directions

Select a location

SECURE ONLINE SERVICES

- MyChart
- Online Medical Second Opinion
- Payments & Billing

Info for Medical Professionals:

- Info for Medical Professionals
- Education Institute
- Lerner Research Institute
- Cleveland Clinic Lerner College of Medicine (CCLCM)
- Medical Education & Training
- How to Refer a Patient

Health Information: Click on any letter to get started.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

NEWS

Cleveland Clinic Celebrates Opening of the Sydell and Arnold Miller Family Pavilion and Glickman Tower on Sept. 12

September 10, 2008 - Cleveland Clinic is about to usher in a new era of advanced, patient-centered healthcare with the opening of the Sydell and Arnold Miller Family Pavilion... [Read more.](#)

Brentwood Foundation Supports South Pointe Hospital

September 09, 2008 - Brentwood Foundation gives \$5.5 million to support South Pointe Hospital's osteopathic research and education On Tuesday, -, Cleveland Clinic announced... [Read more.](#)

Chat live with Dr. Rishi Singh about Diabetic Retinopathy on Oct. 24

September 05, 2008 - Most patients with diabetes have some degree of retinopathy, which may lead to severe disability if not treated or managed properly. On Friday, October... [Read more.](#)

EVENTS & CLASSES

SEPTEMBER

Friday
12

No Events
Please click 'See more Events and Classes' for a complete schedule.

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Technical Support
myaccountsupport@ccf.org

September 12, 2008

Welcome to...

e | Cleveland Clinic
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Your personal billing manager™



With MyAccount you can:

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- Setup automatic payment for worry free management of your bills.
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- Communicate securely about billing and payment issues.

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We are here for you

Questions

Thank you!