



The Non-Insurance Reimbursement Process for Orthotics

When the foot hits the ground, everything changes. We know that 90+% of the population suffers from over-pronation of their feet. Implementing Foot Levelers' orthotics in your practice is not only good for your patients, it's good for your business. However, coverage from third-party payers for orthotics is dwindling, usually because of the restrictions to covered diagnoses. This lesson is intended to offer “best practices” options for prescribing and being properly paid for orthotics when there is no (or only partial) third-party coverage to assist your patients with their financial responsibilities.

Objectives

After completing this lesson, participants will be able to:

- Institute a process within the practice to recommend and educate patients about orthotics, regardless of third-party insurance coverage
- Establish a proper fee system for orthotics whether they are covered by insurance or not
- Implement options for payment when patients must pay out of pocket, including a legal and effective payment plan system
- Write compliance policy and procedure regarding how to prescribe, order, and dispense orthotics

Note: The first two steps of this lesson correspond to the first several steps of the lesson titled *The Third-Party Reimbursement Process for Orthotics*. If you have already completed the other lesson, feel free to skip directly to Step 3 below. However, we strongly encourage you to review the other lesson to strengthen your knowledge of documentation and coding requirements, even if patients are paying cash for orthotics.

Step 1: Implement Orthotics, from Prescription to Payment

Because getting paid for orthotics begins with the provider's decision to order them, it's important to view the process from 15,000 ft.—start to finish. This step takes you through a high-level overview and helps you determine whether your patient has third-party assistance with their financial responsibilities for orthotics in your office.

- Watch the Rapid Tutorial titled *Implement Orthotics, from Prescription to Payment*. This is an overview of how to begin the process.
- Download and review the Reference Tool titled *Billing and Coding Protocols for Functional Orthotics* provided by Foot Levelers. This tool is referred to throughout this lesson. We recommend you keep both an electronic and paper copy handy for quick reference.

Step 2: Insurance Verification

In this step, we'll find out if the patient has third-party assistance with their financial responsibilities for orthotics in your office. (**Note:** If you already know that the patient is uninsured or has no coverage for orthotics, **skip to Step 3.**)

- Make sure you've collected the patient's insurance card and coverage information. Review page 7 of the Reference Tool, *Billing and Coding Protocols for Functional Orthotics* for information about verifying orthotics coverage.
- Refer to page 14 of the same guide to find the suggested Verification Form to complete during the verification process. Print this form to have it available when you start the verification process. You may choose to print multiple copies to keep on file for the future.



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- Watch the Rapid Tutorial titled ***Proper Use of the Orthotics Verification Form*** to review its intended use and the best practices for verifying coverage for orthotics.
- Call to verify the patient's insurance as directed in the Rapid Tutorial mentioned above.

Based on the outcome of the verification, take the following steps:

- If the patient does have third-party insurance coverage, refer to the lesson titled ***The Third-Party Reimbursement Process for Orthotics*** and **begin at Step 3** to review how to properly document, bill, and collect when a third-party payer is involved.
- If the patient **does not** have coverage for orthotics, continue to Step 3 below, but visit the other lesson for additional information on documentation and coding requirements even if the patient is paying cash for orthotics.

☐ **Step 3: Recommend and Prescribe, Regardless of Third-Party Coverage**

Now that you know the patient **does not** have third-party assistance with his/her financial responsibilities, you can explore the options available to help patients follow your recommendations, regardless of coverage.

- Watch the Rapid Tutorial titled ***Patients Will Pay Cash for Orthotics***. Consider whether your office protocols and procedures lend themselves to this type of education for all patients.
- Do you currently scan every new patient? If not, why?
 - *"I don't have the 3D BodyView or Kiosk technology necessary to scan"*: If this is the case, consider investigating how to add this to your procedure. Call Foot Levelers for a demonstration of the latest technology available.
 - *"I have the scanning technology, but don't scan every new patient"*: Consider adjusting your new patient protocol to include scanning every new patient and/or new condition along with their vital signs in your examination. If you have the Kiosk technology, educate your patients to scan themselves as they enter, capturing every NP. Even if you choose not to explain the findings at that time, scanning the patient allows you to offer your best recommendations based on the scan results when you *do* report your findings to the patient.
- Do you have the helpful tools demonstrated in the tutorial? If not, contact Foot Levelers and get the appropriate pronation posters, brochures, and research to help you educate your patients. Ask for a consultation with a Customer Service Specialist at Foot Levelers and "set yourself up to win" by using the appropriate tools in your practice.

☐ **Step 4: Establish Your Orthotics Fee System for Cash and Optional Discounts**

Your fee system is a vital part of the business side of chiropractic. It's also an area of compliance that places practices at risk. It's estimated that 75% of all practices have an illegal, dual-fee schedule for care, but it's so easy to fix or prevent this problem.

- Watch the Rapid Tutorial titled ***Fees and Discounts for Orthotics***. This overview outlines the important details for setting up a proper fee schedule with optional discounts for cash-paying patients.
- Take the time to set your actual fees for orthotics according to your wishes. Remember, if you ever bill a third-party payer for orthotics, **this actual fee represents your expected reimbursement**, even from cash patients. If you'd like assistance reviewing your actual fees, contact us at KMC University for a complimentary fee schedule consultation. (855-832-6562)
- If you are not currently a member of a Discount Medical Plan Organization (DMPO) such as ChiroHealthUSA (www.chirohealthusa.com), visit their website to learn more. This is the perfect option if you do have occasional third-party coverage for some patients, and want to collect your reasonable and customary fees,



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but also want to offer a legal cash-discount for patients who are uninsured or partially insured. Follow this link to watch a short training video on the basics of introducing this important concept in your office: <https://www.chirohealthusa.com/chusa101/>

- Refer to pages 9 and 10 of the Reference Tool titled **Billing and Coding for Functional Orthotics**. This covers a variety of situations you may encounter that must be handled. Review these to determine whether they might ever apply to patients in your office.
- Based on the decisions you've made in this step, establish or edit your fee schedule for orthotics and be sure your staff is trained on the concept.

❑ Step 5: Implement Legal and Effective Payment Options, if Desired

Even after a patient is scanned and understands the **need** for orthotics, the cost won't always fit into everyone's immediate budget. If your office already offers legal and compliant payment plans, it's easy to include the cost of orthotics in the patient's estimated financial responsibility and build the costs into monthly payments. If you **do not** offer payment plans, consider the value these plans offer patients who may otherwise be unable to afford orthotics in your office.

- Watch the Rapid Tutorial titled **Affordable Payment Options to Help All Patients Purchase Orthotics**.
- Now that you've learned how patients can make payments toward their balances at any time based on the practice's financial policy, decide if such a plan is a good option for your practice. Allowing your patient to pay a little at a time toward his/her balance is perfectly acceptable and helps the patient afford orthotics.
- Does your financial policy and protocol include asking about FSAs, HRAs, and HSAs as described in the tutorial? If not, consider altering your Standard Operating Procedures and processes to include this step. It helps patients afford recommended orthotics and other care that may not be covered.

❑ Step 6: Implement Policy and Standard Operating Procedure

Policies and procedures are a required element of every practice's compliance program. Since 2010, compliance programs are **mandatory** and should be implemented and maintained. We've provided sample policy and starter procedures that you can customize for your program. If you do not have a required practice compliance program, please reach out to us for assistance by calling 855-832-6562.

- Download the Sample Policy titled **Prescribing and Billing for Orthotics**. Customize it according to your office process; train your staff on this policy and add it to your final compliance program manual.
- Download the Support Tool titled **Sample SOP- Prescribing and Billing for Orthotics**. We've provided bullet points to help you determine the steps that are necessary when billing for orthotics. Expand and personalize this SOP to provide a complete, step-by-step process for billing orthotics in your practice. Best practice is to begin writing the SOP the next time you bill someone for orthotics. Ask the staff member processing the order to simply document the steps as they go. If you need assistance with SOP construction, be sure to contact us at 855-832-6562.
- Train your staff on the policy and procedures and set clear expectations to ensure that the process is followed to maximize compliance.