National RN Case Manager Certificate Program

Practice Development Activity: Health Insurance & Payment

The U.S. Health Insurance System is complex, often confusing, and ever changing. Partnering with insurance and payment experts can increase RNCM success in assuring patient access to and satisfaction with care. To help you with this process, take a few minutes to answer the following:

1. There are over 900 insurance companies in the United States. Identify the insurance companies that are recognized payers in your healthcare organization or geographic region (typically there are 5-10 companies). Access/bookmark their websites for quick reference specific to beneficiary coverage and services, contact information, determine if there is a care coordination program:

2. Identify the Medicaid Program in your State. Access/bookmark their website for quick reference of Program administration, eligibility, referral for coverage, contact information, determine if there is a care coordination program:

3. Identify if Medicare Advantage plans are offered in your geographic area. Identify the insurance companies who are providing the plan(s). Access/bookmark their site(s) for quick reference of beneficiary eligibility and benefits, enrollment options, contact information, determine if there is a care coordination program:

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4. Identify if your healthcare organization is a VA Community Care partner. Determine the contact person within your organization who can provide guidance on the services/providers the VA has approved. Identify care coordination responsibilities:

5. Identify how and where American Indian/Alaska Natives living in your geographic region access health care. Identify Tribal and Indian Health Services involved, contact information and care coordination responsibilities/services:

6. Identify experts who could serve as an expert resource for your practice:

   a) Medical coder/biller from your health care system who can answer questions about documentation, billing, and payment status:

   b) Insurance navigator/advocate from your health care system and/or the community who you could refer patients to for insurance assistance including enrolling in Medicare, Medicaid, and/or the Insurance Marketplace:

   c) Billing Specialist/Services within your healthcare system who you could refer patients to that have questions about their bill:

Recommendations for RNCM Success: Identifying a professional medical coder/biller who is a good communicator and teacher that can provide you with current information and feedback on documentation, payment status and changes. Identify insurance navigators in your system or community who are not only knowledgeable, but patient centered in their interactions that can be a trusted referral partner for those patients needing more assistance. Establish effective working relationships with payer contacts who can answer questions and provide guidance regarding their specific insurance benefits and processes is also helpful. Connect with RNCMs within these organizations whenever possible to clarify roles and responsibilities so duplication of services is avoided.