

# Practice Name

*Doctor Name, M.D.*

Address, City, State Zip

*Phone • Fax*

November 24, 2009

Attn: Director of Claims

Dear Director:

Please reprocess the attached EOB and send the payment directly to the policy holder, as noted by the Non-assignment on the claim. We are no longer accepting payments directly from any insurance carrier with whom we are not contracted. Recently, we have had significant problems as follows:

- 1) We are not contracted with a particular insurance carrier. We file claims to the carrier as a courtesy to the patient; the patient has paid for services in full when they were performed.
- 2) Carrier sends us a payment, ignoring Non-assignment of claim.
- 3) We deposit the payment from non-contracted carrier and send a refund to the patient.
- 4) Non-contracted carrier then decides they made a mistake in processing the claim and requests that we refund the payment. Since we have already sent the refund to the patient, we do not have the funds to refund to non-contracted carrier. Non-contracted insurance carrier refuses to request the refund from the patient and insists that we refund money we don't have any longer.
- 5) Many insurance carriers put a statement on their checks declaring that acceptance of the check by the provider is certification that the amount is accepted as "payment in full". We are not willing to be forced to arbitrarily accept reduced payments as "payment in full".

Our new policy is quite simple and will eliminate any confusion with non-contracted insurance carriers. All payments from such insurance carriers will be returned to the carrier. Insurance carrier will then send the payment to the patient, as should have been done in the first place.

Thank you for your prompt attention to this matter.

Beth Soileau, Accounts Receivable

Cc: Policyholder