



AMERICAN COUNSELING ASSOCIATION

## American Counseling Association

“Dedicated to the growth and development of the counseling profession  
and those who are served”

Proudly serving the counseling community for over

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[www.counseling.org](http://www.counseling.org)

# Electronic Claims Submission

"As a service to members, the American Counseling Association has partnered with Walsh and Dasenbrook, consultants in counseling practice management, to offer a series of bulletins on various private practice topics. This series includes timely information on starting or expanding a private practice, informed consent, HIPAA, managed care and insurance companies and strategies for enrolling as providers."

Walsh and Dasenbrook have co-authored, *The Complete Guide to Private Practice for Licensed Mental Health Professionals 4th edition*. Their Guide contains the latest information on marketing, advertising, office procedures, dealing with managed healthcare and insurance billing. It also contains a CD-Rom with all the forms necessary for your practice. The Guide can be purchased through their web site at [Counseling-PrivatePractice.com](http://Counseling-PrivatePractice.com). For more information you can contact the authors at 3703 N. Main St. Suite 100 Rockford, IL. 61103 815.877.0399

## **ELECTRONIC CLAIMS SUBMISSION**

Electronic Claims submission is not only becoming the more efficient way of sending insurance claims, in some instances it is becoming a requirement. Some insurance carriers will delay paper claims processing up to 28 days while electronic claims submissions can take just 24-48 hours. That is money in the pocket faster! There are multiple options available for submitting claims electronically. All contracts with billing services maintain signed HIPAA agreements.

### **Utilizing a medical billing software system**

A medical billing software system allows the counselor to keep patient information on the computer and send claims directly to a clearinghouse that will properly format and send the claim to the insurance carriers. Clearinghouses can send electronic claims to most insurance carriers. This option is one of the more expensive because of the upfront cost of the medical billing software and the additional monthly per claim cost for sending each claim electronically.

- Office Therapy and QuicDoc made by DocuTrac, Inc <http://www.quickdoc.com>
- EZ Claim® <http://www.ezclaim.com/>
- Therapist Helper® [http://www.helper.com/therapist/therapist\\_helper.htm](http://www.helper.com/therapist/therapist_helper.htm)
- Shrinkrapt® <http://www.shrinkrapt.com/>
- Office Ally (free) <http://www.officeally.com>.

### **Using on-line billing for each insurance carrier**

Some insurance carriers allow billing directly from their websites by setting up an account with them. Many times the clinician can also utilize eligibility information and claims tracking as well. There is no cost to this option. It is very easy to access the insurance carrier's websites. The counselor must be an in-network provider for this option and have access to each insurance carrier's web page to enter claims.

Optum/UBH, the nations largest managed care company, is the first of the individual insurance companies that we tried electronic billing and payment services. Electronic claim services for outpatient behavioral health may be submitted through the claim entry feature on the ubhonline website or through EDI/Electronic services (clearinghouse).

As a *network clinician*, creating a registered account for electronic billing requires a toll-free call to **1 866 209 9320** or by logging onto <https://www.ubhonline.com/> and talking on line with a representative to request your user id via their first time user link.

In addition to online certification inquiry or certification request function (for routine outpatient treatment), and finding enrollee eligibility and benefits, other advantages of online processing include faster form completion, reduced paper usage, reduced postal expenses, and faster claim payment and disposition.

The EPS (Electronic Payments and Statements) feature of ubhonline is a quick and efficient way to receive electronic claim payments; eliminating paper checks and allowing faster and more efficient claim remittance advice and claim reconciliation. Claim payments will be deposited directly into the bank account you provide. Using EPS you can search for payments and claims by date, patient name or other options, you can view payments, and print a paper copy for each payment. *Remember however you no longer receive hard copy EOBs (Explanation of Benefits).*

We have found the ubhonline process to be very user friendly and encourage any network clinician to visit their site at [www.ubhonline.com](http://www.ubhonline.com) for additional information on setting up electronic billing and payments accounts.

### **On-line website for entering claims**

Monthly agreements can be purchased to enter patient information and claims on-line through sites such as [www.enshealth.com](http://www.enshealth.com) and [www.carepaths.com](http://www.carepaths.com). There is usually only a monthly fee, regardless of the number of claims sent. This does not require purchasing software. Instead, the counselor completes all patient information on-line for claims, i.e. name, address, date of birth, insurance information, etc. This option does not offer direct patient billing or other services such as preauthorization or tracking.

### **Outsourcing to medical billing service company**

Third party medical billing services can handle all billing tasks including insurance and patient billing. The change for this service is usually a set percentage of collections. There is no need to purchase software, upgrades, or worry about compliance issues. All claims are handled by the billing company, so the clinician needs to make sure the service chosen is reliable and thorough. An example of an outsourced service is NetSource Billing [www.netsourcebilling.com](http://www.netsourcebilling.com).

This is by no means a complete list of electronic software and billing programs. We have surveyed counselors over the past several months and have been given the above information to share with other counselors. ACA and Walsh and Dasenbrook do not endorse any one program over another.