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YOUR TIMELY FILING PERIOD IS NOT WHAT YOU THINK!

Every physician office manager or practice administrator is familiar with the different agreements and contracts presented to them by the insurance carriers they deal with.

Regardless if it's BCBS, Anthem, Aetna, CIGNA or whomever, the medical office manager knows that each carrier has their own "timely filing period" for each agreement.

What the office managers do NOT know is that that timely filing period applies on less than 20% of the claims to that carrier. They believe that it applies on every claim to that carrier, but they are incorrect, only because the office manager is ignorant about ERISA.

Everyone is ignorant about something, including and especially myself – but the problem is that ERISA affects more than 80% of the commercial insurance claims that every medical office manager deals with on a daily basis. More than 80%! On those claims, the timely filing period contained in the physician-insurance carrier agreement DOES NOT apply. The reason it doesn't apply is because ERISA governs that claim and ERISA (federal law since 1974) says that ONLY the timely filing period contained in the patient's policy applies on the claims. ONLY the timely filing in the policy and nothing can supersede or trump that. Not a contract signed by a doctor. Not a state law passed by a state legislator. Not a lie told by the insurance carrier. Nothing supersedes the federal law and the US Supreme Court has upheld this on multiple occasions.



OK – so what is an ERISA claim that I’m talking about? ERISA was a law passed and signed by the president in 1974. Yep – it’s over 45 years old – but still applies when someone gets their healthcare insurance policy from an employer when the employer is not the government or church. Yes – that means that every employee of Walmart, Amazon, Kroger, Exxon, Hobby Lobby, Barnes & Noble and more than 800,000 other employers have ERISA policies.

The only people who do not have ERISA policies that get insurance through their employer are those that work for the government or church. Those are not ERISA.

It doesn’t matter if it’s a self-funded policy, fully funded policy, PPO, HMO or part time or full time employee. It’s ERISA.

So – why didn’t you know about this? You’re not alone. 95% of medical office managers do not know about ERISA or know that it can stop every insurance company from recouping or demanding refunds. They do not know that it can make insurance companies pay on claims they don’t want to or that the appeal period on any claim is a minimum federal requirement. Less than 5% of people know about it – yet Don Self and others keep preaching about it. You can stop recoupment from insurance companies very easily!

Watch a free video on ERISA on our website or Youtube or visit our page at www.donself.com on ERISA and see how you can make insurance companies pay when they don’t want to and stop the recoupments! There is no reason for ignorance on any subject when you can learn and educate yourself.

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