Acknowledgments
Developed by the University of Miami Clinical Enterprise Technologies

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INTRODUCTION

Objectives:
The purpose of this training is to refine the skills and knowledge acquired during the primary FSC course, Registration and Insurance.

The goals of this course are to help you review and reinforce your understanding of:

• FSC (Financial Status Classification concepts;
• FSC Types and classifications;
• Identify registration level FSCs vs. invoice level FSCs;
• FSC Follow up Questions;
• Contracted vs. Non-contracted FSCs;
• Look up FSCs in the system and supporting documentation.
FSC Concepts

Financial Status Classification (FSC) is the methodology of classifying and grouping patient receivables that allows the user to:

- Bill the appropriate party for services; and
- Track receivables and reporting.

FSC Type:

FSCs are divided by two major types/categories: Registration and Non-Registration (Invoice).

- **Registration FSC** – charges are automatically posted and categorized within the patient’s account. These FSCs contain a ‘*R*’ in the FSC name description, indicating that they are Registration FSCs.

- **Non-Registration (Invoice/Alternate)** – specific charges/services within the patient’s account i.e.:
  - Single Case Negotiations
  - Research/Study

As the name implies, non-registration or invoice FSC, users will not be able to register patients using a non-registration FSC.

Invoice/Alternate Insurance indicates that the insurance for the visit is different from the patient’s registration insurance. Examples of Invoice/Alternate Insurances are: Self Pay, Worker’s Comp, Auto Accident, Research, etc.

FSC Identification:

- Based upon the patient’s identification card, the user can access the registration insurance screen to enter the patient’s insurance coverage.

- Based on the service date of the charge, the system pulls the effective FSC from the patient’s registration FSC list, usually the primary registration FSC.

- For each FSC that identifies the patient’s insurance coverage, FSC follow-up questions are necessary to accommodate billing requirements. These questions, specific to each registration FSC, capture insurance address and subscriber’s information.

- Despite the fact that valid FSCs may appear for particular payors, it is imperative that verification of benefits be done at the front end in order to properly classify a payor/patient.
Question:

Kathy Garcia has been insured with United Health care for the past 5 years. Within those five years, United has covered all her visits regardless of the situation. Today she is visiting you in your Orthopedics clinic for a hand injury she got while lifting a box of supplies at work last week.

Question: Who will be billed for this service?

Answer:

Hospital Plans:

Most of the time, the plan on a hospital visit will be the same as the Registration FSCs. The GE-IDX system automatically assigns the plan based on the FSC in registration and copies the FSC follow-up question data to the plan follow-up question data.

It is imperative that the correct Registration FSC or invoice/alternate insurance is selected, so that the correct plan is assigned on the hospital visit.
Product Types

Ask the right Questions:

HMOs:

Step 1: Identify the Insurance Company.

Step 2: THEN identify the product type
  • HMO & HMO POS, HMO Medicare, and HMO Medicaid.

Step 3: Once you have determined the patient’s benefit, then ask yourself the question: “IS UM contracted with this product?”

Step 4: (a) If the answer is ‘YES’, UM is contracted with the insurance company under that product type, then DETERMINE which FSC applies.

  (b) If the answer is ‘NO’, UM is NOT contracted with the insurance company under that product type, then DETERMINE, which FSC applies.

PPOs:

Step 1: Identify the Insurance Company.

Step 2: Identify the product type
  • PPO

Step 3: Once you have determined the patient’s benefit, you then ask yourself the question: “IS UM contracted with this product?”

Step 4: (a) If the answer is ‘YES’, UM is contracted with the insurance company under that product type, then DETERMINE which FSC applies.

  (b) If the answer is ‘NO’, is it possible that the particular insurance is part of a multipayor network that UM is contracted with, then DETERMINE which FSC applies.

Definition: “Multipayor PPOs lease their networks of contracted providers to third party administrators who process claims and payments for services rendered to their clients.”

  (c) If the answer is ‘NO’, UM is NOT contracted with the insurance company under that product type, and then DETERMINE which FSC applies.
Many PPO payors fall under ‘multipayor networks’. Therefore, it is imperative that before the patient’s insurance information is added to the system, that you verify the carrier financially responsible. Many times these PPOs get FSC as non-contracted when in reality UM is contacted with that particular multipayor.

You should continue to rely on the Health Plan Contract Summary. This is provided by the Business Development Office, and is available at www.umdoctors.com.
Non-Contracted FSCs

Once the proper research and verification is finalized, and it is determined that the patient's insurance company is NOT contracted with UM, we have also developed non-contracted FSCs as follows:

**If non-contracted HMO, select the appropriate FSC:**

**Non-contracted HMO Contract:**
- FSC 980 - HMO NON-CONTRACTED 1ST *R
- FSC 983 - HMO NON-CONTRACTED 2ND *R

**Non-contracted HMO Medicaid Contract:**
- 981- HMO NON-CONTRACTED MEDICAID 1*R
- 984- HMO NON-CONTRACTED MEDICAID 2*R

**Non-contracted HMO Medicare Contract:**
- 982- HMO NON-CONTRACTED MDR 1ST *R
- 987 - HMO NON-CONTRACTED MDR 2ND *R

**If non-contracted PPO, should be treated as Commercial/Indemnity Insurance:**

**Non-contracted PPO/Commercial:**
- FSC 41 – COMMERCIAL PRIMARY 1ST *R
- FSC 42 - COMMERCIAL PRIMARY 2ND *R
- FSC 43 - COMMERCIAL PRIMARY 3RD *R

**Non-contracted PPO/Commercial Supplemental/Secondary**
- FSC 49 – COMMERCIAL Supplemental/Secondary 1ST *R
- FSC 44 - COMMERCIAL Supplemental/Secondary 2ND *R
- FSC 45 - COMMERCIAL Supplemental/Secondary 3RD *R

**Non-contracted PPO/Commercial Supplemental/Secondary**
- FSC 94 – COMMERCIAL Supplemental/Secondary to Medicare 1ST *R
- FSC 95 - COMMERCIAL Supplemental/Secondary to Medicare 2ND *R
- FSC 96 - COMMERCIAL Supplemental/Secondary to Medicare 3RD *R

**Contracted Payors Second Time Around…**

**If contracted HMO, select the appropriate FSC:**

- FSC 600 - HMO CONTRACTED 1ST *R
- FSC 611 - HMO CONTRACTED 2ND *R
- FSC 701 - HMO CONTRACTED-MEDICAID *R
- FSC 750 - HMO CONTRACTED-MEDICARE *R
- FSC 500 – should be used for patients that have 2 of the same PPO contracted insurance.
**At the Time of Fsc’ing:**

There are two methods available to look up FSC’s in the GE-IDX System.

1) Via FSC number  
2) Via FSC name

Either method you utilize will result in the same outcome.

**NOTE:**

Do not assume if the FSC you are looking for does not come up that it does not exist. If you are not sure of the exact FSC number, a partial name lookup is the best way to find the carrier in the system.

**For example:**

If you type “BEECHSTREET” it will not show as contracted insurance however if you type BEE and press enter it will generate a list that includes the Beech Street FSC.

When Registering and FSC’ing a patient, keep in mind the following:

- If the FSC Follow up Question is labeled ‘Enter FSC Name or #’, you are allowed to enter the FSC # again at this field. This is an indication that this payor only requires one claims address.

  The GE-IDX System is pre-defined with the claims address for this FSC and will default after you enter the FSC # at this field.

- If the FSC Follow up Question is NOT labeled ‘Enter FSC Name or #’, enter the partial name of the payor. The system will then provide you a complete listing of the related insurance names and it’s associated contracted product types.

  **If you enter the FSC # again, YOU ARE GOING TO ENTER THE INCORRECT CLAIMS ADDRESS.**

**For example:**

If you type **UNITED HEALTHCARE** as the full name, your choices will be limited. However, if you type the **partial name** of the insurance carrier, such as, **UNI**, the system will provide a complete listing of the carriers that names begin with ‘UNI’.

Remember, it is important to enter related information in each of the FSC follow-up fields. These fields are used to collect pertinent data for billing.