

# Filing Your Insurance

The following information is designed to help you file and receive timely payment from your insurance company.

Hands On Health, Osteopathic Medicine does not contract with any insurance provider. It is an “Out-of Network” provider.

We recommend contacting your insurance carrier to verify benefits.

- 1) Do you have out-of-network benefits?
- 2) Can the visits be covered as in-network?

*This is possible if your carrier does not have a specialist in Osteopathic Medicine on its list of providers.*

- 3) Is there a deductible to be met? In-network? Out-of –network?
- 4) What percent is paid after the deductible is met?
- 5) Verify the % paid for the out-of-network service is for the charged amount.  
*(not an adjusted fee assigned to other providers)*
- 6) Can you file with the superbill only? Do you need a claim form also?

Remember HSA and FSA accounts can be used to cover deductibles.

Make a copy of the forms you submit. It is very common to receive a denial for medical claims on the first filing whether the office files or the patient files.

Call to clarify any claim denied. They are commonly denied in error.

Claims have been denied for “services not covered”, listing chiropractic adjustment or physical therapy.

Osteopathic manipulation is a physician procedure reimbursed as any physician procedure.

Some claims are denied for other reason codes, when called to clarify they can often be fixed easily. Following is information to help if contacting your carrier.

## **The Superbill**

A superbill receipt of office codes is provided at each visit.  
The codes supplied are for services provided and for diagnosis codes to support the specific service.

### **CPT codes in Column 1**

#### **Physician office visit**

New patient or established patient

Or Consultation for New or Established

A consultation fee may be charged for extended time of an office visit

#### **Modifier – 25**

The modifier-25 tells the insurance coder that a procedure was performed in addition to the office visit.

#### **Physician procedures include:**

OMT-Osteopathic Manipulative Treatment

Injections- joint and trigger point injection

OMT codes 98925-98929 are specifically for Osteopathic Treatment.

It is a physician procedure performed by osteopathic physicians.

It is a **treatment** code in contrast to a **therapy** code used by therapists- physical therapists, occupational therapists.

It is not a chiropractic adjustment code.

### **ICD-9 codes – columns 2 and 3**

ICD-9 codes are diagnosis codes. They support the reason for an office visit and or procedure.

OMT procedures are based on the Somatic Dysfunction codes. 98925-98929

Time related CPT codes are 99244, and 99245

## **Information about Dr. Maria Coffman**

Dr. Maria A. Coffman of Hands on Health is an **Osteopathic Physician**.

She holds a **D.O.** medical degree from Kirksville College of Osteopathic Medicine.

Dr. Coffman is **board certified** in Osteopathic Manipulative Medicine and Neuromusculoskeletal Medicine or **O.M.M./N.M.M.**

She is a member of the AOA, AAO and the Osteopathic Cranial Academy.

Dr. Coffman's sub-specialty interest include:

- Dental and orthodontic concepts in osteopathy and newborn and children.
- Manipulation for newborn, infant, child, adult and geriatric patients including osteoporosis, plagiocephaly (mis-shapen head), feeding problems, and ear infections
- Headache, post-concussion/head injury
- Dance and sports alignment and injury recovery

## **Information about D.O.'s**

Not all D.O.'s are OMM/NMM specialists. D.O.'s can specialize in other fields, such as surgery and cardiology and may not perform OMT.

Calling the in-network list of providers can verify if the D.O. listed is a specialist who is board certified in OMM/NMM.

Websites: American Osteopathic Association – [www.osteopathic.org](http://www.osteopathic.org)  
American Academy of Osteopathy - [www.academyofosteopathy.org](http://www.academyofosteopathy.org)  
Missouri Association of Osteopathic Physicians and Surgeons – [maops.org](http://maops.org)  
Osteopathic Cranial Academy - [www.Cranialacademy.org](http://www.Cranialacademy.org)

## **Medicare**

Patients can file only if:

- 1) Your secondary insurance is not linked to your Medicare  
or
- 2) Your Medicare is secondary and you have a private policy as primary