

MRT Insurance Verification Worksheet

Patients that want to determine insurance coverage for MRT need to contact their insurance company and write down the answers to the following questions. After this is complete, call Oxford toll free (1-888-669-5327) to determine if Oxford will accept assignment.

IMPORTANT:

- Oxford is an out-of-network provider.
- Oxford does not accept or participate with Medicare, Medicaid, Tricare, or any insurance that doesn't provide out-of-network benefits (most HMO's).
- Oxford will not accept the secondary insurance if Medicare is primary. Oxford will however provide a receipt to the patient allowing the patient the opportunity to obtain reimbursement.
- United Health Care (4 units covered) and Aetna (5 units covered) have severe limitations on coverage.
 Oxford will only accept UHC and Aetna with written authorization from the insurance company of coverage of all tested units (between 80-150 units are typically tested).
- Your doctor must order the test and assign an appropriate diagnosis code.
- The patient is responsible for any charges not covered by insurance.

Step 1: Contact your insurance company and write down the following information	
1. Date Contacted:	
2. Time Contacted:	
3. Insurance Rep. Name:	
4. Is pre-approval required for out-of-network labs?	
5. If yes, how do you obtain pre-approval if it is needed? Note: Oxford will only accept assignment if pre-approval is in writing from your insurance company	
6. What is your yearly out-of-network deductible?	
7. How much of your yearly out-of-network deductible has been met?	
8. What percentage does your insurance cover for out-of-network labs?	
9. Does your insurance cover CPT Code 83516 (this is a blood test code)?	
10. Does your insurance have any limitation on the number of units tested for 83516?	
11. Confirmation number for this phone call:	
Step 2: Call Oxford toll free <u>1-888-669-5327</u> to determine insurance assignment	
eligibility and co-insurance amount	
Write down co-insurance here (this is the amount to send with your blood specimen.)	\$
2. Name of Oxford Rep:	
THIS WORKSHEET MUST BE SUBMITTED TO OXFORD WITH BLOOD SPECIMEN	

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Oxford Insurance Billing Policy

Oxford will accept insurance assignment for patients whose insurance benefits have been verified <u>prior to submitting a blood specimen for testing</u> (using the MRT Insurance verification Worksheet) and where the following information has been <u>provided with the blood specimen</u>:

- ☑ Completed MRT Insurance Verification Worksheet (with confirmation number)
- ☑ Co-Payment (call Oxford after completing the MRT Insurance Verification Worksheet to determine co-pay amount)
- ☑ Completed MRT Requisition Form
- ☑ Photocopy of patient's insurance card (front and back)
- ☑ Appropriate ICD-9 diagnosis codes supplied by ordering physician (not Jack Pasula, DC)
- ☑ Signed Insurance Release

It is possible that in some cases a copy of chart notes or other such support of medical necessity will be required by the patient's insurance company in order to process the claim.

Each patient is responsible for any balances not covered by insurance after services are rendered.

PLEASE NOTE:

- Oxford is an out-of-network provider only.
- Oxford does not accept or participate with Medicare, Medicaid, Tricare, or any insurance that doesn't provide out-of-network benefits (most HMO's) and will not process any claims related to these insurance providers.
- Oxford will not accept the secondary insurance if Medicare is primary. Oxford will however provide a receipt to the patient allowing the patient the opportunity to obtain reimbursement.
- United Health Care (4 units covered) and Aetna (5 units covered) have severe limitations on coverage. Oxford will only accept UHC and Aetna with written authorization from the insurance company of coverage of all tested units (between 80-150 units are typically tested).
- A physician must order the test and assign an appropriate diagnosis code.
- The patient is responsible for any charges not covered by insurance.