

## **Denial of payment for claims of a well child exam and sick visit on the same day**

*from Jon Jantz, MD, FAAP – Newton, KS*

Recently a KAAP member had contact with the medical director at BCBS of KC, regarding their denial of payment for claims of a well child exam and sick visit on the same day. They claimed to have had changes to their system and a glitch which has caused denials of claims for well and sick visits done on the same date. The concern was that if a practice has not reviewed their claims or has just written off these claims, they would lose reimbursement and not even know that they should have addressed this problem within their practice

After contact with BCBS of Kansas, Aetna and all the major insurers in Kansas that cover Kansas, all the insurers have over the last several years made policy changes to refuse to pay for ill acute visits and well child checks on the same day, even if the patient is in the office twice on the same day. We even lost a challenge when a child had a well visit in the morning and broke his arm that afternoon and returned the same day.

In addition, the above insurers have split payments for well child visits and mental health visits into separate entities to such a degree that each department pushes the payment to the other entity and refuses to pay. As such, with persistence, you can get one or the other paid usually. However, sometimes they review your notes (Ah the down side of EHRs) and still refuse to pay for either claim.

Your other bad case is if you do a procedure (such as freezing a wart) on the same day as a well check. Again, their position is that if they are in the office for a well child check, they are not ill.

An ill acute visit usually requires a co-pay and most well checks do not. The insurance companies are doing this to avoid paying for as much of the care as possible.

If you split the claims to separate days, you are committing fraud and/or coding for reimbursement.

Families know about not paying co-pays for well checks so many of them save their ill acute questions or ADHD or other mental health for the end of the well check to try to get it done without a co-pay which then can cancel all the work you have done for the well check and alienate the family because suddenly the well check with no co-pay develops a co-pay. Unfortunately that no longer works in the current medical environment.

In the event that you address something during a well child or well adolescent exam, it is important in your documentation that the other issues addressed were not the primary reason for the office visit and charges are for the well child exam. If a procedure such as wart removal is requested, that will need to be scheduled on a separate day. If patients complain the only alternative that we have come up with is to blame the insurance company rules and regulations.

Everyone wants something for nothing and pediatricians are the compassionate physicians that are expected to deliver it. Most of us cannot afford that for very long and will need to adjust to the changes/glitches in the insurance companies reviews of our billing.