

# Out of Network Insurance

## Standard Operating Procedure

<b>Department: RCM</b>	<b>Version: 1.B</b>
<b>Effective Date:</b>	<b>Review frequency: As Needed</b>
<b>Last Review Date:</b>	<b>Document Owner: Christine Hurley</b>

**Objective:** To enhance the client billing experience by proactively identifying Out of Network (OON) insurances before services are rendered. By taking a proactive approach, we aim to prevent clients from accruing high balances, thereby reducing inbound calls, emails, and negative client reviews.

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## New Intake Clients

**New Intake clients** will be able to schedule an appointment one of two ways:

Logging into Thriveworks.com for self-service booking

Calling the scheduling department at 855-604-9376 and talking to a support staff member

The following information must be gathered during intake to ensure a successful billing outcome for the client:

- **Client's Name**
  - Spelled as it appears on their insurance card
  - For Couple's Therapy, please use the name of the primary insurance holder
- **Client's Address**

- Street
- City
- State
- Zip code
  
- **Insurance information**
  - Subscriber name as it appears on the insurance card
  - Insurance carrier
  - Member ID

## **Booking Online**

Rules have been put into the Plan Management Tool to identify if there is a issue with the insurance that the client added online:

- Hard Block on Medicaid Plans
  - Will not allow the client to book appointment
- Soft Block for clients to have the ability to
  - Switch to self pay
  - Call Support to continue booking using insurance.

If no response from Plan Management Tool:

Plutus to run EV Summary 7 days in advance prior to appointments and sent to RCM Intake Team 4 times a daily

- Insurance verification is successful and the insurance is INN-This will be added to the EV summary report in the tab “Appointment good to go”
- Insurance verification comes back as inactive Plutus to send 1 email to client out of Olympus asking the client to send in a copy of their insurance card (front and back)
- Plutus will work emails coming into Salesforce by uploading the card into the clients chart and verifying the eligibility
- Insurance verification indicates the clinician or Thriveworks is OON-This be will be added to the EV summary report in the tab “Appointment needs attention”

## Booking with COE Support

pVerify is the application we use at Thriveworks to verify patient insurance, whether on the standalone web app or within the Thriveweb booking flow.

Once a patient's insurance has been verified by pVerify, one of the following flags will appear:

- **Red Flag**
  - Medicaid Hard Block
  - Instruct Client that we cannot book them at this time
- **Yellow Flag**
  - Soft Block
  - Non-Medicaid payers
  - Client must provide a new insurance plan or select self pay to proceed
- **Green Flag**
  - Thriveworks is INN
  - Client may proceed with booking

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  - Insurance verification comes back as inactive Plutus to send 1 email to client out of Olympus to send in a copy of their insurance card (front and back)
  - Plutus will work emails coming into Salesforce to upload the card into the clients chart
    - [How to Upload Client's Insurance Card](#)
  - Insurance verification indicates the clinician or Thriveworks is OON-This be will be added to the EV summary report in the tab "Appointment needs attention"
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- **RCM actions to take from tabs on the EV summary**

Divide by "New" "Established" clients and assign to appropriate staff in RCM.

Clients that are identified as OON with Thriveworks or the Clinician through P-Verify,Availity, Navinet or Websites when applicable will follow the steps below:

RCM Intake Team will research the clients information and decide which action would be appropriate:

Clinician is out of network

[OON with Clinician: INN with Thriveworks](#)

- OON clinician-options to change clinicians by calling COE
- Change to self pay with current clinician
- If Clinician is OON due to credentialing issues ask client if they want to be self pay till the clinician is credentialed
- Verify new insurance if the client has changed insurances

Thriveworks is out of network

[OON with Thriveworks](#)

- Sign a Opt out form to be switched to self pay
- Use OON benefits
- Discontinue services

Medicare Advantage is OON

[Medicare Advantage OON](#)

- Use OON benefits
- OPT out form to be self pay  
Client opt out we need to also have a revoke opt out form.
- Discontinue Services

**Clients will have 5 business days to respond prior to canceling future appointments this is for established clients only.**

If no response from the client all future appointments will be canceled

## Established Clients

**Established clients** will be able to schedule an appointment one of three ways:

Logging into Thriveworks.com for self-service booking

Calling the scheduling department at 855-604-9376 and talking to a support staff member

Clinician will book future appointments

### **Insurance Verification will be verified by Plutus:**

Plutus to run EV Summary 7 days in advance prior to appointments and sent to RCM Intake Team 4 times a daily

- Insurance verification is successful and the insurance is INN-This will be added to the EV summary report in the tab “Appointment good to go”
  - Insurance verification comes back as inactive Plutus to send 1 email to client out of Olympus asking the client to send in a copy of their insurance card (front and back)
  - Plutus will work emails coming into Salesforce by uploading the card into the clients chart and verifying the eligibility
    - [How to Upload Client’s Insurance Card](#)
  - Insurance verification indicates the clinician or Thriveworks is OON-This be will be added to the EV summary report in the tab “Appointment needs attention”
- 
- **RCM actions to take from tabs on the EV summary**

Divide by “New” “Established” clients and assign to appropriate staff in RCM. Clients that are identified as OON with Thriveworks or the Clinician through P-Verify,Availity, Navinet or Websites when applicable will follow the steps below:

RCM Intake Team will research the clients information and decide which action would be appropriate:

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[OON with Clinician; INN with Thriveworks](#)

- OON clinician-options to change clinicians by calling COE
- Change to self pay with current clinician
- Verify new insurance if the client has changed insurances

Thriveworks is out of network

[OON with Thriveworks](#)

- Sign a Opt out form to be switched to self pay
- Use OON benefits
- Discontinue services

Medicare Advantage is OON

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- Use OON benefits
- OPT out form to be self pay-
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## Using OON W/O reports to identify clients

Plutus identifies clients that are OON and are being seen through the denial reporting weekly from insurance posting and will send a W/O report to the CCL (Credentialing and Contracting liaison)

Plutus will also send the OON client report weekly of clients that are still being seen to the CCL (Credentialing and Contracting liaison)

CCL will validate the information sent on the W/O report and the future appointment report for accuracy and will send the appropriate communication to the clients and copy the clinician.

Clinician is out of network

[OON with Clinician; INN with Thriveworks](#)

- OON clinician-options to change clinicians by calling COE
- Change to self pay with current clinician
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Thriveworks is out of network

[OON with Thriveworks](#)

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<b>Version</b>	<b>Date</b>	<b>Name</b>	<b>Updates</b>
1			
1B	10/07/2024	Chris Hurley	