

# Insurance Guideline

- Provide whatever time is clinically appropriate for the patient, but keep in mind the financial aspects
- Commercial = 25 minute estimated average if treated solo due to **Flat Rate**
- Medicare A, Manage Care Part A, Mercy Care Adv PDPM = +/- 30 minute tx due to **Lump Sum**
- Medicaid, Medicare Part B, Mercy Care LTC – Part B = +/- 30 minute tx due to **HCPC \*8-minute rule\***
- VA and UHC Nursing Home Plan = 25 minute estimated average if tx solo; **Visit limit**
- Concurrent and groups = patient can be provided with a longer treatment session
  - Beneficial for commercial patients that are 25 minutes if seen solo
  - Improves your productivity
- Part B: Banner, Allwell, UHC, IHS
  - Frequent restrictions on visit, units and/or time range to use units
- Time ending in “3”: Will be set at evaluation if patient is not appropriate for cotx
- Time ending in “7”: Last visit day...reassess all outcomes goals AND need to ask for more auth
- **Refusals can not be billed!**
  - Safer financially to document a missed visit in case of a refusal
  - Do **not** bill for education for a refusal...just reschedule tx

Tx time indicator

1 = Discharge

2 = Waiting for authorization

Time ending in “3” = **NO** COTX

Time ending in “7” = Last visit

INSURANCE	CONCURRENT	GROUP	+/-	Flat Rate	Lump Sum	HCPC	Visit Limit
Commercial	X	X		X			
Medicare A PDPM	X	X	X		X		
Manage Care Part A	X	X	X		X		
Mercy Care Advantage PDPM	X	X	X		X		
Medicaid Export CPT (IHS)			X			X (4 units max)	
Medicare Part B- Noridian			X			X	
Mercy Care LTC- Part B			X			X	X
VA	X			X			X
UHC Nursing Home Plan	X			X			X
UHC National or Personal Care Plus		X		X			
UHC Community plan	X					X	
Banner (any type)						X (4 units max)	X (visit/unit/date limits)

**Contracts are constantly changing, so this chart may need to be updated frequently**

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Printable card view:

INSURANCE	CONC	GROUP	+/-	Flat Rate	Lump Sum	HGPC	Visit Limit
Commercial	X	X		X			
Medicare A PDPM	X	X	X		X		
Manage Care Part A	X	X	X		X		
Mercy Care Advantage PDPM	X	X	X		X		
Medicaid Export CPT (IHS)			X			X (4 units max)	
Medicare Part B- Noridian			X			X	
Mercy Care LTC- Part B			X			X	X
VA	X			X			X
UHC Nursing Home Plan	X			X			X
UHC National or Personal Care Plus		X		X			
UHC Community Plan	X					X	
Banner Select/Choice Plus						X (4 units max)	X(visit/unit/date limits)