

INSURANCE 101

Getting Started:

- 1) Use the determining your benefits guide to gain information about your policy. Please see website to download.
- 2) Submit your insurance information to the Business Manager at Carruth using the “Application for Receipt of Health Insurance Claim Forms” and provide the “Insurance Authorization for Release of Information” form. Please see website.
- 3) You will receive your Health Insurance Claim form 1500 (HCFA) on a monthly basis. HCFA forms are created **after** the service is fully rendered (for example: when August billing/attendance logs are submitted forms will begin to be generated and should reach the family in early September.)
- 4) Make a copy of the HCFA for your records (to track payments, for flex medical, and/or for tax purposes). You may want to note the day & location you send the forms for consideration.
- 5) Submit the HCFA – see the address listed on the back of your insurance card or call company to confirm the location to submit
Occupational & Speech therapy = medical benefits
Psychological Services & Play therapy = mental health benefits
(usually different mailing address &/or subsidiary/alternative company)
 - Please be timely. Many policies have limits/expiration dates for submission ranging from 95 to 180 days. This also prevents back-logging
 - Some companies have a Cover Page to identify the claim as “Assign Payment to the Insured Party”
- 6) Maintain “Explanation of Benefits” (EOBs) as these are not always sent to Carruth for review (although they may say we were CC’d on the mailer)

WEBSITE: www.carruthcenter.org & go to the “Insurance” tab/option