

How to File your Health Insurance Claim in 5 Simple Steps

Here at **BTBMP, PLLC** we want to help make it easy for you to file your own insurance. **BTBMP, PLLC** will not ask your health insurance company to pay your bill so you must do so, and here are the steps you will need to take along with some helpful tips on submitting your insurance claim form:

1. Obtain Itemized Receipts: **BTBMP, PLLC** will provide you with a "superbill" which is an itemized bill that lists every service that your doctor here at **BTBMP, PLLC** provided and gives the cost of each of the services. Your health insurance company will need you to attach this "superbill" to your claim form that you get from your insurance company

2. Get Your Claim Form: You will need to contact your insurance company to obtain a health insurance claim form. (their number is usually on the membership card) The claim form should be fairly self-explanatory and simple to fill out. It will ask such things as your insurance information, who you want the payment made to, what was the visit for (accident, workers compensation, illness), etc. Your claim form will also give you additional instructions pertaining to what other information they may need from your doctor or health care facility.

3. Make Copies: Once you have your claim form filled out and your itemized "superbill" from **BTBMP, PLLC**, don't forget to make copies of everything. This will eliminate any errors that may be made in the claim process and make it easier for you to re-file your health insurance claim if it gets lost.

4. Review then Send: To make sure everything is completely accurate, call your health insurance company and tell them you are about to send in your health insurance claim form. Review with them all the paperwork you have and ask them if there is anything else you need to do. Also, ask your insurance company how long should you expect to wait for your claim to be paid and mark that date on your calendar. Once you have everything in order, send out the claim form to your insurance company. The address to send the claim form should be on the claim form itself. Keep an eye out on

your calendar for the claim date that you marked and contact your insurance company if you don't receive your claim within the time frame given to you.

5. When to file a secondary claim: When the insurance is not your primary source of medical coverage, you must file a secondary claim. First, file a claim with your "primary" plan (as in steps 1-4 above) and request an Explanation of Benefits (EOB) from that plan. Your next step is to file the claim with your "secondary" plan. When you file this secondary, or additional insurance, please be sure to include a copy of your primary plan's EOB with your paperwork (which usually is sent to you with your primary insurance plan's payment to you).

BTBMP, PLLC has found that **YOUR** insurance will usually pay you quicker than they will pay us or other providers...after all they are **YOUR** insurance company and they say they work for **YOU**. We have also found that in many cases, due to our low fees, many of the insurance companies will reimburse you completely for what you have spent at **BTBMP, PLLC**.

We know that even with these simple steps..you may be overwhelmed. If that is the case, and if you will bring us your claim form, and the superbill we provided, we will fill out the form for you (for a prepaid fee) , and provide you with the completed forms, and a copy for your records. Then you can mail your forms to get your reimbursement.