

# AMA provides resources to aid physicians' collections

April 6 2014

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(HealthDay)—The American Medical Association (AMA) has released resources to help doctors confront policy jumpers who may pose a financial risk to physicians during the Affordable Care Act's 90-day premium grace period, according to an article published March 25 in *Medical Economics*.

The article describes this controversial grace period rule, which deals with patients who are delinquent in paying their monthly premiums, but who are still eligible to keep their coverage for 90 days. Insurers will be responsible for reimbursing claims for services provided to the patient during the first 30 days, but for the remaining 60 days, insurers may deny claims, leaving physicians carrying the bill.

While the AMA continues to fight this policy, they have released several resources to aid physicians in collecting payment. According to the

article, these resources include a grace period collections policy checklist that encourages providers to verify insurance eligibility; a model financial agreement language for patients receiving Advance Premium Tax Credits; and a sample letter providing notice of the grace period to patients. Resources also include tips on how to establish payment plans and communicate billing policies to patients.

"Managing risk is typically a role for insurers, but the grace period rule transfers two-thirds of that risk from the insurers to physicians and [health care providers](#)," said Ardis Dee Hoven, M.D., president of the AMA, according to the *Medical Economics* article. "The AMA is helping physicians take proactive steps to minimize these risks."

**More information:** [More Information](#)

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Citation: AMA provides resources to aid physicians' collections (2014, April 6) retrieved 19 April 2024 from <https://medicalxpress.com/news/2014-04-ama-resources-aid-physicians.html>

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