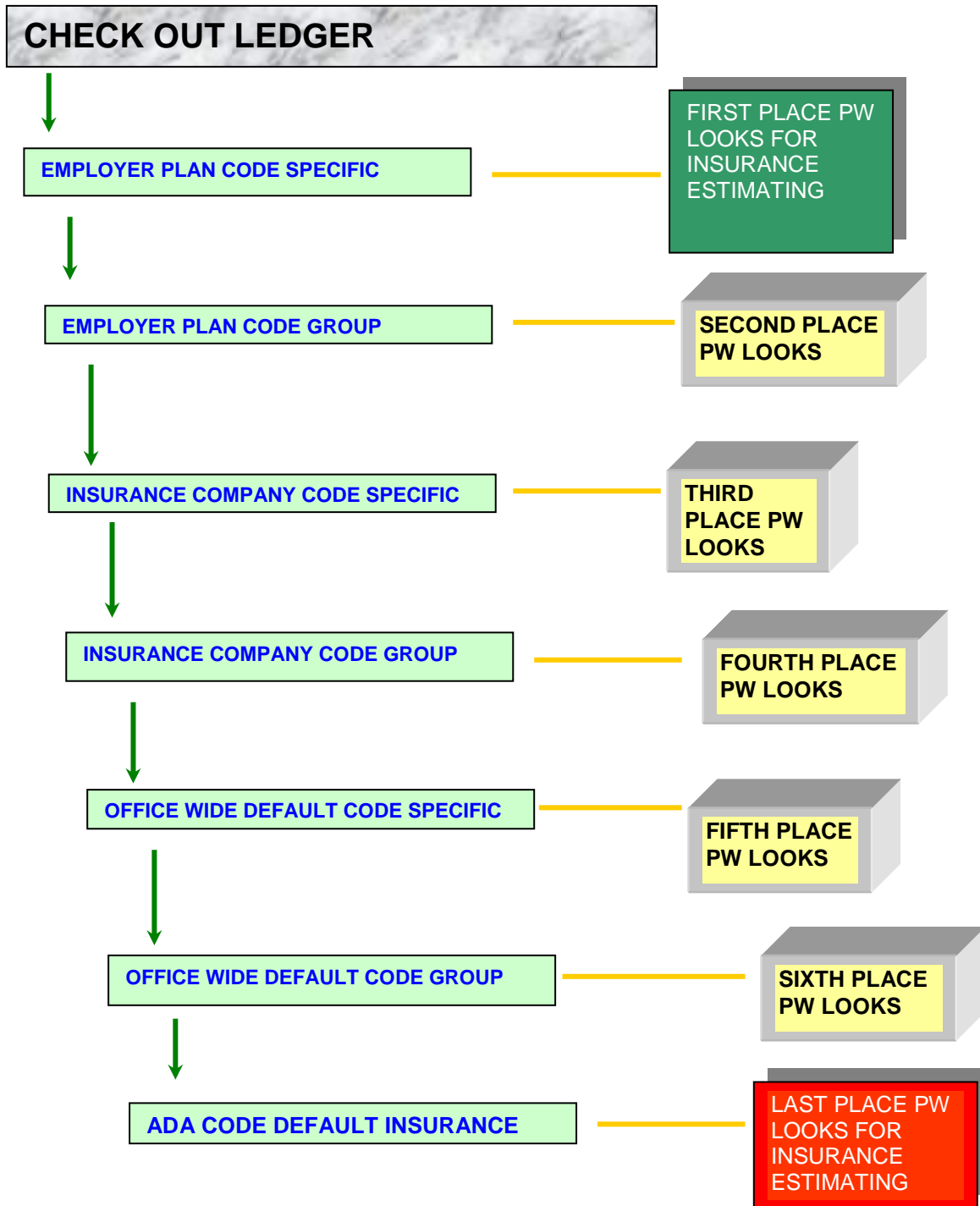
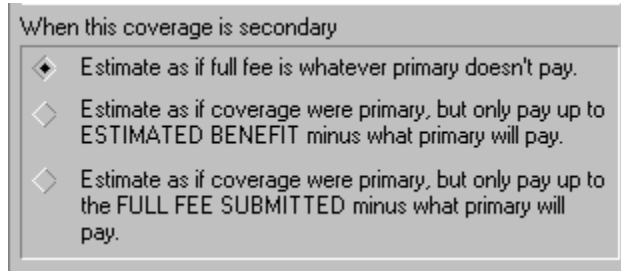


Insurance Estimating PracticeWorks Practice Management Software



Insurance Estimating PracticeWorks Practice Management Software

The PracticeWorks software will calculate secondary insurance estimates based on the button selected. This is determined by either the employer contract or as an office policy.



First Button:

1. Primary and secondary insurance on the clipboard pays 50% on crowns.
2. Regular crown fee is \$600.
3. PW estimates primary will pay \$300 and secondary will pay \$150. Patient will pay \$150.

Second Button:

1. Primary and secondary insurance on the clipboard pays 50% on crowns.
2. Regular crown fee is \$600.
3. PW estimates primary will pay \$300 and secondary will pay \$0. Patient will pay \$300.

Third Button:

1. Primary and secondary insurance on the clipboard pays 50% on crowns.
2. Regular crown fee is \$600.
3. PW estimates primary will pay \$300 and secondary will pay \$300. Patient will pay \$0.

Helpful Hints:

- The PracticeWorks software will only calculate write-offs on the primary insurance.
- This estimating has no relationship to the information that prints on the insurance form.

Insurance Estimating PracticeWorks Practice Management Software

Code-Specific Estimating

An adjustment code must be selected for a write-off to occur if the following choices are selected in the code specific estimating:

Patient payment method	Insurance payment method
<ul style="list-style-type: none">◆ 1. Patient pays whatever insurance doesn't pay, including any amount in excess of UCR.◆ 2. Patient pays any part of the UCR fee not covered by insurance. Office writes off any fees in excess of UCR.◆ 3. Patient pays fixed amount; office writes off any balance not paid by insurance. Amount: <input type="text" value="0.00"/>◆ 4. Patient pays ONLY any applicable deductible; office writes off any balance not paid by insurance (Capitation - type plan).	<ul style="list-style-type: none">◆ Percentage: <input type="text" value="0.0"/>◆ Fixed amount: <input type="text" value="0.00"/>◆ Only covered by capitation plan, or insurance does not cover at all.
	Other insurance information Maximum fee considered (UCR): <input type="text" value="0.00"/> (Use 0.00 if you don't know the UCR) Insurance payment frequency (mo.): <input type="text" value="0"/> (Use 0 if there is no frequency limit) <input checked="" type="checkbox"/> Deductible applies

Adjustment code to use for automatic capitation/managed care write-off:

None Assigned

Insurance Estimating PracticeWorks Practice Management Software

Code-Specific Estimating Examples

Scenario I:

The insurance company pays a fixed amount and the patient is to pay a fixed amount. If there is any difference between your regular fee and the insurance company's fixed amount, it needs to be written off.

The following choices would be selected:

Adjustment code to use for automatic capitation/managed care write-off:

None Assigned

<p>Patient payment method</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1. Patient pays whatever insurance doesn't pay, including any amount in excess of UCR. <input type="checkbox"/> 2. Patient pays any part of the UCR fee not covered by insurance. Office writes off any fees in excess of UCR. <li style="border: 2px solid red; padding: 2px;"><input checked="" type="checkbox"/> 3. Patient pays fixed amount; office writes off any balance not paid by insurance. Amount: <input style="width: 50px;" type="text" value="0.00"/> <input type="checkbox"/> 4. Patient pays ONLY any applicable deductible; office writes off any balance not paid by insurance (Capitation - type plan). 	<p>Insurance payment method</p> <ul style="list-style-type: none"> <input type="checkbox"/> Percentage: <input style="width: 50px;" type="text" value="0.0"/> <li style="border: 2px solid red; padding: 2px;"><input checked="" type="checkbox"/> Fixed amount: <input style="width: 50px;" type="text" value="0.00"/> <input type="checkbox"/> Only covered by capitation plan, or insurance does not cover at all. <p>Other insurance information</p> <p>Maximum fee considered (UCR): <input style="width: 50px;" type="text" value="0.00"/> (Use 0.00 if you don't know the UCR)</p> <p>Insurance payment frequency (mo.): <input style="width: 50px;" type="text" value="0"/> (Use 0 if there is no frequency limit)</p> <p><input checked="" type="checkbox"/> Deductible applies</p>
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Scenario II:

The insurance company pays a fixed amount and the patient is to pay the remaining amount.

The following choices would be selected:

<p>Patient payment method</p> <ul style="list-style-type: none"> <li style="border: 2px solid red; padding: 2px;"><input checked="" type="checkbox"/> 1. Patient pays whatever insurance doesn't pay, including any amount in excess of UCR. <input type="checkbox"/> 2. Patient pays any part of the UCR fee not covered by insurance. Office writes off any fees in excess of UCR. <input type="checkbox"/> 3. Patient pays fixed amount; office writes off any balance not paid by insurance. Amount: <input style="width: 50px;" type="text" value="0.00"/> <input type="checkbox"/> 4. Patient pays ONLY any applicable deductible; office writes off any balance not paid by insurance (Capitation - type plan). 	<p>Insurance payment method</p> <ul style="list-style-type: none"> <input type="checkbox"/> Percentage: <input style="width: 50px;" type="text" value="0.0"/> <li style="border: 2px solid red; padding: 2px;"><input checked="" type="checkbox"/> Fixed amount: <input style="width: 50px;" type="text" value="0.00"/> <input type="checkbox"/> Only covered by capitation plan, or insurance does not cover at all. <p>Other insurance information</p> <p>Maximum fee considered (UCR): <input style="width: 50px;" type="text" value="0.00"/> (Use 0.00 if you don't know the UCR)</p> <p>Insurance payment frequency (mo.): <input style="width: 50px;" type="text" value="0"/> (Use 0 if there is no frequency limit)</p> <p><input checked="" style="border: 2px solid red;" type="checkbox"/> Deductible applies</p>
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The "Deductible applies" option varies with each ADA code.

Insurance Estimating PracticeWorks Practice Management Software

Scenario III:

The insurance company doesn't cover a procedure, and the office is not allowed to collect the fee from the patient. (i.e. Met-Life exams).

The following choices would be selected:

Adjustment code to use for automatic capitation/managed care write-off:

None Assigned

<p>Patient payment method</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1. Patient pays whatever insurance doesn't pay, including any amount in excess of UCR. <input type="checkbox"/> 2. Patient pays any part of the UCR fee not covered by insurance. Office writes off any fees in excess of UCR. <input type="checkbox"/> 3. Patient pays fixed amount; office writes off any balance not paid by insurance. Amount: <input style="width: 50px;" type="text" value="0.00"/> <input checked="" type="checkbox"/> 4. Patient pays ONLY any applicable deductible; office writes off any balance not paid by insurance (Capitation - type plan). 	<p>Insurance payment method</p> <ul style="list-style-type: none"> <input type="checkbox"/> Percentage: <input style="width: 50px;" type="text" value="0.0"/> <input type="checkbox"/> Fixed amount: <input style="width: 50px;" type="text" value="0.00"/> <input checked="" type="checkbox"/> Only covered by capitation plan, or insurance does not cover at all. <p>Other insurance information</p> <p>Maximum fee considered (UCR): <input style="width: 50px;" type="text" value="0.00"/> (Use 0.00 if you don't know the UCR)</p> <p>Insurance payment frequency (mo.): <input style="width: 50px;" type="text" value="0"/> (Use 0 if there is no frequency limit)</p> <p><input checked="" type="checkbox"/> Deductible applies</p>
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Scenario IV:

The insurance company doesn't cover a procedure and the patient is responsible for the full fee.

The following choices would be selected:

<p>Patient payment method</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> 1. Patient pays whatever insurance doesn't pay, including any amount in excess of UCR. <input type="checkbox"/> 2. Patient pays any part of the UCR fee not covered by insurance. Office writes off any fees in excess of UCR. <input type="checkbox"/> 3. Patient pays fixed amount; office writes off any balance not paid by insurance. Amount: <input style="width: 50px;" type="text" value="0.00"/> <input type="checkbox"/> 4. Patient pays ONLY any applicable deductible; office writes off any balance not paid by insurance (Capitation - type plan). 	<p>Insurance payment method</p> <ul style="list-style-type: none"> <input type="checkbox"/> Percentage: <input style="width: 50px;" type="text" value="0.0"/> <input type="checkbox"/> Fixed amount: <input style="width: 50px;" type="text" value="0.00"/> <input checked="" type="checkbox"/> Only covered by capitation plan, or insurance does not cover at all. <p>Other insurance information</p> <p>Maximum fee considered (UCR): <input style="width: 50px;" type="text" value="0.00"/> (Use 0.00 if you don't know the UCR)</p> <p>Insurance payment frequency (mo.): <input style="width: 50px;" type="text" value="0"/> (Use 0 if there is no frequency limit)</p> <p><input checked="" type="checkbox"/> Deductible applies</p>
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Insurance Estimating PracticeWorks Practice Management Software

Scenario V:

The insurance company pays a percentage of their scheduled amount. If there is a difference between your regular fee and the insurance company scheduled amount, it needs to be written off by the office.

The following choices would be selected:

Adjustment code to use for automatic write-off of amounts in excess of UCR:

None Assigned

Patient payment method	Insurance payment method
<p><input type="checkbox"/> 1. Patient pays whatever insurance doesn't pay, including any amount in excess of UCR.</p> <p><input checked="" type="checkbox"/> 2. Patient pays any part of the UCR fee not covered by insurance. Office writes off any fees in excess of UCR.</p> <p><input type="checkbox"/> 3. Patient pays fixed amount; office writes off any balance not paid by insurance. Amount: <input type="text" value="0.00"/></p> <p><input type="checkbox"/> 4. Patient pays ONLY any applicable deductible; office writes off any balance not paid by insurance (Capitation - type plan).</p>	<p><input checked="" type="checkbox"/> Percentage: <input type="text" value="0.0"/></p> <p><input type="checkbox"/> Fixed amount: <input type="text" value="0.00"/></p> <p><input type="checkbox"/> Only covered by capitation plan, or insurance does not cover at all.</p>
<p>Other insurance information</p> <p>Maximum fee considered (UCR): <input type="text" value="0.00"/> (Use 0.00 if you don't know the UCR)</p> <p>Insurance payment frequency (mo.): <input type="text" value="0"/> (Use 0 if there is no frequency limit)</p> <p><input checked="" type="checkbox"/> Deductible applies</p>	

Helpful Hints:

When using the **Maximum fee considered (UCR)** field, it is helpful to keep the following in mind:

Other insurance information

Maximum fee considered (UCR): (Use 0.00 if you don't know the UCR)

Insurance payment frequency (mo.): (Use 0 if there is no frequency limit)

Deductible applies

- Remember the UCR amount must be less than or equal to your regular fee charged in order to calculate correctly.
- Sometimes it may be necessary to have both write-off adjustment codes selected in a single employer plan. (i.e.: Met-Life PPO)
- In order to calculate the write-off correctly by producer, make sure to have the option checked "Write-off by producer" in **File > Preferences**.

Insurance Estimating PracticeWorks Practice Management Software

Different Types of Classes

COSMETIC PRACTICE

Veneers	Whitening	Placement, Cement, Seat	Diagnostic	Ortho New Case
Ortho Consult	Ortho Check	Appliances	Resin-Post	Resin-Ant
Sealants	TMJ Consult	TMJ Therapy	Occlusion Adjustment	Endo Surgery
Appliance Insert	Appliance Primary	Amalgam Primary	Amalgam Permanent	Miscellaneous
Hygiene	New Patient	Emergency	Other Preventive	Other Endo
Root Canal Therapy	Other Surgical	Simple Extraction	Surgical Extraction	Crowns
Bridges	Bridge Other	Inlay / Onlay	Consult	Other Restorative
Denture / Partial	Denture / Partial Other	Implant	Implant Other	Perio Productive
Perio Other	Perio Hygiene	Other Restorative		

Insurance Estimating PracticeWorks Practice Management Software

Suggested Default – Office Wide Insurance Estimating

The screenshot shows the PracticeWorks software interface. A menu is open over the calendar, with 'Insurance estimating...' selected. The menu options include: Statement setup..., Statement messages..., Pgst card messages..., Recall defaults..., Insurance estimating..., Tx proposal messages..., Payment plan messages..., Office Expert..., Other office information..., and Miscellaneous defaults. The calendar shows appointments for January 3rd, 2000, with columns for different providers (#2, #4, #5) and an overflow column. A calendar pop-up is visible for January 2000, showing the current date as the 3rd.

Start	End	%	Deductible	Procedure
00100	00999	100%	No Deductible	Diagnostic – Film and Exams
01000	01999	100%	No Deductible	Preventive – Cleanings & Fluoride
02000	02379	80%	Deductible	Restorative through Anterior Resins (Normal Fillings)
02380	02399	50%	Deductible	Restorative Posterior Resins (Ins. Co.'s want amalgams)
02400	02699	25%	Deductible	Restorative Inlay / Onlay (Ins. Co.'s consider cosmetic)
02700	02999	50%	Deductible	Single Crowns
03000	03999	80%	Deductible	Endodontics (Root Canals)
04000	04999	80%	Deductible	Periodontics (Scaling, Tooth (Crown) Lengthening, ect.)
05000	05999	50%	Deductible	Prosthodontics – Removable (Dentures)
06000	06199	0%	Deductible	Implants (Paid poorly; Ins. rather extract and bridge tooth)
06200	06999	50%	Deductible	Prosthodontics -Fixed (Bridges)
07000	07999	80%	Deductible	Oral Surgery (Extractions)
08000	08999	50%	Deductible	Orthodontics (Braces)
09000	09199	80%	Deductible	General Adjective Service –Emergency Palliative Treatment
09200	09999	50%	Deductible	Professional Consultation and other misc. things

Insurance Estimating PracticeWorks Practice Management Software

Example of suggested default estimating settings:

Office Default Benefit Table

Code range		% Paid	Deductible Applies		
Start	thru End			Annual	Lifetime
00100	00999	100.0	<input type="checkbox"/>	<input type="checkbox"/>	Individual deductible amount: 25
00100	01999	100.0	<input type="checkbox"/>	<input type="checkbox"/>	Family deductible amount: 75
02000	02379	80.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Individual maximum amount: 1000
02380	02399	50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Ortho lifetime maximum amount: 1000
02400	02699	25.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Renewal date: 01-01
02700	02999	50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Adjustment code to use for automatic capitation/managed care write-off:
03000	03999	80.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="button" value="Select"/> None Assigned <input type="button" value="Clear"/>
04000	04999	80.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Adjustment code to use for automatic write-off of amounts in excess of UCR:
05000	05999	50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="button" value="Select"/> None Assigned <input type="button" value="Clear"/>
06000	06199	0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	When this coverage is secondary
06200	06999	50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Estimate as if full fee is whatever primary doesn't pay.
07000	07999	80.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> Estimate as if coverage were primary, but only pay up to ESTIMATED BENEFIT minus what primary will pay.
08000	08999	50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Estimate as if coverage were primary, but only pay up to the FULL FEE SUBMITTED minus what primary will pay.
09000	09199	80.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
09200	09999	50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Insurance Estimating PracticeWorks Practice Management Software

Ledger Abbreviations

Patients with insurance have additional information displayed on their Ledger Cards in the PracticeWorks software, indicating the status of a filed claim. The following table lists these abbreviations and their meanings.

Status	Description
pW	Primary Waiting to be submitted (waiting to be submitted electronically or has not been printed)
pS	Primary submitted. The PracticeWorks software is now tracking the claim.
pC	The claims were either paid or refused, and the program stops tracking the claim
pN	Primary No Assignments of benefits. This means the claim was submitted to the insurance company, however, the PracticeWorks software does not track it since the payment for the claim will go to the patient.
sW	Secondary waiting to be submitted (waiting for the primary to be cleared and/or has not been submitted electronically or printed)
sS	Secondary submitted. The program is now tracking the secondary claim.
sC	The claims were either paid or refused and the PracticeWorks software stops tracking the claim.
sN	Secondary No Assignment of benefits. Similar to pN this means the claim was submitted to the insurance company, however, the program does not track it since the payment for the claim will go to the patient.
No Sent	The patient does have insurance but the claim was not sent. The option to print the insurance claim was unchecked.
Hold	The claim is waiting to be sent but is being held. The option is used when the office desires to send multiple procedures with different service dates on one claim. When printing a claim use the option "Hold all procedures until next visit."
pR	The Primary claim was returned from the insurance company as refused.
sR	The Secondary claim was returned from the insurance company as refused.