

# Activation Specialist Training Tool on Payment Channels

## 1. Self-pay

- Cash, check
- Credit card
- Payment plan
- Patient can see virtually any provider
- Discount off regular rates

## 2. Auto (Medpay/PIP)

- Called "Medpay or Personal Injury Protection" (PIP)
- Patient can see virtually any provider
- Patient reimbursed by insurance
- Check may be sent to patient

Special document(s) required:

Special procedure(s):

## 3. Third party auto

- Fault is determined
- Patient can see virtually any provider
- Patient reimbursed by insurance
- Check often goes to patient

Special document(s) required:

Special procedure(s):

## 4. Liens

- Fault is in dispute and attorney involved
- Auto, Personal or Work injury
- Patient can see virtually any provider
- Payment commonly delayed until settlement reached
- Lien agreement required

Special document(s) required:

Special procedure(s):

#### 5. HMO

- Capitated –versus- FFS contract (required)
- “Gatekeeper”
- Limited choice to physical therapists (specialists)
- Minimal out-of-pocket costs
- Copayment

Special document(s) required:

Special procedure(s):

#### 6. PPO

- Agreement to reduced fees required to become a “Participating Provider”
- More options
- Direct to specialists
- Co-insurance, deductible if going to “Out-of-network” provider
- Yearly out-of-pocket limits.
- Occasionally co-insurance and deductible may be collected even though you are a participating provider

Special document(s) required:

Special procedure(s):

#### 7. POS-HMO

- Agreement to reduced fees required to become a “Participating Provider” or capitated provider
- “Gatekeeper” or Participating Providers
- More options
- Referred or Direct to specialists
- Co-insurance, deductible if non-HMO
- Yearly out-of-pocket limits.

- Co-pay if HMO

Special document(s) required:

Special procedure(s):

#### 8. Medicare

- Definition
- Accept assignment

Special document(s) required:

Special procedure(s):

#### 9. Workers Compensation

- Definition
- Authorization
- Green lien

Special document(s) required:

Special procedure(s):

#### 10. Special Considerations

- ✓ Indemnity plans
- ✓ HSA

# Insurance & Payment Types

## Summary Chart

	Self-pay	Auto	3 <sup>rd</sup> Party Auto	Lien	WC	PPO	POS	Medicare	HMO
Contract needed									●
Reduced fees				●	●	●	●	●	●
Deductible						●	●	●	
Copay									●
Co-insurance						●	●	●	
<b>Consumer Driven</b>	●	●	●	●	●	⊙	⊙	⊙	

Listed in the order of reimbursement potential.  
 Bold indicates a "good" payment channel.

- = Customary
- ⊙ = Maybe