

FREQUENTLY ASKED BILLING QUESTIONS

I have insurance why are you billing me?

TriCore does not send a bill to patients while insurance claims are being processed. If you have received a bill, TriCore does not have valid insurance information or we have received information from your insurance company indicating there is a patient responsibility for services rendered.

Was my insurance billed?

Please read your bill carefully. Your first bill will reflect all the charges and any insurance payments received from your payer. If you do not see any payments listed from your insurance company, please feel free to contact our billing office at 505-247-0244 or 877-267-2428.

It is also possible that we did not receive valid insurance information with your lab orders. Please contact our billing office with the correct billing information.

Why are they not paying 100%?

Individual health plans vary greatly. If you feel your insurance has processed your claim incorrectly and should have paid more, please contact your insurance company for details.

Why won't you bill my secondary insurance?

TriCore does not automatically file claims with your secondary insurance carrier unless your primary or secondary insurance is considered a Government payer (i.e. Medicare, Medicaid, TriWest etc.)

How do I submit a claim to my secondary insurance?

You should have received an Explanation of Benefits (aka EOB or Remittance Advice) from your primary insurance detailing payment or denial of services rendered. Mail this form along with your TriCore bill to your secondary insurance. You can also contact your insurance carrier for more specific details.

Why is Medicare not paying this?

Medicare does not provide coverage or has very limited coverage for many routine laboratory tests. In addition, Medicare has strict requirements regarding the medical necessity of the tests ordered. If your physician has ordered a test which has medical necessity requirements, TriCore or your physician will administer an Advanced Beneficiary Notice to you advising that Medicare may not pay for the ordered tests. In the event you wish to proceed with testing, your signature is required acknowledging liability of any denied services.

Why is this not covered?

Individual health plans vary greatly. If you feel your insurance has processed your claim incorrectly and should have paid more, please contact your insurance company for details.

Can the diagnosis be changed to reflect a 'routine' visit so my claim will be paid at 100%?

TriCore does not assign diagnosis codes but will bill your insurance payer with the diagnosis code(s) and/or narrative diagnosis provided by your ordering provider.

Diagnosis codes cannot be assigned on the basis of increasing reimbursement. Coding is assigned based on the signs and symptoms presented by the patient to the practitioner and thereby sent to TriCore.

In the event you saw your physician for a routine visit, but you discussed any other ailments with your clinician during that visit, the visit may no longer be considered routine thus impacting the diagnosis sent to TriCore.

TriCore cannot add or change diagnosis codes after claim adjudication without supporting documentation from your ordering provider.

FREQUENTLY ASKED BILLING QUESTIONS, continued

My insurance states they will pay my claim if the CPT code is changed. Can TriCore change the CPT code so my insurance will pay?

TriCore's Medical Directors make every effort to correctly interpret CPT codes and apply them appropriately to the methodology of testing performed. TriCore will not change a CPT code to increase reimbursement from insurance carriers.

Why is the bill so much?

While TriCore performs many routine clinical laboratory tests, we also perform many complicated esoteric tests such as genetic testing and molecular diagnostic testing. These complicated tests can be expensive and often may not be covered by your insurance plan. If you are uncertain why your insurance has denied a claim or paid at a lesser rate, please contact your insurance company.

What is my balance after insurance?

You should have received an Explanation of Benefits (aka EOB, Remittance Advice) from your insurance carrier advising you of your patient responsibility (i.e., denied services, co-insurance, and deductible). If your bill does not match the amount on your EOB, please contact our billing office.

Will TriCore bill non-contracted insurance plans?

TriCore can submit claims to payers we are not contracted with. However, in the event the claim is denied, full payment will be expected from the patient. In addition, no contractual obligations are observed and the claim will not qualify for any other discounts.

Why do I have to provide billing information every time I have lab services?

Each visit is treated as a new encounter to ensure TriCore receives the most current and accurate billing information to avoid delays in resolving your claim.

Who do I contact to provide updated insurance information?

Please contact a representative in our billing department at 505-247-0244 or 877-267-2428.

How often will TriCore bill me?

TriCore will send you a bill approximately once per month once it is established that the balance due is patient responsibility.

Can I pay my account online?

Yes, please visit www.TriCore.org/patients to make a secure payment online. As a patient, you can now securely pay your bill online, send us billing address updates, enroll to view your bills online and sign up for eBill delivery.

If you wish to make a credit card payment over the phone, please contact our billing department (505-247-0244 / 877-267-2428) and our representatives will be happy to assist you.

I don't have insurance; does TriCore offer any self-pay discounts?

TriCore does offer an Uninsured Discount on qualified laboratory tests. Please contact our billing department within 14 days after receiving your first bill for additional information.

Can I make payment arrangements?

TriCore will consider payment arrangements on a case-by-case basis. Please contact our billing department for more information.

What insurance does TriCore accept?

www.TriCore.org/patients

What are TriCore's hours of operations and locations?

www.TriCore.org/locations