



## Processing Insurance Claims with Vet-One

### Overview

The purpose of an insurance claim is to seek payment for animal treatment, services and products from an insurance company. Insurance claims are a list of items (products or services) and their values that will be reimbursed. Formerly insurance claims were completed by hand on a form specified by a particular insurance company. Transmission of the claim is traditionally by post, but insurance claims can now be sent by electronic communication (visit [www.vetenvoy.com](http://www.vetenvoy.com) for more information). Once an e-claim has been sent its progress and final settlement is notified to the practice.

### Generating an insurance claim

**Permission** to raise an insurance claim is set by a systems admin user or similar. Assuming you have permission, you can generate or view insurance claims for an animal from the animal overview screen:

**Animal Insurance** claims shows all existing claims, allows the creation of new ones or the deletion of unwanted claims.

**Raise New Claim** presents the user with a screen to generate the new claim. The top part of the screen shows details about the claim, while the bottom part will contain the items claimed according to the condition being claimed for. Multiple conditions can be claimed on the same insurance claim.

**Insurance Claim Overview** contains the header details about the claim. To change this information, chose 'Edit Claim Overview'. Information in the insurance claim overview includes:

- **Start and End dates for the claim.** These are set by the user. By default the start date will be set according to the items being claimed. The item placed on an invoice on the oldest date sets the default start date to be this oldest date. By default the end date is set to the date the claim is raised. Both dates can be overwritten by the user should the defaults be incorrect.
- **Raised by** is the person responsible for the claim. The default is the person currently logged into the system, but can be changed.
- **Vet** is the authorising vet responsible for the animal. The default is the vet indicated in the 'Usual Vet' field of the animal overview if this is set, but can be changed by the user.
- **Direct claim** indicates if the insurance company is to pay the claim directly to the practice.

- **Insurance company and policy details** can also be entered. The default for the insurance company, policy number and expiry date are the details held in the animal insurance policy screen, which is accessed from the animal overview. The selection of the correct insurance company is particularly important if the claim is being sent by VetEnvoy, otherwise it would be sent to the wrong one.
- **Send Clinical History** should be set to “yes” if the insurance claim needs to include the animal clinical history. For claims, such as a **Continuation claim**, many insurance companies do not require the animal clinical history to be sent.

**Adding products or services to the claim** first requires the selection of a condition for which the items are to be claimed. The insurance claim process allows multiple conditions to be claimed under the same insurance claim.

**Claim New Condition** is selected and a drop down of possible conditions appears. If you have permission to create additional conditions the plus symbol appears and you can add new conditions. Claimable items for that condition are then displayed with a selection tick box against each. Click the box next to the item to select it. Subsequent clicking in the box will toggle between selection and de-selection.

- **Invoice Transactions** appear in reverse chronological order for selection. These are items that have been placed on invoices and associated with the animal in question. It is not possible to claim for items sold to a different animal.
- **Claiming twice** for the same item is not possible since items already claimed on a previous claim, sent or still in preparation, are excluded from selection.
- **Items refunded on a credit note** are also excluded from being claimed. However, if an item is partially refunded by credit note, the remaining part of the item can still be claimed.
- **Select all** items can be achieved by placing a tick in the header tick box to the left of the Product name title. Items can then be individually de-selected.
- **Place the required items** on the insurance claim by the Add selected items button. Items are placed a page at a time, so you may need to select items from additional pages until all items required are selected.

**Claim New Condition** can be selected if multiple conditions are required for the same insurance claim. Items claimed under one condition may not be claimed under subsequent conditions. The above process is repeated for the items claimed for the new condition.

**Additional items** can be claimed for a condition by the ‘Add Claim Item’ link.

**Unwanted items** can be deleted from the condition claim by selecting the cross symbol. Items removed from the condition claim can then be re-selected within other conditions or within other insurance claims.

## **Sending an insurance claim**

There are two common methods of sending an insurance claim: sending by post and sending by the VetEnvoy e-claims service. Both involve the insurance claim being closed, so that further editing or addition of items is no longer possible. This ensures that the practice and the insurance company have the same view of the same claim.

At any time, a preview of the claim can be seen by the Preview VetXML claim button. VetXML is the industry standard for insurance claims data. Not all Practice Management Systems and insurance companies support the common standard, but for those that do, it is a convenient way to transfer information between different computer systems.

**Sending the claim by Post** must be done for those insurance companies that do not support open systems, the VetXML standard and VetEnvoy:

- **Close and Print Claim** is selected so that the claim is printed to an A4 printer and can then be posted to the insurance company. Some insurance companies require evidence, such as supporting invoices, to also be sent. Action the '**Print Invoices**' button to have all invoices, on which claimed items appear, printed.
- **An insurance claim number** is allocated and displayed in the insurance claim overview to indicate the claim is closed. It is a unique practice reference for that claim.
- **The Status** of the claim is changed to "closed" to indicate that no further editing of the claim is possible.
- **Claims** must then be posted in the normal fashion.

**Sending the claim via VetEnvoy** can only be done for insurance companies that support VetXML open standards for e-claims and the VetEnvoy courier system.

- **Close and Send via VetEnvoy** button only appears if the insurance company selected in the insurance claim overview uses VetEnvoy.
- **To send** the claim press the 'Close and Send via VetEnvoy' button.
- **An insurance claim number** is allocated and displayed in the insurance claim overview to indicate the claim is closed. It is a unique practice reference for that claim.
- **Status** of the claim is changed to "closed" to indicate that no further editing of the claim is possible. Additionally, 'Status' displays the transmission status and claim status of the insurance company.
- **Insurance company status** shows in brackets after practice claim status. It will indicate when the claim has been received by the insurance company, as well as when they are processing the claim and when the claim has been finally settled.

## Messages between the practice and the insurance company

The purpose of messages is to allow a two way dialogue between the practice and the insurance company regarding a specific claim. Either the insurance company or the practice can raise a query, which can then be answered and a history of communication about the claim is developed.

For many claims there may be no issues or queries, and so there will be no requirement to send messages regarding that particular claim.

This feature is only available when the claim has been sent by VetEnvoy.

The claim must have been closed and sent via VetEnvoy before messages can be sent. Claims with a status of 'in preparation' can not have associated messages sent or received.

**Messages from** the insurance company are indicated by the number of messages received - shown in brackets next to the insurance company name in the insurance claim overview. The insurance company name is shown as a highlighted link. Clicking on the link shows a list of messages in reverse chronological order.

**Replying to a message** from the insurance company, you can either click the highlighted message from entry or use the 'Send Message' button.

**Receiving a message from an insurance company** initiates an alert to the following system users. These alerts are indicated on the first screen menu following the initial login to Vet-One by the person:

- **The person who is responsible for** the claim and is often the person who raised the claim.
- **The Vet** indicated as having responsibility for the animal for this claim.
- **The insurance claims manager** as specified in the site/branch setup for that branch; these may or may not be the same person depending on practice policy.
- **The alert** indicates the animal/client and insurance company to which the alert message refers and offers a link to the specific message within the animal insurance claim.
- **Permission** to receive messages and alerts must be allowed by a systems administrator before users can see their alerts. This is set within their permission group in the communication permissions section.

**Sending a message** to the insurance company can only be done once the claim has been sent, and before the claim is settled and finally completed. If the 'send message/attachment' button appears in the insurance claim overview, it can be selected to send a message. Choose 'send new message', type the message and press 'send'.

**File Attachments** can be sent once the claim has been sent and before it is finally completed. If the 'send message/attachment' button appears in the insurance claim overview, it can be selected to send an attachment. Attachments of any file type can be sent. These would normally take the form of a word document or radiography image, and would often be in response to a message request from the insurance company. Choose 'send new attachment', browse for the attachment stored on your PC and save. The attachment is now sent to the insurance company.

## Managing insurance claims

**Permission** to manage insurance claims is set by a systems admin user or similar. Assuming you have permission, you can view all insurance claims from the Financial menu: Vet-One > Financial > Insurance Claims.

**Details** about insurance claims are shown including those in preparation.

A **direct** claim indicates that the practice will, on settlement by the insurance company, be paid. For an indirect claim, the client will be paid.

**The status** of the claim shows where it is in the claims process.

**The header** dropdown list allows the selection of claims by various criteria, including filtering by insurance company.

## Deleting an insurance claim

**Deleting** an insurance claim is only possible while the claim is in preparation. Once the claim has been sent the claim can not be deleted. A submitted claim that is required to be nullified must be notified to the insurance company as soon as possible and its status in Vet-One set to completed.

**If the claim is in preparation** it can be deleted only when all items have been removed from the claim. View the claim and delete all items. From the Animal Insurance claims screen, provided you have permission to do so, you can select the radio button next to the claims and press the delete button.

## Paying an insurance claim

**Permission** to mark insurance claims as paid is set by a systems admin user or similar. The purpose of marking claims as paid is to be able to track outstanding claims unsettled by the insurance company and to recover outstanding amounts from the client where the insurance company has not paid in full. This includes the payment of insurance excesses.

**Only claims sent** to the insurance company may be marked as paid. It is not possible to pay a claim that is still in preparation.



**Select the claim** required from the animal insurance claims screen and choose the pay button.

**The insurance payment screen** accepts the date, amount and payment method by which the insurance company paid the claim. These will be necessary to record for the settlement of direct claims. The default value of the insurance claim in full settlement is offered, but can be altered by the user.

**Allocation of the insurance payment** follows, whereby all unpaid items showing on outstanding invoices for which items were on the insurance claim are shown. Suggestions are made as to how much from the overall claim payment should be allocated to each outstanding invoice, but can be overwritten by the user.

**Any excess of payment by the insurance company over outstanding invoices**, following the allocation of any funds to invoices, is placed in the unused funds for that client. From there, it can be used to offset against future invoices, remain there until needed or refunded to the client.

**Any shortfall of payment by the insurance company** will necessitate contact with the client to address the shortfall. Typical shortfalls would involve items that should not have been claimed for, claim excesses or where a claim limit for a condition has been exceeded.