



# Commercial Insurance

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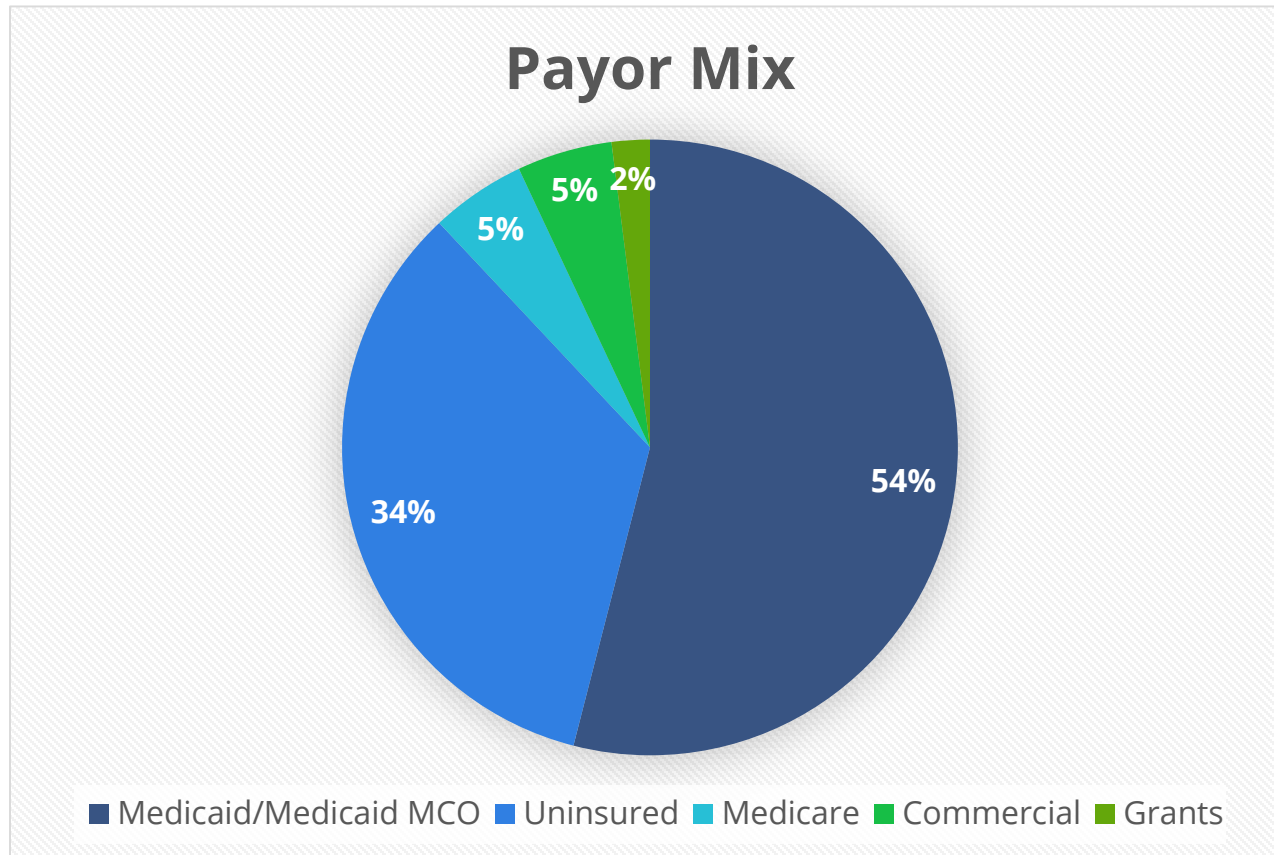
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Pam Riley

*Director, Finance*

# FQHC Payor Mix

December 2018 - June 2019



# Commercial Insurance

- **Reimbursement:**

- Fee For Service Payments (in-network)
  - Examples:
    - New patient, mid level visit: \$118.12
    - Established patient, mid level visit: \$78.62
- 2019 Medical Encounter Rate: \$142.04

# Commercial Insurance

- **LCHD Contracts:**

- Blue Cross Blue Shield PPO
- Humana – all products

- LCHD “**out of network**” with all other commercial payors

- LCHD bills out of network commercial payor
- LCHD charges applied to patient’s out of network deductible
- LCHD has to collect billed charges from patient after visit
- If patient needs referral or prior auth, LCHD request denied

# Commercial Insurance

- **Proposed Change to Out of Network:**

- Patient is informed before visit that we are out of network with their insurance (PAC and registration) and they will be financially responsible for their services, eligible for slide.
- At check-in, patient signs Insurance and Financial Agreement that they are responsible for payment and no referrals/prior auth's can be issued
- Patient eligible for slide, must provide required paperwork
- LCHD does not bill out of network commercial insurance, provides patient with bill if they want to submit.





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