



## Billing for Non-Covered Services

As noted in section 4.5 of the Preferred Medical Doctor (PMD) contract, the physician is responsible for notifying the patient of non-covered services or those services not medically necessary for the treatment of his/her condition.

Before performing these services, you should obtain the patient’s signature on a written statement of non-covered services. This document should explain to the patient which services they will be responsible for and the amount of the charge.

**The following is a suggested form that you may use in your office to notify patients of non-covered services:**

As your Physician, I want to provide you with the best care possible. There are services that I feel are necessary for the treatment of your condition and maintenance of good health that are not covered by your Blue Cross and Blue Shield of Alabama health benefits contract. You are expected to pay for those services in full. Let me reassure you that I will order only the tests and treatments that I feel are necessary for your treatment and care. If you have any questions about whether or not a particular service is covered by your health benefits contract, someone in our office will be happy to assist you. Thank you for your understanding.

Patient Signature	Date	Possible Non-Covered Services	Monies Due
* _____	_____	_____	_____
* _____	_____	_____	_____

\* I have read your policy and agree to pay for the services outlined above that are not covered by my contract as indicated by my signature for each date above.

An additional form may be drafted to address non-covered services, such as cosmetic surgery or non-medically necessary services (i.e., use of low osmolarity contrast media for non-medically indicated conditions).

**These services should be specifically noted on the form as being non-covered. The following list is an example of non-covered services; however, some groups may cover these:**

- Routine services
- Pre-existing conditions
- Routine eye examinations
- Cosmetic surgery

**Depending on the subscriber’s contract, these services may be eligible for coverage under Major Medical but are not payable as a PMD benefit:**

- Durable Medical Equipment and Supplies
- Physical Therapy
- Mental and Nervous Conditions
- Allergy Testing and Treatment\*

**\*Note:** Allergy testing and treatment are covered under Major Medical for most groups. If you are doing allergy testing and treatment, be sure to verify how the patient’s contract handles allergy services.

**Section 4.8 of the PMD Agreement states:**

“Physician agrees to complete and file on a timely basis all claims for benefits for Medical Services rendered to members.”

It is best to file all claims so you as the provider will receive a remittance and the patient will receive an explanation of benefits stating the service is non-covered.