

PI E-MAIL & FAX ALERT

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Caution - from Auto to Private Health Insurance By Lawrence Nordoff DC

Every private health insurance carrier knows via the re-evaluation code, i.e. 99212, that your patient has been seen previously by the same DC within 3 years, for some condition including a PI case.

When Blue Cross gets the medical records that your patient was recently released as MMI, or pre-injury status, they assume that any continuing care is for “maintenance” care.

Unless the DC has documented a NEW injury or AGGRAVATION after the PI case release, some health carriers may audit the DC records—charging the DC for billing for chronic care.

These audits are costly and invites state board review if care is not warranted. No problem ‘if’ the policy allows maintenance care.

PRATICE TIP: many trauma patients are not ‘healed’ upon PI release.

Payment in Full is payment in full



After years of confusion between 2 state laws--the courts held that when a person accepts and cashes a check for “payment in full” that constitutes an agreement and is binding. Even if you cross out “payment in full”, cashing the check gives the payer a complete release. E-mail johntawlian@shawnsteel.com for explanation copy.



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The Best and Worst Cases of 2010

- ❖ Loser: MERCURY; fined, investigated by Dept of Ins [600K] illegal practices, deceptive pricing. [2/10/10]
- ❖ Winner: SCOTT BLATT DC, managing a PI case in tough Ventura Co winning a \$866,697 verdict. [3/3/10]
- ❖ Loser: ANTHEM/BLUE CROSS liable for failure to pay for services. [3/17/10]
- ❖ Winner: CHRIS KIM, DC won LA Co PI verdict for \$159,000. [4/21/10]
- ❖ Winner: GARY KURILLA, DC Santa Barbara Co PI at \$4,190,002. [5/6/10]
- ❖ Loser: UNNAMED DC, who claimed patient suffered primarily dental damage but there was no mechanism of injury proved in Alameda. \$ 2,114 [6/23/10]
- ❖ Winner: TIM MYERS, DC Fresno, his case for a 21 year old was a remarkable \$899,000. [7/6/10]
- ❖ Winner: MARINA ANANZANIAN DC won \$387,488 in LA. [7/20/10]
- ❖ Winner: BARRY NELSON DC, with small bills wins big [\$2200 = \$12,793] in LA. [8/31/10]
- ❖ Loser: CSAA refusing on Assignments. [9/17/10]
- ❖ Winner: WILLIAM THOMAS DC in Orange Co wins \$101,747. [10/25/10]
- ❖ Loser: Allstate caught cheating on colossus—hit for \$10 million. [11/16/10]

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