

UCR

The “Usual, Reasonable and Customary Rate” (UCR) for a procedure is an ongoing debate between non-participating physicians and insurance companies. When carrier fee schedules and reimbursement policies do not coincide with the realities of a practice’s UCR, physicians get short-changed.

You can maximize your reimbursement by implementing the following practical tips.

- **Enlist a Service:** Leverage available software and services. Companies like Ingenix, among other useful offerings, provide solutions to help calculate UCRs. Remember that a true UCR is based on what providers with the same background and experience charge for the same service in your geographic region. Thus, the UCR for a particular procedure rendered by a spine surgeon in Bergen County may be different than in Gloucester County.
- **Establish “Comparable” Reimbursements:** Save your explanations of benefits with highest reimbursement rates for particular CPT codes. Then use these “comparables” as proof of your UCRs when an insurer disputes the level of payment.
- **Document Emergencies:** Carefully track your emergency services. They are typically reimbursed at 100% of the UCR.
- **Obtain Pre-certification:** For non-emergency services, obtain pre-certification and verify payment terms with the carrier -- by calling the phone number on the back of the patient’s insurance card -- before rendering services. Confirm that you will get paid at the *doctor’s* UCR. Then document the approval in the

patient's chart or your practice management software, including who you spoke to, when and the terms that were verified.

- **Get Upfront Payment:** Obtain pre-payment from patients whenever possible and particularly when you have doubts about the availability of insurance or the patient's ability to pay at a later date. A credit card is preferable for full recourse if there is a dispute.

If you have any questions about maximizing your UCR reimbursement, or other reimbursement issues, please contact Eric Katz and Mr. Katz will contact you within twenty-four (24) hours to discuss your issue.