

# Add, Edit, and Copy Insurance Contracts

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Version 20.17

**Path: Billing tab > Contracts**

## About


Insurance Contracts are added to OP for the purpose of tracking an Insurance Payer's contracted allowable amounts, non-covered services, and capitated services. Once a Contract is created in OP, you'll be able to attach it to the Payer so that as ERAs are posted, you'll see an on-screen indicator if a Payer is paying according to their Contract. There is no limit to the number of Contracts that can be entered, so history is retained as allowable amounts change over time. Any edits made to the contracts and/or contract descriptions are tracked in the Audit Trail.

## Add an Insurance Contract


1. Navigate to the Insurance Contracts window by following the path above.
2. Click the **Add** button . The New Insurance Contract window is displayed.
3. Select the radio button for the CPTs you want to work with: **Non-Vaccine**, **Vaccine Only**, **All CPTs**, or **None**.



**Tip:** Selecting the **All CPTs** radio button is recommended for tracking a complete reimbursement schedule for a particular Payer.


4. Select an **Effective Date** from the drop-down menu. By default, the current date is populated.
5. Click the **Save** button.
6. Complete the blank line that was added to the top of the Contracts grid:
  - a. Enter a **Name** and **Description** for the Contract so it can be easily identified when adding it to the Insurance Payer.
  - b. Edit the **Effective Date** if necessary. This was auto-populated based on the date you entered in Step 4 above.
  - c. *(Optional)* Enter the **Anniversary Date**. This is when the Contract will renew and new allowable amounts will be effective.
  - d. Add an **Expiration Date**. This is when the Contract expires.
  - e. Click the **Save** button . The CPTs according to your selection in Step 3 above populate the Contract Details section of the window.
7. Complete the Contract Details for the CPT codes covered in the Contract with the Payer.
  - **Payer Allowable:** This is the amount the Payer is contracted to allow for this CPT code. Leave this set to 0 for services that receive no pay.
  - **Method:** This is how the Payer handles the charges for the CPT code. Select from one of the following options:
    - **Fee for Service:** This is the most common selection and is the default for all converted Fee Schedules.
    - **Capitation:** This indicates that the service is covered by a capitation agreement under which no itemized payment is expected but rather a bulk capitation payment is received for all capitated patients. In this case, and depending on the agreement with the Payer, the Payer Allowable field could be populated with the highest expected copay amount.
    - **Copay only:** This is a variation of Capitation, mostly intended for E&M services where the payment amount varies based upon each patient's copay.
    - **Patient Responsibility Only:** This is used for services that are known to be non-covered.
8. Click the **Save** button.

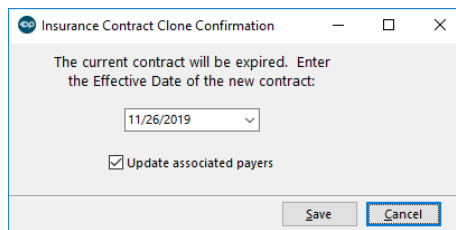
## Edit an Insurance Contract

1. Navigate to the Insurance Contracts window: **Billing tab > Contracts**.
2. Select the Contract that needs to be edited.
3. Click the **Edit** button  in the Contracts or Contract Details section of the window, depending on where the edits need to be made.
4. Make your edits.
5. Click the **Save** button.

## Clone an Insurance Contract

Cloning a Contract allows you to make a copy of an existing Contract so that you don't need to start from scratch to create a new one when the existing Contract expires. This feature also gives you the option to update all of the associated Payers with the new Contract Details.

1. Navigate to the Insurance Contracts: **Billing tab > Contracts**.
2. Select the Contract to clone.
3. Click the **Clone** button . The Insurance Contract Clone Confirmation window is displayed.



The dialog box titled "Insurance Contract Clone Confirmation" contains the following text: "The current contract will be expired. Enter the Effective Date of the new contract:". Below this text is a date picker showing "11/26/2019". There is a checkbox labeled "Update associated payers" which is checked. At the bottom right, there are "Save" and "Cancel" buttons.

4. Click the drop-down menu to select the **Effective Date** of the new Contract.



**Note:** If the Effective Date is set to a date in the future, the original Contract will be populated with an Expiration Date one day prior to the Effective Date of the cloned Contract.

5. Select the **Update Associated Payers** checkbox to assign the cloned Contract to every Payer that is associated with the existing Contract.
6. Click the **Save** button.


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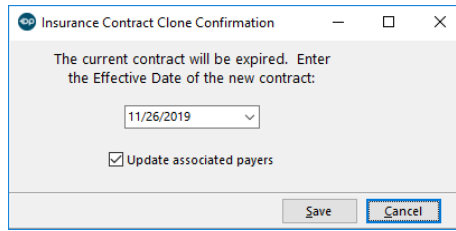
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