

Choosing a Clearinghouse

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Version 14.19

Overview

Choosing the right clearinghouse is a critical decision that will have a profound effect on the financial health and stability of your practice. Your cash flow, the turnaround time of your claim payments, your ability to keep track of slow/bad claims, and your knowledge of patient eligibility and benefits are all dependent upon a smooth interaction with your clearinghouse.

Integrated Clearinghouses

Although Office Practicum can work with nearly every clearinghouse, the workflow is greatly simplified for those clearinghouses that are integrated. Office Practicum comes built with the ability to:

- Create and transmit electronic claims
- Provide real-time and batch insurance eligibility
- Accept claim status notifications from clearinghouses and payers
- Process ERA files
- Process credit cards
- Transmit electronic statements.

These features are only available with clearinghouses that are integrated:

Clearinghouse	Electronic Claims	Real-Time and Batch Insurance Eligibility	Claim Status	ERA	Credit Card Processing	Electronic Statements
Instamed	X	X	X	X	X	X
Waystar	X	X	X	X	X*	X
Availity RCM	X	X	X	X	----	X
GATEWAY / TriZetto	X	X	X	X	X*	----

*While this is offered by the clearinghouse, processing is done through the specific clearinghouse's platform.



Tip: Due to the unique nature of the cloud, it is strongly recommended that you use fully-integrated clearinghouses (above).

In order to use Full HIPAA transactions with Office Practicum, you must be enrolled with one of the following integrated clearinghouses. Along with these services, each clearinghouse offers a comprehensive website that should be used daily to follow rejections, check on payer status and other functions. For more information, click on the clearinghouse name to be redirected to their website.

- [InstaMed](#)
- [Waystar](#)
- [Availity RCM](#)
- [GATEWAY TriZetto](#)



Note: Setup of the clearinghouse is completed by a team member of Office Practicum. For offices that use non-integrated clearinghouses, Full HIPAA services are not eligible transactions.

Non-Integrated Clearinghouses

Non-Integrated Clearinghouses may still work with the Client/Server version of Office Practicum. Prior to the increase in electronic HIPAA transactions, it often did not make economic sense to switch to a new clearinghouse unless required by a new PM/Billing vendor. However, with the advances and economies of being able to verify insurances for all of the patients next day, or individually on the fly when a patient calls to make an appointment, this decision has become less clear. If you are considering changing your clearinghouse, we urge you to thoroughly investigate this because there can be wide differences between them. Be sure to request a payer and eligibility list in order to be certain that your major payers are present on both. Make absolutely sure the level of pricing that is offered includes all of the necessary functions your practice needs. Ask for referrals, check with practices in your area, and explore forums or Listservs available to you in order to see how they perform locally. Whatever your decision, OP will work to make the transition as seamless as possible. Please contact us if you have any questions.

With non-integrated clearinghouses, most of the functions are still available to a practice with the exception of real-time and batch eligibility as outlined below:

Claims/Claim Status

Claims can still be filed electronically, but require uploading the completed claim file to the Clearinghouse website. In some instances when uploading over the web is not available, a file transfer program is added to the billing workstation to facilitate this process. Once uploaded, regardless of the method, it is imperative to make sure the claims are accepted by not only the clearinghouse, but also the individual payers. This is accomplished through the Clearinghouse website.

Claim Status

A few major Clearinghouses make claim status indicators available for download from their website. This allows for claims in OP to be flagged as accepted or rejected. Typically these statuses are limited to only a few, often only one (claim accepted). Claim statuses need to be downloaded to a file, and then copied to a specific area in OP in order to be processed. Also, like claims, this may be a simple download from a website, or through the use of a transfer program.

ERA

Most Clearinghouses make ERAs accessible to their clients. These are handled in OP in an identical manner as claim statuses. Some Clearinghouses will also make a readable copy of the ERA available that looks similar to an EOB.

Version 14.10

Overview


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eligibility, accept claim status notifications from clearinghouses and payers, processing ERA files, credit card processing from within the program and electronic statements. However, these features are only available with clearinghouses that are "Integrated":

Clearinghouse	Electronic Claims	Real-Time and Batch Insurance Eligibility	Claim Status	ERA	Credit Card Processing	Electronic Statements
Instamed	✔	✔	✔	✔	✔	✔
Navicare**	✔	✔	✔	✔	✘	✔ *
Availity RCM (formerly RealMed)	✔	✔	✔	✔	✘	✔
Zirmed**	✔	✔	✔	✔	✘	✔


*limited statements

**now operating under Waystar

 Due to the unique nature of the cloud, it is strongly recommended that you use fully integrated clearinghouses (above).

In order to use Full HIPAA transactions with Office Practicum, you must be enrolled with one of the following integrated clearinghouses. Along with these services, each clearinghouse offers a comprehensive website that should be used daily to follow rejections, check on payer status and other functions. For more information, click on the clearinghouse name to be redirected to their website.

- [INSTAMED](#)
- [NAVICURE](#)
- [REALMED/Availity](#)
- [ZIRMED](#)
- [GATEWAY TriZetto](#)

 Setup of the clearinghouse will be completed by a team member of Office Practicum. For offices that use non-integrated clearinghouses, Full HIPAA services are not eligible transactions. Please see the following link on how this effects your OP experience: [Non-integrated Clearinghouse](#).

Non-Integrated Clearinghouses may still work with the Client/Server version of Office Practicum and most of the functions are still available to a practice with the exception of real-time and batch eligibility as outlined below:

- **Claims**
 - Claims can still be filed electronically, but require uploading the completed claim file to the Clearinghouse website. In some instances when uploading over the web is not available, a file transfer program is added to the billing workstation to facilitate this process. Once uploaded, regardless of the method, it is imperative to make sure the claims are accepted by not only the clearinghouse but also the individual payers. This is accomplished through the Clearinghouse website.
- **Claim Status**
 - A few major Clearinghouses make claim status indicators available for download from their website. This allows for claims in OP to be flagged as accepted or rejected. Typically these statuses are limited to only a few, often only one (claim accepted). Claim statuses need to be downloaded to a file, and then copied to a specific area in OP in order to

be processed. Also like claims this may be a simple download from a website, or through the use of a transfer program.

- **ERA**

- Most Clearinghouses make ERA's accessible to their clients. These are handled in OP in an identical manner as claim statuses. Some Clearinghouses will also make available a "readable" copy of the ERA that looks similar to an EOB.

Prior to the increase in electronic "HIPAA" transactions it often did not make economic sense to switch to a new clearinghouse unless required by a new PM/Billing Vendor. However, with the advances and economies of being able to verify insurances for all of the patients next day, or individually "on the fly" when a patient calls to make an appointment, this decision has become less clear. If you are considering changing your Clearinghouse, we urge you to thoroughly investigate this, because there can be wide differences between them. Be sure to request a payer and eligibility list in order to be certain that your major payers are present on both. Make absolutely sure the level of pricing that is offered includes all of the necessary functions your practice needs. Ask for referrals, check with practices in your area, and explore forums or listservs available to you in order to see how they perform locally. Whatever your decision, OP will work to make the transition as seamless as possible.

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