



# **The Medical Practice Guide to ERISA: Employee Retirement Income Security Act**

*Don Self and Steve Verno*

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New book helps medical practices use the secrets within the ERISA regulations to their benefit to increase practice profitability. The Medical Practice Guide to ERISA: Employee Retirement Income Security Act. The Federal law ERISA (Employee Retirement Income Security Act) helps the majority of medical practices make carriers pay on claims that are now being denied, delayed and recouped. Only a small percentage of practices understand how ERISA works -- yet with this new book, ERISA could possibly become a practice's best friend! ERISA is complex and most medical practices, "Don't know what they don't know when it comes to dealing with ERISA!" Practices are in the dark in understanding how to protect their employer's rights in collecting the monies owed them. ERISA regulates the practice's health benefits, health benefit payments, EOBs, and most importantly, appeal rights. Using this book will allow the reader to not only capture the funds on thousands of dollars that the carriers are now unfairly denying, but will empower the reader to stop the unfair recoupments, illegal timely filing and improper appeal periods that carriers mistakenly quote to physicians and hospital offices. The authors map out the smart but ingeniously simple tactics that practices can use to force insurance carriers to honor their responsibilities on the policies owned by patients -- and to convince the carriers to adhere to what the policies actually require them to cover. Providing an overview of the ERISA law, the Self/Verno book provides tips, tools and techniques to leverage ERISA for practice advantage. They take a close look at real-world ERISA situations, violations and outcomes. Armed with this roadmap, physicians and executive staff can better put their resources to work-- leveraging ERISA to improve practice profitability. Noteworthy Features Clear Roadmap Written in layman's terms so practice leaders can immediately begin to implement a strategy of getting claims paid, how to fight denials and halt recoupments. Practical Guidance Includes real world examples and case studies of how medical practices can use the ERISA rules to work for them. Also included is practical information on how to use the ERISA website and answers to the most frequently asked questions about ERISA. Templates to Get You Started Sample letters (describing exact situations and how they can be handled) will get you started and help your practice take control of the process. Selected Table of Contents Healthcare Basics Definitions Laws Employee Benefits Security Administration: Frequently Asked Questions about ERISA Using ERISA Claims Issues Sample Letters - Timely Filing Denial Response, Refund Demand Layperson Response, Unpaid Claims Letter, Incorrectly Paid Claims Letter, Bundling Denial Letter, Down Coding Letter, Payment to Patient Letter Additional Resources - Helpful Websites, Layperson Documents Authorized Representation, Assignment of Benefit Form

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