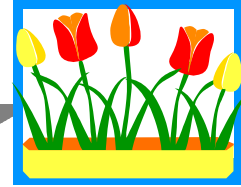




UPCOMING HIPAA CHANGES



With the newest wave of HIPAA legislation looming on the horizon, you will begin to see insurance carriers become stricter with all of their guidelines and requirements.

Many carriers are beginning to tighten the reins on late payments from their group clients. The newest HIPAA privacy act also contains contingencies that govern the length of time in which the insurance carriers must pay claims. If anything is missing or delaying the claim, they must communicate this to the patient quickly. Therefore, you may begin to see some insurance companies sending out EOBs (Explanations of Benefits) that indicate a late payment by the employer.

While this seems like a severe measure to many of us, it is merely a defense to the ever-growing Health Insurance Portability and Accountability Act.

With this in mind, please be sure that you are paying your group insurance bills promptly to avoid these upsetting instances. If you ever have questions or concerns regarding your bills, please don't hesitate to call us for help.

We will provide further updates on the new HIPAA laws as they become available. Stay Tuned!