Scare Tactics

Did you have a payable claim this year while travelling? Hopefully you contacted your insurance company, completed a claim form, and your claim was paid. Over 95% of all travel insurance claims are paid but there can be issues.

For some travellers, payable claims are not paid immediately. The insurance company may be waiting to get a copy of your medical file from your doctor. The medical provider may be sending in multiple invoices. Some medical providers use complicated claim codes that have to be interpreted. Occasionally, the insurance company finds unacceptable expenses buried in claim codes and these charges have to be removed from the invoices. Sometimes a cheque is mailed to medical provider but takes a few days or a week to arrive.

In the time period when the medical provider submits the invoice to the time the invoice is paid, some medical providers mail a copy of the invoice directly to the patient in hopes of getting a payment.

**If this ever happens to you, and you have a payable claim, do not pay the invoice. Contact the insurance company and let them handle the problem.**

Balance Billing Invoices

Some medical providers send “balance billing” invoices to the patient and these are scare tactics. Here is what happens: Let’s say you have a medical emergency and the invoice is $50,000. The insurance company negotiates with the medical provider and both agree to settle the invoice at $30,000. The insurance company pays the medical provider $30,000 and the claim is considered settled. Some medical providers will send an invoice for the “unpaid” $20,000 to the patient. They will show the original $50,000 invoice and the $30,000 cheque received and tell you that you owe the $20,000 “unpaid” balance. They may hire a collection agency to call you, harass you, and scare you. They are playing on everyone’s legitimate fear of getting a poor credit rating.

**If this ever happens to you, and you have a payable claim, do not pay the invoice. Contact the insurance company and let them handle the problem.**

Medical providers are in business to make money and some will utilize questionable billing practices to get more revenues. Don’t be a victim to these practices. Canadian insurance companies deal with medical providers all of the time and are familiar with these practices. They will make the problem go away for you as long as you call them.

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