



THE RIDER REPORT

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The Balance Billing Nightmare

Open Enrollment season is upon us (Oct. 7 – Dec. 15 for Medicare; Nov. 1 – Jan. 31 for U65), and one of the mysteries of the health care system is a term called balance billing. Here’s an example of this maddening, billing nightmare.

Ethan Silver injured his knee during a high school wrestling match, so his parents took Ethan to the emergency room to have his knee examined. Since it was not life threatening, the Silvers wisely went to a hospital they knew would take their Blue Cross Blue Shield insurance.

Ethan’s knee was diagnosed as a sprain, was taped, given crutches and told to follow up with an orthopedist. The Silvers paid their \$100 co-pay and went home.

A few weeks later, they received a \$200 bill from a doctor who had examined Ethan in the ER. Confused, Hillary Silver called her carrier. She was told the doctor that billed them wasn’t in the insurer’s network. The Silvers were furious!

“I said, ‘Wait a minute!’” Lewis Silver remembered. “We went to an in-network hospital purposely knowing that I only wanted to pay the \$100 co-pay and now I have to figure out when it’s an emergency, are they (the doctors) in the plan? Seriously?”

And guess what? You’ll never know!

In a life-threatening emergency, you can go anywhere and most insurance carriers will cover the cost of an emergency visit, whether or not the doctors are in or out of network. But many aren’t crises, and people often are attended by physicians or specialists who participate in their care but do not participate in the insured’s insurance plan.

And, as you know, out-of-network services can be more costly to consumers because they are not governed

by the insurance carriers’ contracts with in-network providers.

To give you some idea of what’s going on, in March, the Consumer Reports National Research Center, polled more than 2,000 customers on-line, and discovered that 37% had received a bill towards which their insurance paid less than expected. One-quarter of those surprises came from a doctor they did not realize was out of network.

So why is surprise billing an issue if you go to an in-network hospital? One reason is the growing trend among hospitals to outsource their ER departments to independent vendors who hire doctors to staff their units. The doctors are employees of the vendors, who often are out of network.

“This is posing significant challenges to patients who purposely choose in-network hospitals, only to find some out-of-network ER physicians,” states Mary McElrath-Jones, director of public relations for United Healthcare.

Andy Carter, chief executive for a Pennsylvania health care association, admits the system is flawed. “When we credential a clinical professional to operate within the four walls of a hospital, we do so with an eye toward their license, their qualifications as a physician, nurse, or other professional, their criminal background and their medical board complaints.” He goes on: “We don’t evaluate the insurance plans they participate in.”

There are several things you can do to fight this battle. First, contact the provider who sent you the wrong or excessive bill in the first place. Then go to the insurer.

Finally, you can reach the Department of Insurance. In Washington State, the toll-free phone number is: 1-800-562-6900; in Oregon, 1-888-877-4894. ■

CANDY ALTERNATIVES FOR HALLOWEEN

Traditionally, we fill the neighborhood kids’ bags with candy and fruit on Halloween and pray that they don’t get tummy aches. Familyeducation.com has published alternatives to the candy-only Trick or Treat game. Here are 10 fun items you can give away:

1. Stickers
2. Fake Fangs
3. Halloween-themed School Supplies
4. Temporary Tattoos
5. Glow Sticks & Necklaces
6. Sugar-free Gum
7. Spider & Bat Rings
8. Glow-in-the-Dark Insects
9. Sticky Hands or Eyeballs
10. Slime, Play Dough or Bubbles

Two Autumn Getaways



It may be a little late for this year, but tuck away two great spots that are listed among Huffington Post’s “Ten Most Beautiful U.S. Towns to Visit in the Fall.”

Hood River, Oregon and Port Townsend, Washington, are the two spots. Both are maritime hallmarks of the 19th century with populations less than 10,000.

Hood River is a port at the confluence of the Hood and Columbia Rivers. You can see foliage, orchards and agricultural areas around the Hood River. Hiking is big along the Indian Creek Trail or Waterfront Park. There is also the Mount Hood Railroad Excursion Train, cruises on the “Historic Columbia River Scenic Waterway,” white water rafting, and glider or airplane rides available. Hood River is located 30 miles north of Mount Hood, the tallest park in the state.

Port Townsend is the perfect place to take in the fall beauty of the Olympic National Park. Strolls in the woods are popular, but so too is biking and museum-hopping. The Northwest Maritime Museum is located here. There are local orchards and farms that allow apple pickings and cider tastings. The festivities begin with the annual GREAT Port Townsend Bay Kinetic Sculpture Race at the beginning of October. The city is also known for its classic Victorian buildings, remnants of its glory days in the 1800s.

Port Townsend is located at the north-east tip of the Olympic Peninsula.

Other towns mentioned on the list are: Woodstock, New York; Beacon, New York; Newport, Rhode Island; Bethlehem, Pennsylvania; Vail, Colorado; Avalon, California; and St. Simons Island, Georgia. ■

Increase Your Cell Phone Reception

We take cell phone conversations for granted until we get that sudden dropped call or inaudible transmission that frustrates the caller to no end. Here are a few quick fixes that may help you in times of poor reception.

Idea #1: Stop Moving

Moving (or driving) while engaged in conversation is one sure way of losing or diminishing a signal. If you can, stop moving when you have a clear reception.

Idea #2: Change Your Altitude

A higher floor in an apartment building or house, or higher elevation while traveling, can clear or make it less likely that an obstacle stands between you and a cell tower.

Idea #3: Glass versus Walls

Glass windows permit better signal strength than solid walls. Better yet, go outside for the best chance of a strong signal.

Idea #4: The Echo Test

If you are in an area of poor reception frequently, scout out the best location and perform an echo test. It’s easy to do. Call (909) 390-0003. This number is publicly available and designed to test phone quality.

When you connect, you won’t hear any sound. Just wait a few seconds and talk, and your voice is echoed back to you. You can try this at different locations in your home or a building to test reception quality. Your voice reverberates to you, so you can hear how strong the connection is.

It’s best if you keep your test phrases to one or two words.

Also, if you have a Verizon phone, you can receive a map of cell towers near you by downloading the OpenSignal application on your Android or iPhone. ■

