

In response to the article published Thursday, "New health care law spawns confusion", the AP staff writer is exactly right. The Patient Protection and Affordable Care Act (PPACA) was signed into law September 23, 2009 and "interim final regulations" on what Health and Human services deems as preventive care was announced September 14, 2010, nearly one year later. This article focused in particular on colonoscopies and mammograms. Insured's need to remember that there are age/frequency guidelines associated with the preventive care of these tests. Family history or prior diagnosis also plays a role in how often the physician wants their patient screened. Where was the procedure performed? Did the insured utilize a network provider? Often times it is advantageous for the physician/facility to bill the office visit, procedure, facility or labs separately, some of which will be subject to a cost-share by the insured. All insurance carriers must comply with the basic tenants and follow the spirit of the law; however, there could be some differences in what is considered preventive vs. diagnostic or medically necessary. The way the provider codes the services determines how the claim is paid and applied to the covered benefits. It is all in how the physician submits the procedure code.

The situations listed in the article are where a good insurance agent would come into play. A reputable agent will know the subtle differences in coverages and be able to show their clients the differences between Insurance Company A, B & C. Company A may have the lowest premiums, but not necessarily the most comprehensive coverage. In some cases, it makes sense to pay a slightly higher monthly premium with Company A to save frustration and time after the claim has been processed. Again, a good agent is familiar with the carriers they represent and will explain everything to the client and allow them to make the best decision based on the information presented. In addition, if a dispute arises a good agent will be there to act as the insured's advocate and provide a buffer between the insured and the insurance carrier. Insurance agents are professionals and now more than ever consumers need all the help and guidance they can get to navigate though the ever changing health care reform regulations.