



*“Proof It’s Good to Have BesseLman + Little in Your Corner”*

**Challenge:** In 2002, one of the BesseLman & Little Agency’s larger groups was insured with an insurance company who was on the brink of bankruptcy and went into receivership. In conjunction with the law, the providers were instructed not to bill the patients for any more than their co-pay or deductible amounts; however, some providers continued to bill for the balance. In one case, a provider even turned a Medicare-insured member over to a collection agency for the portion due to them.

**Solution:** The BesseLman & Little Agency’s customer service department sent correspondence to all providers with an attached copy of the cease billing court order. We explained to the providers that according to the law, they were not allowed to bill patients for more than their co-pay or deductibles, nor did they have any right to turn patients over to a collection agency. The billing ceased immediately. In response to the Medicare insured member, BesseLman & Little turned over copies of the letters sent by the provider to the Louisiana Department of Insurance, who then contacted the provider. The provider wrote off the balance, ceased billing and withdrew the claim against our member from the collection agency.

*We are proud to act as advocates for our clients and their employees taking an active stance to educate them and protect them in this ever-changing world of healthcare rules and regulations. Every day, we also look for cost-saving ideas our customers may never think about. We seek creative methods for providing the best coverage for your company while maximizing savings. We are devoted to our customers and dedicated to exceptional service. Call us today and make sure BesseLman + Little is on your side.*