Heads Up! Check Your Medical Care Bills Carefully
New Coding Change Could Mean Delays and Errors

Starting October 1, all U.S. medical care providers were required to make a big change that may affect you. They had to change the way they code the claims associated with physician and hospital care and services you receive. As a result, in the coming months, you may experience delays or notice errors. Here's what you need to know and do:

- **Why Coding.** When you see a medical care provider or receive a service at a facility, your care or service is assigned a code. That code is important because it tells the insurance company the type of procedure performed and the associated amount to pay the provider.

- **What Has Changed.** Starting October 1, medical care providers were required to move to a system with nearly eight times the number of codes—from around 18,000 to over 140,000 more clinically detailed codes. It will be an adjustment for providers to get familiar with the new codes. The name of the new system is the International Classification of Diseases, 10th Revision--often referred to as ICD-10 codes. It is a system that physicians and other medical care providers across the country will use for medical claims coding.

- **What This Means for You**. *Most likely, this change will have no impact on you*. Insurance companies and providers have been preparing for this change. However, check your bills carefully because this change could impact you in one or more of these ways:
    - **Payment Delays.** It may take longer than usual for your insurance carrier to pay its part of the bill. In turn, your provider may send you a bill for more than your share of the cost because it does not reflect what your insurance will pay.
    - **Approval Delays.** Certain services require pre-approval from your insurance carrier. This pre-approval may be delayed if the provider uses the wrong code.
    - **Coding Errors.** If your provider selects the wrong code, you could receive a bill for services that don't reflect the actual services you received.

- **Actions to Take.** If you experience a delay or see what you think might be an error, contact your insurance carrier using the information on the back of your medical ID card.

- **More Details**. If you're interested in learning more about the new coding, visit the federal government's website: https://www.cms.gov/medicare/coding/icd10/downloads/icd10mythsandfacts.pdf.