

# COS Billing, LLC

Medical Billing Services for Practitioners and Agencies

cosbilling@gmail.com

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## Details, Details, Details

### Communication Policy

Since we are contracted with providers only, we will not speak to patients or third-party vendors. We do not communicate with patients via phone, email, or text messaging, as that could result in a HIPAA violation. **Do not allow patients to contact us.**

We cannot share patient data with anyone. Please do not ask us to send any patient information to other providers, billers, vendors, etc.

We cannot access individual provider portals. If we attempt to access an individual provider's portal, it could be compromised and/or shut down. If you have difficulty accessing your portal, please contact the insurance company.

### Deductibles

When the patient's policy has a deductible, the patient is responsible for paying the provider the amount of the deductible. **If a claim has already been filed to apply to the deductible, reprocessing the claim will not provide payment, it will deny as a duplicate.**

The amount the patient owes can be found on the Explanation of Benefits (EOB).

The patient bears the responsibility to pay the amount of the deductible to the provider. The amount listed on the EOB as the deductible or coinsurance is the patient's obligation.

### Explanation of Benefits

EOB's are sent out regularly via email. Messages sent from us regarding this topic have "EOBs" in the subject line, so you can search for "EOB" using your email app's search function. Our email addresses:

[cosbilling@gmail.com](mailto:cosbilling@gmail.com)

[cosbilling2@gmail.com](mailto:cosbilling2@gmail.com)

should be added to your safe senders list in your email app. Messages from us should be marked as not junk/spam so they end up in your inbox.

The EFT payment may be 1-2 days before or 1-2 days after the date on the EOB. Please check your bank account accordingly. If the EOB indicates an EFT payment was made then it will be in your account.

Please examine your bank statements carefully before reaching out to us, or review your EOB's: **check the deductible column, the coinsurance column, and the patient responsibility column.** If there is a balance in any of these columns, the patient is responsible for paying that amount.

### Change to Medicare Timing

Medicare has been finalizing claims up to 3+ weeks rather than fourteen days.

Payments from insurances that are secondary to Medicare have been taking 4-8 weeks.

**Please allow additional time for processing and submit your claims in a timely manner.**