



# Kareo Managed Billing Service

2019

This document is intended to outline what you can expect from Kareo, and what Kareo expects from you (at a detailed level) as part of the Kareo Managed Billing Service. Please contact us if you have any questions or if you don't understand what to expect from Kareo or your role in working together. We cannot do this without you, but together we can succeed.

## Onboarding & Account Management

	SERVICE	KAREO*	CUSTOMER**
Account Management	Medical Billing Team	Kareo provides customers with a specialized Medical Billing Team. Your Team has domain expertise in your specialty and will oversee your medical billing. Regular reviews are scheduled to help ensure you succeed. Your entire Team ensures that your claims are filed and paid, and keeps you in compliance so you can avoid any regulatory penalties.	Provide your Medical Billing Team with the information they request and need to help you succeed.
	Success Coach	As part of your Medical Billing Care Team, and in collaboration with your Solutions Consultant, a dedicated Success Coach is assigned to oversee your onboarding and account setup. <b>Within 1 business day</b>	Provide complete and accurate practice and provider information to your Solutions Consultant and Success Coach to ensure proper and complete account setup. <b>Within 2 business days</b>
	Account Reviews	Your Success Coach will closely monitor first claims submissions and first payment postings to ensure successful submissions and payment receipt.  <b>First claim – Within 30 business days</b> <b>First payment – Within 45 business days (excludes Simple Start, medical business ventures &amp; credentialing customers)</b> After successful completion of the onboarding process, your Account Advisor, backed by a team of billing experts, will be available for all your billing questions.	Provide complete and accurate information as requested by your Success Coach. <b>Within 2 business days</b>  Contact your Medical Billing Team using in-app messaging for questions regarding your Kareo Account.
Enrollments	Electronic insurance transactions signup with Zirmed	Your Sales Representative requests and assembles the required information for your account set up. Your Success Coach will review and file the forms required for electronic claim submission, electronic remittance advice, electronic funds transfer, and electronic eligibility verification <b>Within 5-10 business days</b>	Complete forms as requested by your Sales Representative and Success Coach. <b>Within 2 business days</b>

## Onboarding & Account Management *(continued)*

	SERVICE	KAREO*	CUSTOMER**
Enrollments	Electronic patient payments	Your Success Coach initiates enrollment for electronic patient payment processing via our partner, Stripe, a PCI complaint solution, to support payments in the office at time-of-service and/or in response to patient statements. <i>*Previously established merchant services can remain in use if desired for office collected payments, however Stripe is required for back-end patient payments</i> <b>Within 5-10 business days</b>	Complete forms as requested <b>Within 2 business days</b>
	Billing Rules	Your Success Coach and a Billing Analyst will schedule and hold a billing rules call with you to review and establish your specific billing rules. <b>Within 5-10 business days</b>	Prepare in advance for the scheduled call in order to provide thorough information about your billing practices and rules.
	Collection agency	Your Success Coach assembles the required forms to enroll you with Kareo's vetted national collection agency, CRME. <b>Within 5-10 business days</b>	Complete forms as requested <b>Within 2 business days</b> <i>*You can choose to opt-out of collection agency management by Kareo if preferred and manage your own collections.</i>
	Validation	Your Success Coach will review and validate all forms for completeness and accuracy when submitted. <b>Within 2 business days</b>	Provide any missing information as requested <b>Within 2 business days</b>
Software	Software	Your Success Coach works with your entire Medical Billing Team to configure the Kareo software and patient portal according to your unique billing requirements. <b>Within 10 business days</b>	Provide complete and accurate billing requirements to your Medical Billing Care Team. <b>Within 2 business days</b>
	Superbill	Your Success Coach configures your Superbill in the software according to your unique billing requirements. <b>Within 10 business days</b>	Provide complete and accurate Billing Rules and Superbill requirements. If using an integrated Electronic Health Record, provide credentials to your billing team. <b>Within 2 business days</b>
Training	Software and Process Training	A Kareo trainer will train you and your team to use the Kareo software and the Kareo Smart Workflow best practices and processes for medical billing. <b>Within 15 business days</b>	Complete routine scheduled trainings (Office Staff and Medical Provider trainings are available) <b>Complete as scheduled</b>

## Patient Registration Process

	SMART PRACTICE	KAREO*	CUSTOMER**
Patient Registration	Appointment scheduling	Kareo software supports practice and front office workflows including appointment scheduling and status, calendar management, patient demographics and billing information. <i>*Kareo does support paper forms and performs data entry of any patient demographics and billing profile information provided using paper forms (if paper is needed).</i> <b>Within 2 business days of receipt</b>	Ensure patient is properly scheduled and demographics, insurance information, and patient responsible amounts due are all confirmed complete in the software. <b>Daily</b>
	Patient registration forms	<i>*Not including backlogs. Please allow a processing time of 2 business days for every one day of backlogged charges</i> Kareo offers template forms (if needed) to help capture required patient registration information	Scan and submit patient registration forms to support claims: including demographics form, copies of insurance cards, privacy policy forms, referral and authorization forms, financial policy forms and ABN forms as needed. <b>Scan and submit any paper forms daily</b>
	Eligibility verification	Kareo software includes electronic eligibility verification to support clean claims submission. <b>Kareo software is available 24/7/365, except for scheduled maintenance</b>	Check eligibility at appointment scheduling, the day before the visit, and the morning of the visit. Note: Not all payers enable electronic eligibility verification. In those cases contact payers directly for eligibility verification

## Patient Check-In/Check-Out Process

	SMART PRACTICE	KAREO*	CUSTOMER**
Appts.	Appointment status	Kareo software supports patient appointment flow from “arrived,” to “roomed,” to “checked out,” and more.	Ensure appointment status is properly marked, “i.e., checked out”, and “no show” to appropriately launch claim submission and maintain accurate missed encounters reports.
Superbills	Electronic superbills	Kareo EHR, iPad EHR, partner EHR, and Electronic Charge Capture are some of the numerous options available for electronic claim submissions.	Select your electronic charge capture option and notify your Medical Billing Care Team how you will be submitting claims. <b>Submit your superbills daily for your revenue consistency</b>
	Paper superbills	If, for some reason, a customer must use a paper superbill, Kareo software supports paper Superbill forms pre-populated with the patient information, encounter information, and the most common procedure and diagnosis codes used by the provider.	Scan and submit accurate and complete paper Superbills for each day’s appointments (if paper is necessary). <b>Submit your superbills daily for your revenue consistency</b>
	Point-of-Service Collections	Kareo software supports eligibility verification and based on that displays patient copays and outstanding balances.	Collect patient due amounts including copayments, coinsurances, deductibles, and non-covered items at the time of service and provide patient receipt. <b>Submit posted patient payments daily</b>

## Coding & Charge Capture Process

	SMART PRACTICE	KAREO*	CUSTOMER**
Coding	Coding policies and procedures	We refer you to AAPC and AHIMA which provide lists of third-party coding professionals to audit your coding for optimal coding practices.	Ensure coding is accurate, complete and compliant. Consult with auditor if desired/ recommended. <b>*3rd party consultant fee applies</b>
Charge Batches	Charge batch management	Kareo software supports batch scans. When charge batches are submitted, your Kareo Revenue Specialist, a member of your Medical Billing Care Team, will enter all charge data. <b>Within 2 business days of receipt</b> <i>*Not including backlogs. Please allow a processing time of 2 business days for every one day of backlogged charges</i>	Scan and submit accurate and complete charges for data entry including provider schedules, paper Superbills, and any patient demographics or other intake information. <b>Submit daily for your revenue consistency</b>
Charge Transfer	Electronic Charge transfer	Kareo transfers encounter information including diagnoses and procedures from your chosen EHR or charge capture solution. <b>Within 2 business days of receipt</b>	Enter accurate and complete encounter information into your EHR. <b>Submit daily for your revenue consistency</b>
	Charge entry from paper superbills	Kareo performs data entry of encounter information, including diagnoses and procedures from paper superbill form. <b>Within 3 business days of receipt</b> <i>*Not including backlogs. Allow a processing time of 2 business days for every one day of backlogged charges.</i>	Submit accurate and complete patient demographic and Superbill forms. <b>Submit daily for your revenue consistency</b> <b>*Additional fees apply given the special handling requirements</b>
Reconciliation	Charge and service reconciliation	Kareo compares submitted encounters to the provider schedule to identify and notify customer of any missed encounters via the End of Month report of missed encounters.	Maintain accurate schedule in Kareo technology (or a scanned schedule document labeled with date of service is required). <b>Include in your daily charge batch submissions</b>

## Claims Management Process

	SMART PRACTICE	KAREO*	CUSTOMER**
Encounters/Charges	Timely submission	Kareo submits all complete and accurate claims <b>Within 3 business days of receipt</b>	Ensure charges are accurate and complete and are submitted promptly. <b>Submit daily for your revenue consistency</b>
Claims Validation	Billing rules and rules engine	Kareo validates claims prior to submission against various rules including CCI, LCD/NCD, fee schedule, practice-specific billing rules, practice- or provider-specific claim overrides, enrollment status, and Kareo's proprietary rules engine.	Ensure billing rules alerts are properly addressed and not dismissed before claim submission.
	Primary and secondary paper claim submission	Kareo prints and mails primary and secondary claims for payers that have not been enrolled for electronic claim submission and for claims that require an attachment.	
Workers' Comp	Workers' Compensation claims with attachments	Kareo submits Workers' Compensation claims that require special handling either by electronic submission (where available) or by printing and mailing paper Workers' Compensation claims. <i>*Kareo audits for the extensive supporting documentation needed for these types of claims.</i>	Obtain and upload the required preauthorizations. Ensure the necessary supporting documentation is accurate and complete and provide any requested follow up. <i>*Only the credentialed providers should co-sign claims</i> <i>*Follow your state's worker's comp requirements.</i> <i>*Providers must abide by state labor codes</i> <i>**All court appearances/litigation are the responsibility of the provider</i> <b>Submit daily for your revenue consistency</b>
Auto Claims	Auto accident claims with attachments	Kareo submits Auto Accident claims that require special handling either by electronic submission (where available) or by printing and mailing paper Auto Accident claims. <i>*Kareo audits for the extensive supporting documentation needed for these types of claims. Kareo provides a standard release/lien form [link]</i>	Ensure submitted claims are accurate and complete. Ensure the necessary supporting documentation is accurate and complete and provide any requested follow up. <b>Submit daily for your revenue consistency</b>

## Patient Statement & Collections Process

	SMART PRACTICE	KAREO*	CUSTOMER**
Patient Statements	Paper statements	Kareo prints and mails at least two paper patient statements to all patients with an open balance . <b>First statement goes out within 30 days of balance being transferred to patient responsibility and the second goes out one month later.</b>	Notify Kareo of any patients that should be excluded for statements. <b>Within 3 business days of receiving report</b> <i>*No response indicates acceptance</i>
	Electronic	Kareo will email patient statements to patients with an open balance and a valid email address on file per the above noted statement cycle. <b>Every 30 days</b>	Sign up for patient portal. Notify Kareo of any patients that should be excluded for statements. <b>Within 3 business days of receiving report</b> <i>*No response indicates acceptance</i>
	Credit/debit payment information on file	Kareo software holds patient payment information on file including credit card and debit card information for those patients providing advance authorization.	Collect credit card on file at check-in for patients on consumer driven health plans or otherwise for which balances cannot be determined up front. Obtain patient authorization in advance.

## Patient Statement & Collections Process *(continued)*

	SMART PRACTICE	KAREO*	CUSTOMER**
	Payment plan management	Kareo negotiates and documents payment plans with patients not to exceed 12 months in duration. <b>Patients can negotiate credit plans M-Th 6am to 5pm PST and Friday 6am – 4pm PST</b>	Establish payment plan policies during onboarding. Submit complete and accurate information to Kareo on any patient payments received pursuant to a negotiated payment plan. <b>Within 2 business days of receipt</b>
	Collection agency management	Kareo will transfer unpaid, delinquent patient balances to collection agency, post a collections alert to the patient's account, and write off the unpaid, delinquent patient balance.	Notify Kareo of any patients that should be excluded for collections. <b>Within the 10-day notice period</b>
	Write-off policy	Kareo writes off balances in accordance with Kareo's standard write-off policy.	Review and initial Kareo's standard write-off policy

## Payment Process

	SMART PRACTICE	KAREO*	CUSTOMER**
Payments	Payments batch management	Kareo software supports batch scans for payments data entry including insurance and patient checks, Explanation of Benefits (EOB) reports, and other correspondence. <b>Within 2 business days of receipt</b> <i>*Not including backlogs. Please allow a processing time of 2 business days for every one day of backlogged charges</i>	Submit scanned copies of any checks, or receipts of any other form of payment. <b>Within 2 business days of receipt</b>
ERA	Posting electronic remittance advice (ERA)	Kareo posts insurance payments, denials, patient responsibility, and other information from Electronic Remittance Advice (ERA) reports. <b>Within 2 business days of receipt</b>	Electronic Remittance Advice (ERA) services will automatically transfer to Kareo.
	Posting explanation of benefits (EOB)	Kareo posts insurance payments, denials, patient responsibility, and other information from paper Explanation of Benefits (EOB) reports. <b>Within 2 business days of receipt</b> <i>*Not including backlogs. Please allow a processing time of 2 business days for every one day of backlogged charges</i>	Submit scanned copies of EOBs <b>Within 2 business days of receipt</b>
	Posting patient payments	Kareo posts patient payments received via check or electronic payments, including credit card, debit card, and ACH payments, made at time-of-service, by mail, by phone, or online. <b>Within 2 business days of receipt</b> <i>*Not including backlogs. Please allow a processing time of 2 business days for every one day of backlogged charges</i>	Submit scanned copies of any checks, or receipts of any other form of payment provided by patients. <b>Within 2 business days of receipt</b>
	Payment audit	Kareo compares submitted payment to the practice's payment ledgers to identify and notify customer of any missing payments when payment ledgers are submitted.	Submit scanned documents with a ledger of insurance or patient payments deposited with any payment batch.

## Insurance Follow-Up Process

	SMART PRACTICE	KAREO*	CUSTOMER**
Rejections	Rejection management	Kareo reviews insurance rejections and either fixes and resubmits insurance claims, requests additional information from the customer, or transfers the balance to patient responsibility. <b>Within 2 business days of receipt</b>	Work Billing Tasks on an ongoing basis according to the task due dates as identified in Kareo software.

## Insurance Follow-Up Process *(continued)*

	SMART PRACTICE	KAREO*	CUSTOMER**
Denials	Denial management	Kareo reviews insurance denials and either fixes and resubmits insurance claims, prepares and submits an appeal, requests additional information from the customer, or transfers the balance to patient responsibility. <b>Within 5 business days of receipt</b>	Work Billing Tasks on an ongoing basis according to the task due dates as identified in Kareo software.
No response	No response management	Kareo follows up on insurance claims that have been submitted to insurance companies but which Kareo has not received a response from the insurance company. <b>Within 30 business days of receipt</b>	Work Billing Tasks on an ongoing basis according to the task due dates as identified in Kareo software.

## Reporting & Analytics

	SMART PRACTICE	KAREO*	CUSTOMER**
Performance reporting	Month-end reporting	Kareo generates and delivers monthly reports that include patient volume, billing, collections, accounts receivable, and any patient balances ready for collections. <b>On or before the 8th of each calendar month</b>	Review monthly reports so that we may address any business or process improvements needed. <i>*If you are not receiving these reports please contact your Medical Billing Care Team</i>
	On-demand reporting	Kareo software includes on-demand reporting functionality with for patient volume, billing, collections, accounts receivables, and best practices adoption.	Review monthly reports so that we may address any business or process improvements needed.
	Billing analytics	Kareo software includes billing analytics with information about billing performance, collections, accounts receivables, and best practices adoption.	Review analytics so that we may review any business or process improvement suggestions

## Customer Support

	SMART PRACTICE	KAREO*	CUSTOMER**
Support	Software-related questions	Kareo provides software and other technical support via email, phone, instant chat, and secure messaging within the Kareo software. <b>M-F 5:00am-5:00pm PST</b>	Please provide your customer identification number.
	Medical billing questions	Kareo provides support for medical billing questions via phone and secure messaging within the Kareo software. <b>M-Th 7:30am-5:00pm, F 7:00am-4:00pm PST</b>	Please provide your claim identification number(s).
	Patient-related billing questions	Kareo provides support for patients that have inquiries about their bill, or want to make a payment, via email and toll-free phone. Patients can also email questions at <a href="mailto:patientbilling@kareo.com">patientbilling@kareo.com</a> <b>M-Th 6:00am-5:00pm, F 6:00am-4:00pm PST</b>	
	Invoicing questions	Kareo provides support for questions about your Kareo invoice or account via email, phone and secure messaging within the Kareo software. <b>M-F 8:00am-5:00pm PST</b>	Please provide your customer identification number and invoice number.

## Credentialing and Contract Management

### Optional Add-On Services (Additional Fees Apply)

Credentialing is offered as an additional service if desired. Please inquire with your Kareo representative for pricing, the order form, and the credentialing agreement.

*Kareo does not guarantee that payers will accept you into their network  
Kareo takes no financial risk associated with applications.*

	SMART PRACTICE	KAREO*	CUSTOMER**
Credentialing		Kareo offers credentialing services (the process of verifying provider identity, education, and legal authorization to render medical services). Your Kareo representative will prepare and submit all the necessary materials for full, proper credentialing. <b>4-6 months</b> <i>Varies by specialty, state and payer/payer status.</i>	Provide complete and accurate practice and provider information and all supporting and relevant documents requested by credentialing. <b>Within 10 business days</b> <b>Additional fees apply; see full pricing sheet for explanations and requirements</b>
Individual add-on services Fees are based upon number of payers and number of providers. See full pricing sheet for explanations and requirements.	CAQH profile	Kareo offers to prepare your CAQH (Council for Affordable Quality Healthcare) profile for use in credentialing (If needed). <b>Within 7 business days of receipt</b>	Complete and sign forms as requested by your Kareo representative. <b>Within 10 business days</b>
	NPI creation	Kareo offers to prepare an application for a Type II NPI (National Provider Identifier) for use in credentialing and medical billing (If needed). <b>Within 7 business days of receipt</b>	Complete and sign forms as requested by your Kareo representative. <b>Within ~10 business days</b>
	PECOS profile and management	Kareo offers to prepare an application for a PECOS (Provider Enrollment Chain and Ownership System) profile and login for use in Medicare enrollment (If needed). <b>Within 7 business days of receipt</b>	Complete and sign forms as requested by your Kareo representative. <b>Within 10 business days</b>
	Revalidations and re-enrollments	Kareo offers to prepare an application for revalidation or re-enrollment of insurance contracts (If needed). <b>Within 7 business days of receipt</b>	Complete and sign forms as requested by your Kareo representative. <b>Within 10 business days</b>
	Change address or banking information	Kareo offers to prepare applications to change practice address or banking information registered with insurance companies in support of contracts (If needed). <b>Within 7 business days of receipt</b>	Complete and sign forms as requested by your Kareo representative. <b>Within 10 business days</b>
	Letters of intent	Kareo offers to prepare letters of intent to contract with and join the networks of insurance companies (If needed). <b>Within 7 business days of receipt</b> <i>Kareo does not guarantee acceptance</i>	Complete and sign forms as requested by your Kareo representative. <b>Within 10 business days</b>
	Group and provider applications	Kareo offers to prepare applications to contract with and join payer networks (If needed). <b>Within 7 business days of receipt</b> <i>Kareo does not guarantee acceptance.</i>	Complete and sign forms as requested by your Kareo representative. <b>Within 10 business days</b>

#### Please Note:

\* All Kareo day ranges are approximates and are dependent on both the quality of and timely receipt by Kareo of complete and accurate information from customer, the availability of Kareo personnel and resources, and in some cases a clearinghouse, payer, an associated vendor or other third party.

\*\* Kareo expects each customer to provide complete and accurate information within the timelines in the chart above. Any delays or incomplete or inaccurate information may result in delays in Kareo's performance or prevent Kareo from performing its services for customer.