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ASK AN EXPERT | *Help when you need it most!*

You can submit your questions to this column on topics relating to your Medical Practice (Ask_an_expert@bcms.org). Our Circle of Friends program has over 50 companies with expertise in almost every area of business that can reply and assist. Monthly we will be featuring the most popular questions and answers for your reference.

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Question:

Why should I collect the front and back of my patient's insurance card?

Answer:

The front and back of the insurance card has a lot of important information. Some insurance carriers assign a suffix to each insured member and it is important to add the applicable number to the patient's demographic graphic information. The back of the insurance card has the payer ID listed which is used to send claims electronically

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MedPro Group
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Question: Occurrence vs. Claims-Made Coverage

Answer:

Do you want limits stacking over time or would you prefer one aggregate limit upon retirement? Consider the benefits of occurrence coverage: no surprise tail costs, coverage is triggered the moment treatment occurs, regardless of when an eventual claim is made and a separate limit of liability stacking each year. It is important when choosing occurrence coverage that you choose a carrier with longevity in the industry and strong financials to ensure a long-term partner. With MedPro Group we've been in Texas since 1916 and insuring providers since 1899 across the US. With the industry's strongest financial rating by A.M. Best in the industry of A++ consider MedPro Group today and to learn more on occurrence coverage videos. [VIDEO](#)

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Question: What is the benefit of offering staff opportunities for training and professional development?

Answer:

Data shows that 70% of employees are more likely to stay with a company that offers job-related training and development opportunities. However, finding time and resources to invest in training is difficult for many businesses. swbcU can help with an all-in-one training platform that's customizable and brings together the robust features of a Learning Management System (LMS) backed by the award winning SWBC Training & Employee Development Team.

For medical providers, enjoy micro-learning courses on topics such as bloodborne pathogens, conflict management, diversity and inclusion, healthcare workplace safety, HIPAA, HR compliance, personal protective equipment, and more.

[Click here to learn more about swbcU](#)

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Please ask your practice manager to use the Physicians Purchasing Directory as a reference when services or products are needed.

A complete listing of Circle of Friends Contributors and their services is published every month in the San Antonio Medicine magazine in the Physicians Purchasing Directory and online.

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