SOP Template: Eligibility Check and Insurance Coverage Verification

This SOP details the **eligibility check and insurance coverage verification** process, including verifying applicant information, confirming insurance policy validity, assessing coverage limits, coordinating with insurance providers, documenting verification results, and ensuring compliance with regulatory requirements. Its purpose is to ensure accurate eligibility determination and proper insurance coverage validation to mitigate risks and support effective claims processing.

1. Purpose

To outline a standardized process for performing eligibility checks and verifying insurance coverage to support accurate and timely claims processing.

2. Scope

This SOP applies to all staff involved in eligibility verification and insurance coverage validation for applicants seeking benefits or services requiring insurance.

3. Responsibilities

- Verification Staff : Conduct eligibility and coverage checks, document outcomes, and communicate findings as appropriate.
- Supervisors/Managers : Oversee compliance, provide guidance, and ensure training on the SOP.

4. Procedure

1. **Collect Applicant Information**
   - Obtain required personal identification and insurance policy details from the applicant.

2. **Verify Applicant Information**
   - Cross-check the provided data against organizational records and government-issued identification as applicable.

3. **Confirm Insurance Policy Validity**
   - Contact the insurance provider or use approved electronic verification systems to confirm the policy is active and in good standing.

4. **Assess Coverage Limits**
   - Review policy documents or coordinate with the insurance provider to determine the coverage limits, inclusions, exclusions, and effective dates.

5. **Coordinate with Insurance Providers**
   - Communicate directly with insurance representatives as needed to clarify ambiguous or missing coverage details.

6. **Document Verification Results**
   - Accurately record the findings of all verification steps in the designated system or documentation platform, including reference numbers, dates, and contacts.

7. **Compliance Check**
   - Ensure all activities adhere to applicable regulatory requirements (e.g., HIPAA, GDPR) for data handling and privacy.

8. **Notify Relevant Stakeholders**
   - Communicate verification outcomes to internal teams or external stakeholders as per organizational policy.

5. Documentation

- Retention of verification records in compliance with legal and organizational requirements.
- Sample forms and templates for eligibility checks and insurance verification.

6. Compliance and Audit

- Periodic internal audits to ensure the process is followed consistently.
- Training and refresher programs for staff on the SOP and relevant regulations.

7. Revision History

Version	Date	Description	Author
1.0	2024-06-20	Initial SOP release	[Your Name]