

# SOP: Verification of Patient Identity and Insurance Details

This SOP details the process for **verification of patient identity and insurance details**, including steps to accurately confirm patient identification, validate insurance coverage, ensure correct data entry, handle discrepancies, and maintain patient confidentiality. The procedure aims to reduce errors, prevent fraud, and streamline billing by ensuring all patient and insurance information is verified before services are rendered.

## 1. Purpose

To establish a standard process for verifying the identity of patients and the accuracy of their insurance details before providing services.

## 2. Scope

This procedure applies to all staff involved in patient registration, billing, and insurance verification at the facility.

## 3. Responsibilities

- Reception staff: Initiate and conduct verification steps.
- Billing/Administrative staff: Review and confirm entered details and resolve discrepancies.
- Supervisors: Oversee compliance and address escalated issues.

## 4. Procedure

1. **Patient Identity Verification**
  - Request two valid forms of identification (e.g., government-issued photo ID, insurance card, passport).
  - Compare ID details with patient records (name, date of birth, address).
  - Visually confirm the patient matches the provided photo ID.
2. **Insurance Details Verification**
  - Collect patient insurance card and verify the following:
    - Policyholder name
    - Policy number
    - Insurance company name and contact
    - Expiration date of coverage
  - Confirm coverage status and benefit details via the insurer's online portal or telephone.
3. **Data Entry and Confirmation**
  - Accurately enter all details into the patient management or EHR system.
  - Double-check inputted data against provided documents.
  - Provide the patient an opportunity to review their recorded details for accuracy.
4. **Handling Discrepancies**
  - If discrepancies are found, politely inform the patient and request clarification or additional documents.
  - Escalate unresolved discrepancies to a supervisor or billing specialist.
  - Document all actions taken to resolve discrepancies in the patient's file.
5. **Maintaining Confidentiality**
  - Ensure all information is handled in accordance with HIPAA and facility privacy policies.
  - Store physical documents securely and restrict EHR access to authorized personnel only.

## 5. Documentation

- Retain copies of identification and insurance documents as per policy.
- Record verification actions in the patient's account or EHR.

## 6. Review and Compliance

- This SOP is reviewed annually or upon changes in regulations or organizational policies.
- Staff failing to adhere to procedure may be subject to retraining or disciplinary action.

## 7. References

- HIPAA Privacy Rule
- Facility's Patient Registration Policy
- Insurance Verification Guidelines (payer specific)