


Insurance Eligibility Best Practices

The 2-Day Lead Time: Why It Matters

Always submit insurance information to OrthoFi at least **2 business days** before exams. This ensures accurate financial estimates, time to resolve issues, and a smoother patient experience.

Eligibility Check Turnaround Times

The earlier insurance info is submitted before the exam, the faster OrthoFi can complete the check.

| Check Type | Time Before Exam | Completion Time  |
|-------------------------------|---|---|
| Future | 4+ business days | At least 3 business days before exam |
| Normal | 24 hrs-4 business days | Within 1 business day |
| Same Day | 2-24 hrs | 1+ hour before exam; Friday requests for Monday exams are "Same Day" |
| Urgent | Less than 2 hrs | Within 40 minutes* |
| Post Exam, No Contract Signed | After exam, patient has not signed a contract | End of next business day |
| Post Exam, Contract Signed | After exam, patient has a signed contract | Within 5 business days |

During January & summer break, carrier wait times can increase to **3 hours with queues of **700 requests a day**, stretching turnaround times. **Submit early to avoid delays!***

Reviewing Insurance Summary Page (ISP) Notes

When reviewing notes:

1. Look for UTVs (Unable to Verify)

Indicates verification could not be completed.

2. Check for Data Errors

- Subscriber ID format
- Date of birth
- Administrator selection
- Missing SSN (MetLife)

3. Identify Next Steps

- ISP notes will specify whether:
- Infor needs correction
 - A recheck is needed
 - Pre-authorization is required