

Insurance Setup: Understanding the Pre-Registration Process

Why establishing your Tax ID (TIN) with carriers is a vital onboarding step.

What does OrthoFi mean by “credentialing” or “pre-registration”?

In our onboarding context, pre-registration is the process of introducing your practice to insurance carriers at the Tax ID level. By submitting a W-9 and basic demographic details, you ensure that carriers recognize your practice in their systems before the first claim ever arrives.

Is this a legal or carrier-mandated requirement?

While not a legal requirement or a mandate from the carriers themselves, pre-registration is a core OrthoFi onboarding standard. We have found that this proactive step is the most effective way to ensure accurate benefit verification, seamless claims processing, and—most importantly—steady insurance cash flow from day one.

Why does OrthoFi prioritize this step?

Insurance carriers operate most efficiently when a practice is already established in their database. When pre-registration is completed upfront, we consistently see:

- **Higher Reliability:** More accurate eligibility and benefit responses.
- **Fewer Disruptions:** A significant reduction in "pending" claims and processing delays.
- **Payment Security:** Minimized risk of payments being misdirected or sent to the wrong entity.
- **Early Stability:** Faster stabilization of your insurance A/R during the critical first months of production.

Can't carriers just set this up when the first claim is submitted?

While some carriers attempt to build records "on the fly," it is rarely efficient. Relying on the first claim to trigger setup often leads to claims being held for manual review, mid-cycle requests for paperwork, and inconsistent benefit data. Pre-registration allows us to manage your revenue **proactively** rather than reactively.

Does pre-registration mean my practice is now "In-Network"?

No. Pre-registering your TIN does not enroll you in any insurance network, nor does it obligate you to participate in one. **Network participation remains entirely optional and at the discretion of the practice.**

If we choose to participate in networks, how do we work with OrthoFi?

If you elect to participate in insurance networks, those contractual relationships remain under the practice's management. To help us manage your revenue effectively, we rely on the practice to:

- Provide and maintain accurate, current contracted fee schedules.
- Communicate any changes to participation status or negotiated rates.
- Ensure consistency across all providers and locations.

This collaboration allows OrthoFi to accurately estimate patient responsibility and maximize the performance of your insurance revenue in alignment with your specific contracts.

The Shared Goal: Smooth Revenue Performance

We share the same objective: clean claims, timely payments, and a predictable financial experience for your patients. By establishing your practice cleanly in carrier systems from the start, we remove the "friction" that often plagues new accounts.

When carriers recognize your practice correctly from the first day, it allows the OrthoFi team to do what we do best—leveraging our expertise to protect your revenue and provide a seamless experience for your team.

The Bottom Line

- **System Recognition:** Pre-registration is about "introduction," not "obligation."
- **Operational Health:** It is an OrthoFi standard designed to protect your cash flow.
- **Practice Autonomy:** You maintain full control over network participation & rate negotiations.
- **Proactive Success:** Accurate setup today ensures consistent revenue tomorrow.