Embracing Benefit Coordination

In Today’s Changing Healthcare Environment
Old A/R Methods Must Change Too:

- **Old Provider Business Standard:**
  - Ingrained practice considered liability injuries to be our patient’s responsibility

- **Transformative Solution:**
  - Embrace a multiple payer scenario where favorable reimbursement doesn’t always come health plan or patient
If...you could receive better reimbursement than negotiated health plan rates to compensate you for the additional care and administrative coordination you provide patients seeking services for personal injuries

Would you find a way to make it happen? ...
Patient’s Seeking Care for Injuries

- In the U.S. 29% of Emergency Department visits (145.6 M) are related to an injury.

- 55% of those injury visits will also require imaging services.

- Personal injury lawyers are a large patient referral source for primary care physicians, specialists and hospital outpatient services.
Coordination of Benefits

COB is different than subrogation

- **COB**: determines order when there are multiple payors

- **Subrogation**: addresses legal right of reimbursement once the payor pays the benefits
Why place focus on COB

- Commercial health insurance plans may require COB under their own policy
- Many government plans (e.g., Medicare) designate the plan as secondary to other forms of insurance
- *Medicare recoupments for overpayments*
COB in 2019

- High Deductible Health Plan (HDHP)
  - Avg. deductible for ACA Bronze Plan is $6,258
  - Growing concern of uninsured population (est. 45% in 2018)

- Patients with health insurance plans may still be responsible for balances in excess of $5,000
Build a Patient Focused Adaptive Process

- **Capture** all known payers & liability contact information
- **Coach** front line team members
  - Become patient advocates (communication & documentation)
  - Ensure competence in Coordination of Benefits
- **Develop** edits to identify cases by injury or liability Insurance (*use a generic insurance plan if all details are not available at time of service*)
- **Identify** an out partner to align with your values when internal resources can not perform equal or better, for equal or less money than a partner firm can provide
Enhance Your Future A/R or Continue to be Disrupted By It...

➢ Think Differently

➢ Plan Time of Service Processes Differently

➢ Resolve A/R Differently for your Patients
Contact us for encouragement any time 😊

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