

Embracing Benefit Coordination

In Today's Changing Healthcare Environment



Environment of Change

Old A/R Methods Must Change Too:

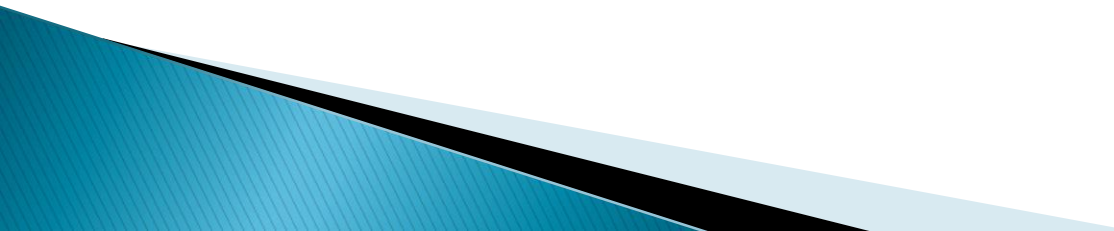
▶ Old Provider Business Standard:

- Ingrained practice considered liability injuries to be our patient's responsibility

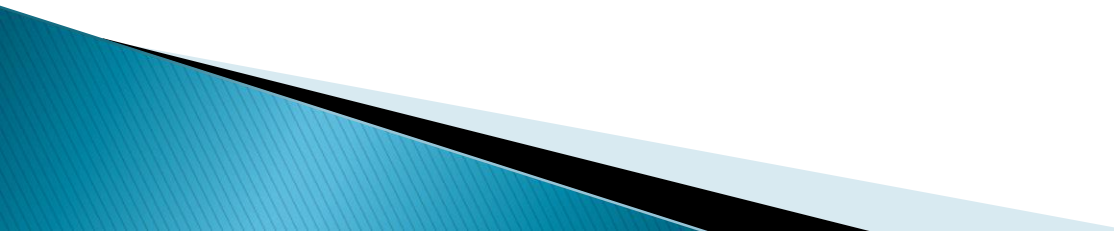
▶ Transformative Solution:

- Embrace a multiple payer scenario where favorable reimbursement doesn't always come health plan or patient

Consider This...

- ▶ 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? ...
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Patient's Seeking Care for Injuries

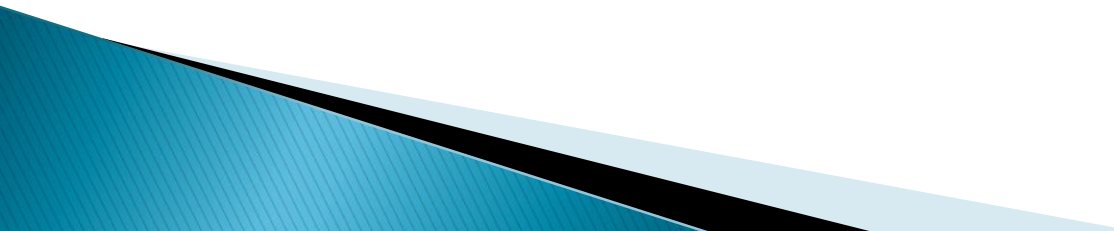
- ▶ In the U.S. 29% of Emergency Department visits (145.6 M) are related to an injury.
 - ▶ 55% of those injury visits will also require imaging services.
 - ▶ Personal injury lawyers are a large patient referral source for primary care physicians, specialists and hospital outpatient services.
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Coordination 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*
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COB in 2019

- ▶ High Deductible Health Plan (HDHP)
 - Avg. deductible for ACA Bronze Plan is \$6,258
 - Growing concern of underinsured 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**
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Contact us for encouragement any time 😊

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