

# Claim Recovery “Yachtsmanship”

Fourth in a Series of Webinars  
Self-funded Health Plans:  
How to Reduce Costs Without Changing Coverage

Brought to you by:

***Pioneering Specialists in  
Group Health Care  
Post-Payment Administration  
For Over 20 Years***

**Customer Philosophy**

**Respect** for Existing Procedures

**Emphasis** on Customization

**FOCUS** on Solutions

## **September's Webinar - Claim Recovery “Yachtsmanship”**

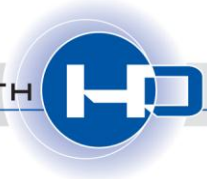
- **June - Series Overview: How to Reduce Costs without Changing Coverage**  
(Podcast will be available at “Si’s Library” [www.healthdecisions.com](http://www.healthdecisions.com))
- **July – It All Starts with Enrollment**  
(Podcast will be available at “Si’s Library” [www.healthdecisions.com](http://www.healthdecisions.com))
- **August - *Making Medicare Pay***  
(Podcast will be available at “Si’s Library” [www.healthdecisions.com](http://www.healthdecisions.com))
- **October - *The ‘Rx’ for Rx Claims***
- **November – Declaring WARR**

# Claim Recovery Realities

Waste (payments that are not your plan's responsibility) and  
Abuse (actions not in your plan's interests)

Are pervasive in health care and health benefits.

However, the amount of Waste and Abuse in any given self-funded health plan is often unknown.



## Claim Recovery “Sailing” Metaphor

Sailing is the art of controlling a boat by managing the force of the wind on the sails to change the direction and speed of the boat. -- Wikipedia

Claim Recovery is the art of controlling a health plan by managing the forces of Waste and Abuse to change the direction and costs of the plan. — Health Decisions, Inc.

## Claim Recovery “Sailing” Realities

Our health plan sailing ship’s “speed”, (i.e., the amount of claim recoveries) results from:

1. The number of “sails” used.
2. A trained crew.
3. A skipper intent on winning.

# Today's Webinar

## **Today's Session Covers:**

What recovery “sails” are available.

What challenges you can expect.

## **Today's Session Will:**

Show you what's entailed in harnessing the “winds” of waste and abuse to turn them into “speedy” recoveries.

Help you determine what you need to get into the recovery “race” and stay competitive with others.

# Sails: Getting Underway

- Duplicates
- Ineligibles (per payer)
- Paid after term
- Excluded benefits





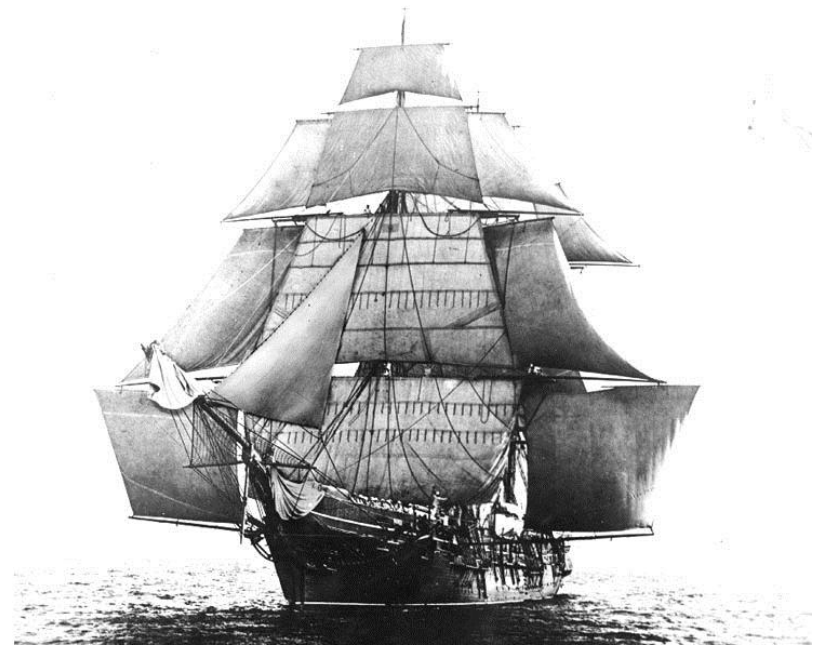
## Sails: Setting the Mainsail



- Ineligible (per employer)
- COB (all forms)
- Medicare (all forms)
- Subrogation
- Auto Accidents
- Worker Comp
- Divorce Decree

## Sails: Full Furl

- Missed discounts
- Coding manipulation
- RX recovery (all forms)
- Custom reviews
- Fraud investigation



# Qualified Crew

<b>Sails</b>	<b>Crew</b>
<b>Getting Underway</b> Duplicates, Ineligibles (per payer), Paid after term, Excluded benefits	<b>Data Conversion</b> <ul style="list-style-type: none"><li>• Combining</li><li>• Cross-referencing</li></ul>
<b>Setting the Mainsail</b> Ineligible (per employer), COB, Medicare, Subrogation, Auto Accidents, Worker Comp, Divorce Decree	<b>New Information Collection</b> <ul style="list-style-type: none"><li>• Employer files</li><li>• 3<sup>rd</sup> Party Data Resources</li><li>• Other Payers/Medicare</li><li>• Providers</li><li>• Enrollee Surveys</li></ul>
<b>Full Furl</b> Missed discounts, Coding manipulation, RX recovery, Custom reviews, Fraud investigation	<b>Custom Review</b> <ul style="list-style-type: none"><li>• Programming</li><li>• Interpretation</li><li>• Validation</li></ul>

# Strong Skipper

<b>Sails</b>	<b>Crew</b>	<b>Skipper</b>
<p><b>Getting Underway</b>                      Duplicates, Ineligibles (per payer),                      Paid after term, Excluded benefits</p>	<p><b>Data Conversion</b>                      Combining, Cross-referencing</p>	<p><b>Assessing                      Responsibility</b></p> <p><b>Insisting on                      Prompt Follow-up</b></p> <p><b>Asserting Your                      Rights</b></p>
<p><b>Setting the Mainsail</b>                      Ineligible (per employer), COB,                      Medicare, Subrogation, Auto                      Accidents, Worker Comp, Divorce                      Decree</p>	<p><b>New Information                      Collection</b>                      Employer files, 3<sup>rd</sup> Parties, Other                      Payers/Medicare, Providers,                      Enrollee Surveys</p>	
<p><b>Full Furl</b>                      Missed discounts, Coding                      manipulation, RX recovery, Custom                      reviews, Fraud investigation</p>	<p><b>Custom Review</b>                      Programming, Interpretation,                      Validation</p>	

# Closing Thoughts

## What's to be Gained

Financial Return (especially plans with 1,000+ employees)

- 1% - 5% of claim payments are recoverable waste & abuse.
- 0 – 100% can be collected based on who gives the orders.

Control (for all plans)

- You decide what's important based on the facts.
- You monitor and hold others accountable based on results.

## What's to be Lost

Money (\$50,000 to \$250,000 per year for every 1,000 employees)

Competitive Advantage (One-way cost shift for non-“sailors”)

# Set Sail on the Sea of ERISA!



## For More Information Contact

[si@healthdecisions.com](mailto:si@healthdecisions.com)

We will arrange for a private consultation to answer questions and discuss options.