

Navigating Complex Claims is No Accident



CONTINUUM

Introductions



Introductions



- Think of a number between 1-100
- Multiply your number by 3
- Take that result and add 45
- Double that result
- Divide by 6
- Subtract your initial number you started with

Overview of Complex Claims



Motor Vehicle Accident / Third Party Liability (MVA/TPL)

Polling Question



Polling Question



Go to www.Menti.com and Use the Code 3227 5244

Overview of Complex Claims



- **What patients are we talking about?**
 - Car vs Car, Single Vehicle (V0490XA)
 - Car vs Pedestrian (V03.10XA)
 - Car vs Bicycle (V61.6XXD)
 - Motorcycle (V23.4XXA)
 - ATV/Dirt Bike (V86.05XA/V86.16XA)
 - Boat (V94.810)
 - Anything With a Motor and/or Wheels (V97.33XD)

What is Unique to Texas?



Motor Vehicle Crash Deaths: Costly But Preventable

TEXAS



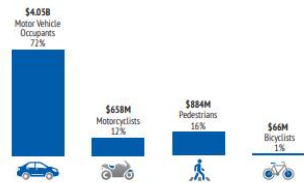
Motor vehicle crashes and their resulting injuries are preventable; state-level changes are especially effective for prevention.

TAKING ACTION CAN SAVE LIVES

In 2018, nearly 3,700 people in Texas were killed in motor vehicle traffic crashes. Texas can consider the following proven strategies, and the enforcement of related policies, to save lives and money:

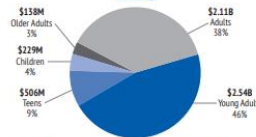
- Child passenger safety laws that require proper car seat and booster seat use until at least age 9
- Publicized sobriety checkpoints to assess for driver impairment
- A graduated driver licensing (GDL) system that includes:
 - A minimum age of 16 for obtaining a learner's permit
 - A mandatory learner's permit holding period of 12 months
 - Restrictions against nighttime driving between 10:00 pm and 5:00 am (or longer)

COST OF TRAFFIC DEATHS BY TYPE OF ROAD USER TEXAS



Source: CDC WISQARS (Web-based Injury Statistics Query and Reporting System), 2018.

COST OF TRAFFIC DEATHS BY AGE GROUP TEXAS



Children: 0-14, Teens: 15-19, Young Adults: 20-24, Adults: 25-64, Older Adults: 65+
 Source: CDC WISQARS, 2018.

THE FULL IMPACT OF MOTOR VEHICLE CRASHES

For every 1 person killed in a motor vehicle crash



8 people were hospitalized



100 people were treated and released from the ED



On average, each crash-related ED visit costs \$3,362, and each hospitalization costs \$56,674. (CDC)



Working together, we can help keep people safe on the road—every day.
www.cdc.gov/motorvehiclesafety/statecosts

MVA/TPL Payor Types



- **Medical Payments “MedPay”**

- Medpay pays for medical expenses of covered drivers, passenger(s), pedestrian(s) that are a result of a motor vehicle accident

- **Personal Injury Protection “PIP”**

- PIP pays for medical expenses, lost wages, etc. of covered drivers, passengers, pedestrians that are a result of a motor vehicle accident

- **Liability Insurance (At-Fault)**

- Protects the insured individual from physical damage they cause to others in the accident

- **Uninsured / Underinsured Motorist “UM/UIM”**

- Protects the insured individual when they are injured by someone who does not have insurance or does not have enough insurance to cover the medical expenses.

*Each of these coverages are State Specific. Make sure your team knows what they are in the state(s) in which you have

MVA/TPL Payor Types – Continued



- **Commercial Health Insurance**
 - (United, Cigna, etc.)
- **Government Insurance**
 - (ex. Medicare, Medicaid, Tricare, etc.)
- **Self-Pay**

MVA Payer Types – What's Unique to TX



- Compulsory Coverage (30/60/25)
- Bodily Injury: \$30,000 Per Person and \$60,000 Per Accident
- Property Damage: \$25,000
- Personal Injury Protection “PIP” \$2,500
- Uninsured / Underinsured Motorist – UM/UIM:

Do You Know What Coverages You Have?

Challenges of Complex Claims



Challenges of Complex Claims



**Complex Claims Are Unique
and Require Specialized Focus**

Challenges of Complex Claims



- Identifying MVA / TPL Claims Can be Difficult
- EMR's are not Designed to Handle Auto Claims
- Billing Requirements Vary From Payer to Payer
- COB and Determining Liability (or Percentage of Liability)
 - Not to Mention – Out of State Rules

Challenges of Complex Claims



- Attorney Correspondence and Reduction Requests
- Filing Liens – Varies by State
- How Much Time and Energy to Allocate
- Length of Time to Collect

Significance of Patient Access Focus



Why Focus on Patient Access Training?

- Improves the Patient Experience
- Expedites Registration
- High Turnover Position
- 40% of a UB-04 is Populated at Patient Access
- Reduces Account Touches to Payment
- Increases the Ability to Collect
- Expedites Payments

Significance of Patient Access Focus



Patient Access Training Results

- 25 bed CAH hospital actively pursuing MVA accounts
- Staff spending disproportionate time on these MVA claims
- Difficulty getting accounts paid

25 Bed CAH Hospital	Hospital Client	With Training and Specialized Management	% Increase
Average Monthly MVA Account Identification	4	10	147%
Average Monthly Collections on MVA Accounts	\$5,379	\$18,783	249%
Annual Collections	\$64,550	\$225,396	

Collections noted below are from Auto Payers only (MedPay and TPL)

Significance of Dedicated Focus



Dedicated MVA Focus

- Multi-Facility Health System
- Did not have a dedicated MVA department

Multi-Facility Health System	Hospital Client Pre-Specialized Assistance All Payers	With Specialized Assistance MVA/TPL Payers Only	Increase
Average Monthly Collections on MVA Accounts	\$83,128	\$263,916	217%
Annual Collections	\$997,539	\$3,166,996	\$2,169,457

Significance of Dedicated Focus



Dedicated MVA Focus

- Had a dedicated MVA department

Multi-Facility, Multi-State Health System	Hospital Client Pre-Specialized Assistance MVA/TPL Payers Only	With Specialized Assistance MVA/TPL Payers Only	Increase
Average Monthly MVA Accounts Identified	375	786	110%
Average Monthly Collections on MVA Accounts	\$324,175	\$1,068,659	230%
Annual Collections	\$3,890,095	\$12,823,908	\$8,933,813

“I have certainly learned that **‘you get what you pay for’**. Given my personal experience with a great MVA/TPL vendor partner, I would be happy to talk to whomever it is you are working with and serve as a reference.”

– Jeff Neisen, MBA, Sr. Director, Billing & A/R Management

Key Takeaways



- MVA Claims Are Complex, Many Times Having Multiple Payers
- Coverages and Benefits Vary from State to State
- The Challenges Hospitals Face are Significant, and Resources are Often Limited
- Training Patient Access Staff is Extremely Important and On-Going
- MVA Claims are Worth The Focus
- Regulations and Compliance are Ever

What is your Strategy?



Questions to consider in determining if you have the resources needed to handle MVA claims with excellence:

- Do you have dedicated staff for only MVA in order to stay on top of the regulatory changes, rules for out of state patients, etc.?
- Can you provide the ongoing training to keep PA and new staff informed?
- Do you have the processes and technology, in addition to your EMR in order to manage auto payer nuances properly?
- Do you or your staff have the legal knowledge to know when personal injury attorneys are right vs just using legal jargon to intimidate you into giving large reductions?
- Do you have the reporting benchmarks and transparency to accurately determine the success of your efforts from outside



Questions?



Thank You!



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