



Ingenix Subrogation and Injury Claims Coordination

Key Features ↙

- ← Mine claims data to accurately identify potential cases
- ← Expedite case resolution through effective member communications
- ← Prevent and recover accident-related medical and disability expenses
- ← Detailed progress and performance reporting

Summary

Ingenix Injury Coverage Coordination and Subrogation Services identify, investigate, prevent, and recover payments related to accident-related medical and disability expenses. Motor vehicle accidents, medical negligence, work related accidents, premise liability, and defective product injury cases are among those investigated to determine the party responsible for bearing liability. Ingenix applies powerful analytics and experienced investigators to intensify recovery efforts so that appropriate claims are paid by appropriate parties.

Accurate Identification of More Potential Cases

Applying proprietary analytics techniques called SubroAnalytics™ developed by trained biostatisticians, Ingenix mines claims data and identifies accident-related injury cases on a daily basis.

SubroAnalytics™ uses predictive analytics to identify increased subrogation and savings opportunities, provide data that will enable the business to make better decisions and improve processes in order **to maximize recoveries**.

Ingenix SubroAnalytics™ algorithms are built leveraging the Ingenix databases which include information on more than 50 million individuals and more than 20 terabytes of statistically relevant data elements.

Claims history is reviewed and first- through fourth-level diagnosis codes are scrutinized to determine if potential third-party liability exists. Manual referrals may also be submitted by the health plan. In addition, Ingenix utilizes external data repositories to **identify additional hard to find cases**. Predictive models created by SubroAnalytics™ are then used to identify what types of claims possess the **highest probability to generate recovery**. SubroAnalytics™ also analyzes socioeconomic variables in order to **increase membership response rate** and has built predictive modeling and data management tools to **improve settlement ratios** and **optimize recovery cycle time**.

Effective Communication with Plan Members

When a case is identified for injury coverage coordination, Ingenix investigators initiate communications with the affected plan member. Outreach is made by mail and telephone to prompt member feedback and response. More than 50 dedicated Ingenix call center professionals, including bilingual staff,

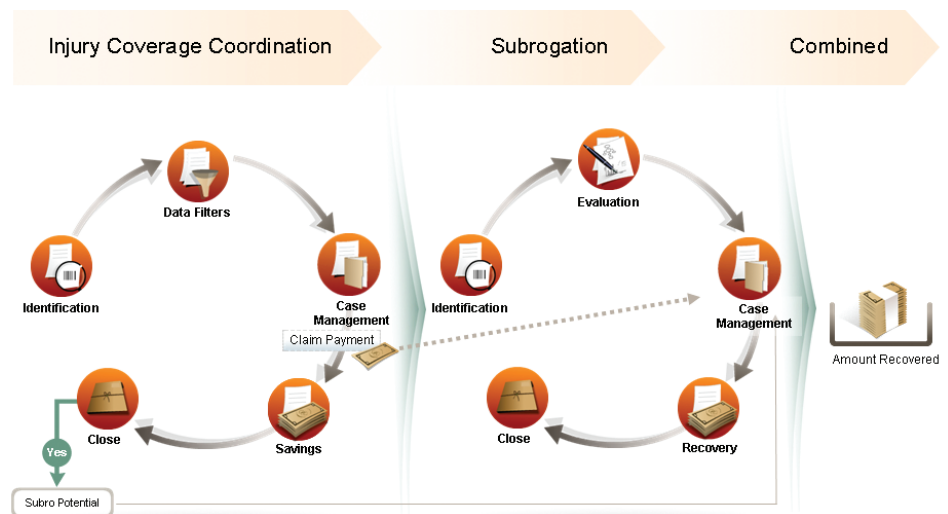
are available from 7:00 a.m. – 7:00 p.m. central time daily to accept incoming calls from plan members. Members may also choose to provide necessary information by mail or website for greater convenience. Accurate case identification and effective member communications enables Ingenix to resolve cases quickly, bringing 90% of claims to closure within 15 calendar days of inception.

Prevent and Recover Accident-related Medical Expenses

Ingenix investigators can coordinate with other insurance carriers to apply workers’ compensation, automobile medical policies, and personal injury protection coverage before claims are addressed by the health insurer. Ingenix investigates and evaluates accident details, contract language, law, insurance coverage, and other theories of liability to assess the probability of successful recovery. If accident-related claims have already been paid by the health plan, then Ingenix subrogation professionals negotiate and, when necessary, litigate to secure reimbursement on the health plan’s behalf.

Detailed Progress and Performance Reporting

Ingenix keeps clients informed through each stage of the claims review and recovery process. Daily guidance is provided on a claim-by-claim basis. Monthly performance reports detail active cases, negotiation progress, and projected and actual recovery results. A dedicated Ingenix implementation team and account manager monitor program effectiveness and work with the health plan to optimize recovery results.



Ingenix Injury Coverage Coordination and Subrogation Services have helped health plans prevent and recover more than \$200 million in accident-related claims last year. Contact your Ingenix account executive for a demonstration of these services and the benefits that can be delivered for you.