

# 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



## My #1 MVA/TPL Pain Point is:

1. MVA/TPL Patient Identification
2. Unidentified Insurance Follow-up
3. MVA/TPL Processes and Workflows
4. PIP / Medpay Billing
5. Hospital Lien Filing
6. Attorney Settlement Negotiations
7. Length of Time to Collect
8. Other

# 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 New Mexico?



## Motor Vehicle Crash Deaths: Costly But Preventable

### NEW MEXICO



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

#### TAKING ACTION CAN SAVE LIVES

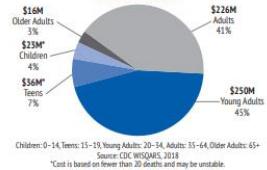
In 2018, about 380 people in New Mexico were killed in motor vehicle traffic crashes. New Mexico can consider the following proven strategies, and the enforcement of related policies, to save lives and money:

- Child passenger safety laws that require proper car seat and booster seat use until at least age 9
- 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)
  - A minimum age of 18 for lifting both nighttime driving and young passenger restrictions

COST OF TRAFFIC DEATHS BY TYPE OF ROAD USER  
NEW MEXICO



COST OF TRAFFIC DEATHS BY AGE GROUP  
NEW MEXICO



#### 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)



Centers for Disease  
Control and Prevention  
National Center for Injury  
Prevention and Control

Working together, we can help keep people safe on the road—every day.  
[www.cdc.gov/motorvehiclesafety/statecosts](http://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 facilities\*

# 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 NM



- Compulsory Coverage (25/50/10)
  - Bodily Injury: \$25,000 Per Person and \$50,000 Per Accident
  - Property Damage: \$10,000
- Optional Coverage
  - Medical Payments – MedPay
  - 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 Patient Access Focus



## Patient Access Training Results

- Single Hospital, Level III Trauma
- Had a Partner But Didn't Allow Patient Access Training or Vcode Report Initially
- Implemented Tools and Patient Access Training in January

Level III Trauma Facility	Hospital Client with Outsource Partner	Hospital client after Training and MVA Claim Scrubber	Increase
Average Monthly MVA Accounts Identified	76.25	90	18%
Average Monthly Collections	\$97,369.32	\$117,038.02	20.2%
Annual Collections	\$1,168,432.00	\$1,404,456.24	\$236,024.24

# Significance of Dedicated Focus



## Dedicated MVA Focus

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

Multi-Facility Health System	Hospital Client All Payers Pre-Continuum	With Continuum 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

# Key Takeaways



- MVA Claims Are Complex, Many Times Having Multiple Payers
- Coverages and Benefits Vary from State to State
- Regulations and Compliance are Ever Changing
- 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

# 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 amount of payments from auto insurances?



# Questions?



# Thank You!



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