# Disarming the MSPQ

With Kevin Willis VP of Claim Services





# MEDICARE SECONDARY PAYER (MSP) QUESTIONNAIRE

- Must contain the correct answers
- Must come from a valid resource
- Must describe your claim
- It is a tool



### COORDINATION OF BENEFITS

- Medicare's rules trump all others
- A only.. B only
- Disability

• VA

#### **EMPLOYED VERSUS UNEMPLOYED**

- What is employed?
- Retirement dates
- Long Term Disability
- COBRA Coverage

### **COMMERCIAL MISCONCEPTIONS**

- Beware the patient preference rule
- Just because they pay, doesn't mean they should
- Personal policies

# ACCIDENTS (NON-WORK RELATED)

- Automobile

- Dog bites

- Slip and Fall

- Good Will

- Product Liability

- Malpractice

### **NO-FAULT INSURANCE**

- Is what it says, "no fault"

- PIP or Premise Medical

- Policy limits

- Policy parameters



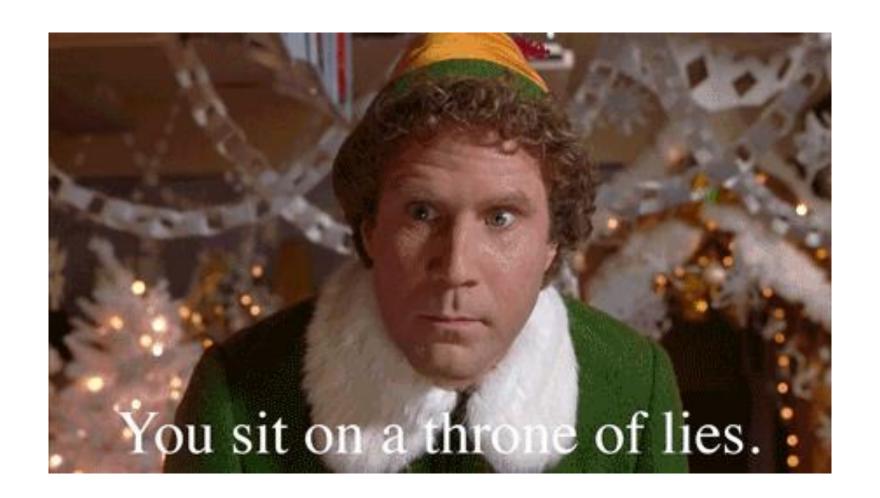


#### LIABILITY

- Do you hold anyone responsible?
- Liability is determined by the patient
- Pursuit/Receipt of dollars is required
- My attorney said...

## NON-COOPERATIVE PATIENTS

- The patient must be able to provide the information or action that is required
- The patient must be informed that their actions will make them self-pay
- Patient doesn't have to believe you



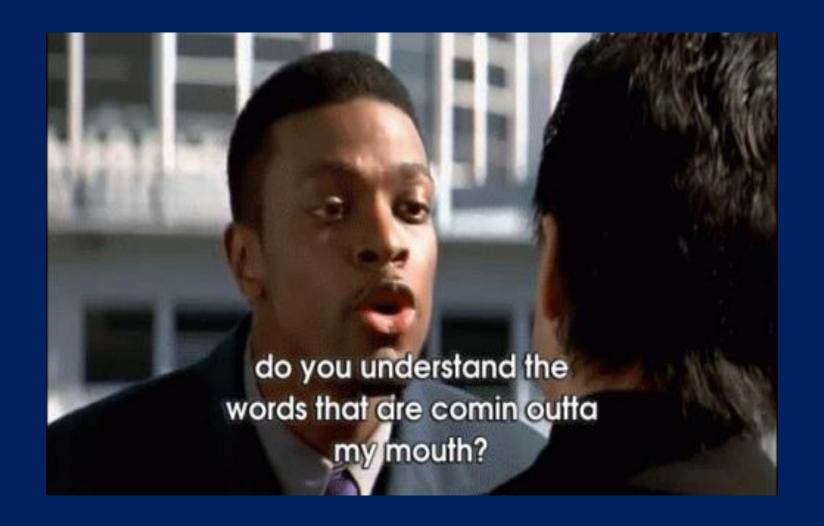
### **AUDITOR TRIGGERS**

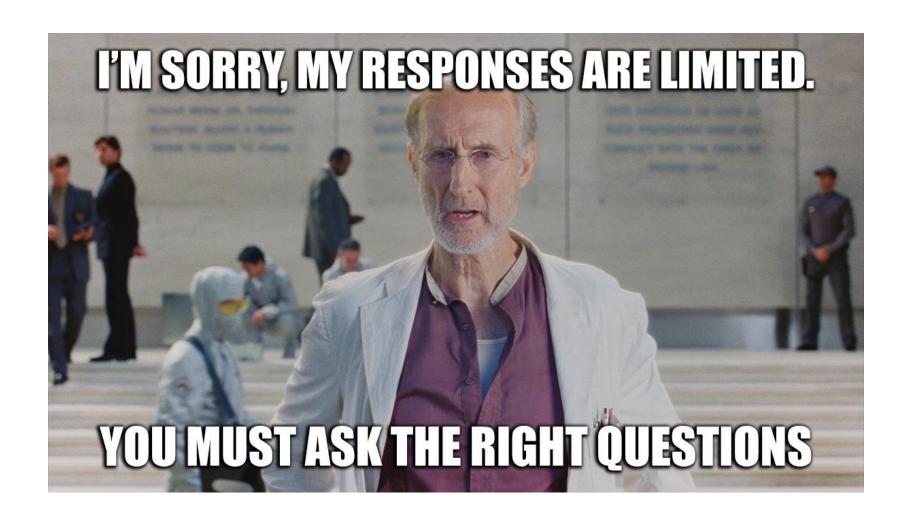
Accidents

• Improper entitlement identification

• ESRD patients

Understand the questions you ask







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