

# CASE STUDY

***“BRG was confident in what they could do, and they have not disappointed.”***

A national logistics company (“Client”) was successfully managing a self-funded, self-administered health care plan. As the company grew, it made sense for Client to hire a third party administrator to support the plan’s regular operations. Subrogation was part of the bundled package of services Client received, but the work was outsourced to another vendor selected by the TPA. Unfortunately, Client’s principal benefits analyst became concerned shortly after the TPA and its partners assumed responsibility for subrogation.

“The TPA’s business partners never gave us a very strong belief that they knew what they were doing,” the company’s benefits analyst said. “They spent a great deal of time asking us if we would write off subrogation collection efforts because they thought they had exhausted all possibilities.”

Instead of operating as self-sufficient experts in the field, the TPA’s subrogation partner continuously requested Client’s approval to settle subrogation cases for far less than they were worth. The process was tiresome and disheartening.

## **A LESSON IN SUBROGATION**

Client’s team first met with Tom Lawrence, CEO of Benefit Recovery Group, because he proposed a unique solution to the problems they were facing with the TPA’s subrogation partner.

“He was confident that BRG’s efforts to collect on these third-party cases would exceed what we were doing with our TPA’s partner,” she said. Tom educated the principal benefits analyst about Client’s subrogation opportunity and empowered her to make a decision that would positively impact the company’s health care plan for years to come. In April of 2010, Client elected BRG as its subrogation partner in an effort to find a firm that would ensure its subrogation program reaches its maximum potential.

## **AN UNBREAKABLE PARTNERSHIP**

Since April of 2010, Client’s partnership with BRG has changed the way the company’s principal benefits analyst looks at subrogation. Instead of viewing subrogation as a disheartening time drain, she trusts that it is in the hands of competent professionals who understand her fiduciary responsibilities and have the plan’s best interests at heart.

“We talked with BRG and basically said, ‘You’re the expert, you need to be the ones to tell us what can be collected and what can’t,’” she said. “And they’ve done that. The savings they have provided the plan are significant because their efforts in collecting are second to none.”

The partnership has run seamlessly, with BRG working tirelessly to eliminate waste from the plan. As BRG continues to prove their self-sufficiency and tremendous impact, their relationship with Client has been fortified.



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Following a recent merger, Client sent out RFPs regarding all areas of its health care plan. Written into the RFP was a strict clause that named BRG as the company's subrogation vendor.

"If anyone bidding for our business had a problem with the retention of BRG as our subrogation vendor, it would eliminate them from the process," said Client's principal benefits analyst. "That's how strongly we feel about our partnership with Benefit Recovery."

Since 2010, BRG's work to reduce plan waste has contributed to keeping Client's cost trend lower than the national average. This ultimately benefits plan members, as their costs have remained relatively low compared to other companies with similar health plans. BRG's success speaks to the passion and expertise that BRG applies to every client relationship.

"We genuinely believe that our partnership with BRG is a worthwhile function of the plan, and it has been painless."

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