

SUCCESS STORY

Subrogation questionnaires: An invitation for member “noise”



HOW IT STARTS

In the course of managing their company’s self-funded health care plans, benefits managers often must address concerns raised by the plan’s members. But when a third-party administrator incessantly pesters members to investigate potential subrogation cases, it’s time to draw the line.

After suffering an injury, plan members will most likely begin receiving subrogation questionnaires in the mail. To the average person, these questionnaires may seem intrusive, as they request details about the member’s medical history and whether they have initiated legal action. Most members either panic, identifying the letter as a scam to steal their personal information, or they worry about having received an unexpected medical bill. If they throw it away, the questionnaires just keep coming every 45 days. And with each new letter, the language seems more threatening.

THE PROBLEM

This is how most subrogation vendors seek recovery opportunities. They mail thousands of questionnaires to plan members every year. Understandably, members often view these questionnaires with disdain and toss them aside. Worse, they often misunderstand the letters, leaving many with the impression that their employer doesn’t want to cover their medical costs. The benefits team is typically stuck responding to the complaints. After one benefits executive learned that her plan members received nearly 10,000 initial subrogation questionnaires in a single year, she said, “I hate that process.”

An innovative solution

Identifying subrogation cases is difficult. For example, of the motor vehicle accident cases identified by Benefit Recovery Group, just 20 percent are correctly coded on the claim file. **Still, employees and their families should not be burdened with the responsibility of identifying subrogation cases.** They should not be subject to the confusion and fear that is often prompted by a subrogation questionnaire. Neither should benefits professionals have to spend time responding to concerns about these letters.

A process dependent upon members responding to questionnaires will always produce subpar results and lead to member complaints.

THERE'S A BETTER WAY

BRG developed a more effective, less invasive way to identify more subrogation cases and recover the plan’s dollars. We use proprietary data mining and research techniques to identify subrogation cases and obtain the critical information necessary for recovery.

BRG will never mail a subrogation questionnaire.