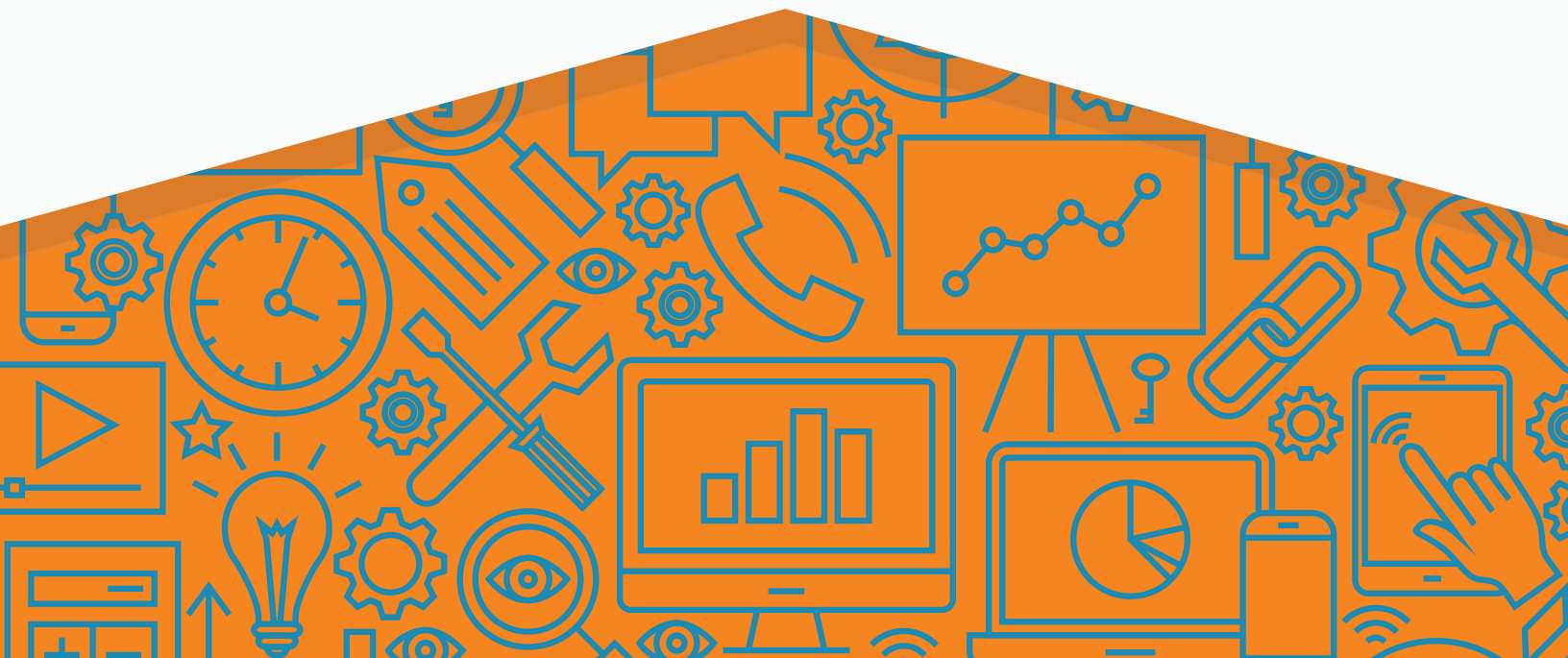# EQUIAN

THE NEXT GENERATION OF
HEALTHCARE
SUBROGATION

A Free E-Book

Discover Your Highest Subrogation Recovery Potential

An Omni-Channel Approach

At the core of subrogation is ensuring the right party pays the right amount. There are many ways to make that happen. Methods can range greatly from highly invasive to highly automated. At Equian, we think an omni – channel approach that considers the latest in technology and filters files to the most appropriate place is the sweet spot. Sometimes that requires automated and sometimes it requires human intervention.

So, what exactly does omni-channel mean to us? At its core, we define omni-channel as a multichannel approach that does 3 things very well:

1 Maximizes the latest in available technology so payers can determine when and how it is most appropriate to reach out to members and maximize recoveries.

2 Gathers and synergizes information in an automated fashion for the benefit of the member and the payer.

3 When member outreach is determined appropriate, allow members to interact online, via a mobile device, or by phone. Regardless of their choice of communication, the experience should be seamless.

It's important to distinguish an omni-channel approach from a multi-channel approach. Essentially, it comes down to the depth of the integration and synergy. All omni-channel approaches will use multiple channels, but not all multi-channel approaches are omni-channel. You can have a great channel for members to respond, but if you are not targeting the right member at the right time for the right case, it's not omni-channel.
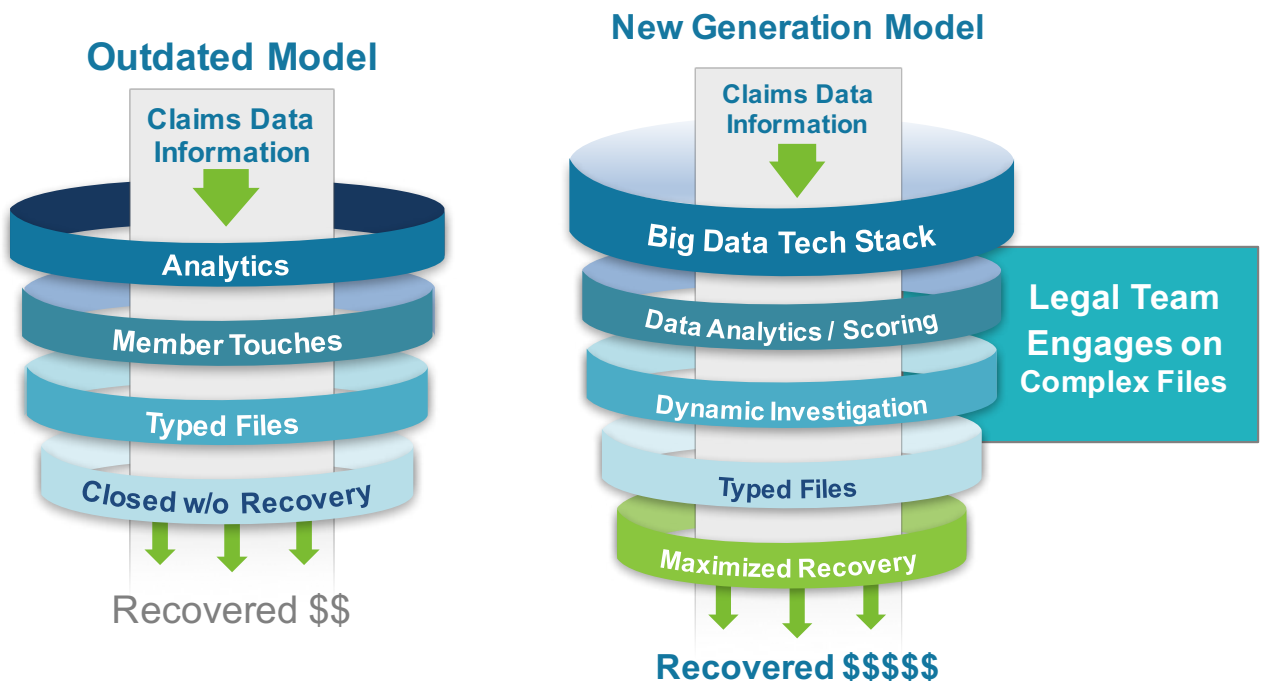
Omni-Channel versus Traditional Multi-Channel

Adding logic layers to a typical subrogation workflow will allow highly accurate information to be gathered without reaching out to a member. This type of information and intelligence can be maximized by applying the following channels:

- Big Data
- Targeted Selection
- Content rules
- Robotics
- Machine Learning
- Dynamic Investigation
- Legal Engagement

By combining the latest in technology sophistication with appropriate processes, payers can ensure the highest probability cases are identified and pursued so members are not burdened with unnecessary inquiries. With the type of technology available today, an omni-channel approach is possible by creating the right workflow to fine-tune an efficient process.

Exhibit 1: See how additional channels can be added to an outdated model to maximize recoveries.

Outdated Model

Claims Data Information

Analytics

Member Touches

Typed Files

Closed w/o Recovery

Recovered $$

New Generation Model

Claims Data Information

Big Data Tech Stack

Data Analytics / Scoring

Dynamic Investigation

Typed Files

Maximized Recovery

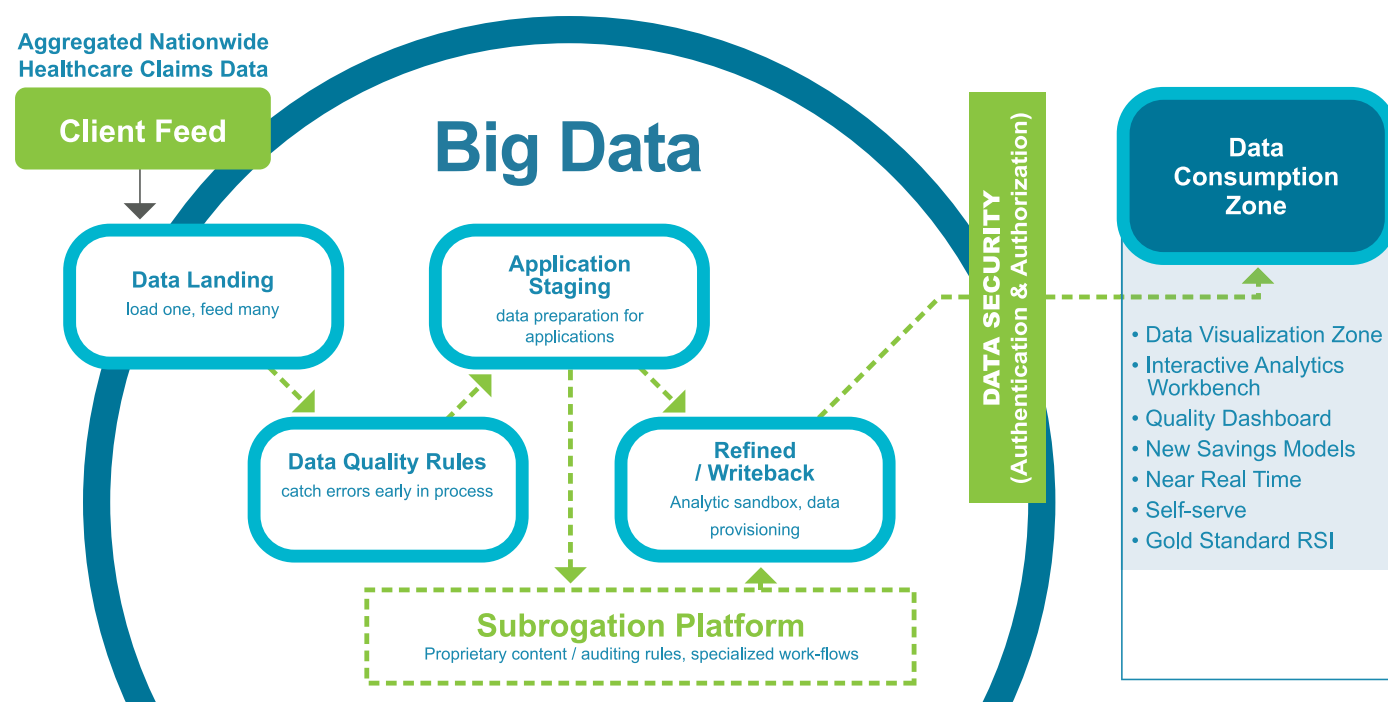**Legal Team Engages on Complex Files**

Recovered $$$$$

EQUIAN

Equian experts think about omni-channel success in 4 parts that payers can develop internally, co-source, or outsource.

Part 1: Big Data

It all starts with big data. Large volumes of data are readily available in the healthcare industry. Simply utilizing a core subrogation processing system without other technology integration is no longer best practice. The newest generation subrogation solution starts with a full technology stack that integrates Big Data, scrubs data outside of the core platform, integrates desired data into a core subrogation processing platform, and prepares the data for easy consumption that leads to effective decision making about potential recoveries.

Exhibit 2: Shows the effective integration of Big Data into a larger Technology Stack.

Aggregated Nationwide Healthcare Claims Data

Client Feed

Big Data

Data Landing
load one, feed many

Application Staging
data preparation for applications

Data Quality Rules
catch errors early in process

Refined / Writeback
Analytic sandbox, data provisioning

Subrogation Platform
Proprietary content / auditing rules, specialized work-flows

DATA SECURITY (Authentication & Authorization)

Data Consumption Zone

- Data Visualization Zone
- Interactive Analytics Workbench
- Quality Dashboard
- New Savings Models
- Near Real Time
- Self-serve
- Gold Standard RSI

By building a technology stack or partnering with other entities to integrate cutting edge technologies including Informatica, Hadoop, and Hive, payers can create an approach that makes installing, accessing and analyzing data seamless.

Information delivered into a purpose-built subrogation platform can then exponentially enhance recovery dollars:

- Big Data integration drives speed, quality of findings, and additional insight.
- Content cross pollination allows additional audit rules to be incorporated into a core platform.
- Tableau reporting and benchmarking can deliver real time, self-service gold standard business intelligence.

Part 2: Targeted Selection Scoring

Scoring claims is the best way to determine potential subrogation success before any member interaction. The big question is what should be integrated to be sure the score is accurate. As information moves through a technology stack into a core subrogation platform, several technology features should be considered when scoring:

- Predictive Analytics
- Robotics
- Natural Language Processing
- Machine Learning

By using all the available artificial intelligence that can be garnered, payers can find all needles in the claims data haystack before considering member outreach. This overarching approach provides a High, Medium or Low score based on probability of a subrogation event and it calls out investigations to avoid.

Part 3: Dynamic versus Static Investigation

Dynamic Investigation starts with a highly intelligent claim scoring process outlined in part 2 above and deploys specific processes based on the score. When claim scoring reveals a need for member outreach, payers can leverage a range of channels including proprietary and third-party databases, letters, call centers, IVR technologies, and mobile and web options to maximize responses while giving members flexibility to respond for a superior customer experience.

Exhibit 3: Below illustrates the success factors of a dynamic investigation process.
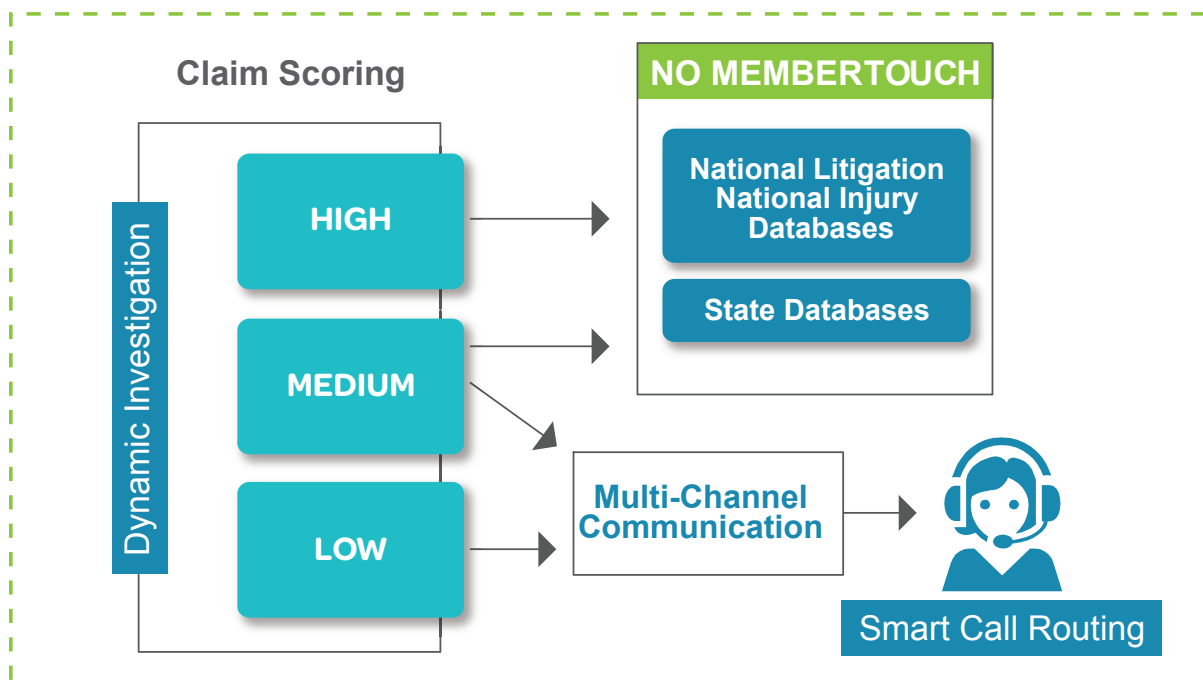
A dynamic investigation process allows payers to take swift action to investigate and determine the true recovery potential without letting cases age or spoil. It provides actionable responses in a short time frame to determine recovery potential and ensures no recoveries are missed, especially when managing first-party insurance coverage.

Research clearly demonstrates that simple accident questionnaires do not yield a strong member response (typically only 65%). The traditional first step of sending a questionnaire has long been replaced as the most effective method for investigation. Bypassing the questionnaire and routing high scoring claims investigations through an automated database channel has been shown to increase recovery response data to nearly 90%.

Dynamic investigation that starts with front-end scoring immediately drives high scoring cases through a carefully thought out investigation process following several channels depending on the predictive likelihood of recoveries in the identified cases.

Part 4: The Law is on Your Side

Legal oversight and attorney involvement should be present from the start of an investigation to provide ongoing communication and counsel on any changes in laws. This channel should never be ignored though it is not technology based.

Legal staff should be available during all phases of the recovery process and engage at any time necessary on claims before, during and after settlement. There should not be a set dollar threshold for legal engagement.

Also, plan language that contracts around every possible defense to recovery today may not be valid in the future, so legal teams need to provide channels that ensure immediate alerts when changes in law impacts plan document content.

Omni-Channel Summary:

To make subrogation improvements, you need to know how your subrogation program stacks up against others. How do you know if your program is performing above or below average? What type of transparency in data, both internally and from vendors, do you have that can provide insights about your subrogation performance within the industry? Benchmarking also gives payers some guideposts on where programmatic weaknesses and strengths may lie.

Results for payers who have partnered with Equian to develop an omni-channel approach that fits with their current model include:

- Reduction in member touch points by targeting only claims with true recovery potential
- Increased recovery opportunities by finding new discoveries within Big Data
- Engagement of members only when necessary and with efficiently based scoring analytics
- Significantly enhanced analytics with artificial intelligence information gathering
- The ability to provide practical insight and deploy action around analytic discoveries

Exhibit 4: Below illustrates the impact of an omni-channel approach across all Equian subrogation clients for every 1 million lives.

2016		2017 Projections
77K	Identified: +9.1%	84K
67K	Investigated: +13.4%	76K
6.1K	Managed: +8.2%	6.6K
2.6K	Recovered (est.): +17%	2.8K
$12.2M	Recoveries $: +28%	$14M
66K	Member Touches: -33%	44K

2013

132K	Member Touches: -50%

Reduction in member touches since the deployment of our omni-channel approach will total 66% by the end of 2017 – From 132,000 to 44,000 member touches per every 1M lives WHILE increasing recoveries.

About Equian:

Equian delivers payment integrity solutions through **proprietary content, enabling technology, and highly responsive customer service**. We analyze healthcare and insurance data to ensure payments are fair, accurate, and paid by the correct party—resulting in billions of dollars in savings for our clients every year. Equian's payment integrity value chain includes pre- and post-payment solutions and are supported by core technology platforms that detect and address gaps to ensure optimal payment performance.

Equian Subrogation Omni-Channel Approach

Technology Differentiators

- Targeted algorithms specifically for Auto, Workers Compensation, Product Liability & Property
- Predictive Analytics selects best outreach channel to minimize member abrasion
- Analytics-driven Investigation to focus on high recovery probability claims

Dynamic Investigation Differentiators

- Faster cycle time
- Minimized member touches with no recovery loss
- Continuous re-scoring based on new information
- Smart call routing / multi-channel member response options

Expert Resource Differentiators

- 95 Legal resources who train, continually assess, and work key files
- Implementation and operational staff experts continuous involvement from contract signing
- Subro law dedicated website

To learn more, visit equian.com, email marketing@equian.com, or Click Here.