



Client Success Story

Third-Party Administrator Revamps Subrogation Process, Doubles Monetary Recoveries

A large third-party administrator of healthcare plans with more than 250,000 member lives was missing out on too many subrogation opportunities, leading to the loss of a long-standing client relationship and a threat to the TPA. The company fired its former subrogation provider and partnered with Intellivo to streamline their subrogation efforts and maximize recoveries.



Key Challenges



Missed recoveries and deadlines



High administrative burden



Inconsistent recoveries



Delayed responses from vendors

Outcomes



Improved Case Identification

Discovered more than 800 previously missed cases worth more than \$9.2 million in potential recoveries



Reduced Administrative Burden

Streamlined referral process and automated ledger generation



Doubled Actual Recoveries

More than \$2.5 million recovered to date



Rapid Response Communication

Proactive case updates including same-day responses to inquiries



Increased Recovery Rate

Increased average of recovered amounts to 87% of total lien



Detailed Reporting

Improved visibility into case status and access to recovery percentage tracking



Faster Case Resolution

Most cases are now settled within 18 months



Consistent Monthly Recoveries

Predictable income for clients



Leading TPA Looks for Better and More Reliable Subrogation Process

A large third-party administrator with more than 250,000 member lives had been struggling with its subrogation efforts with previous vendors. When the TPA analyzed potential recoveries versus actual recovery amounts, the discrepancies were significant.

“On a lot of cases we missed deadlines, or missed settlement dates, and so we were missing out on recoveries as a result,” said a Coding Auditor and Subrogation Analyst for the TPA.

In the span of two years, these oversights caused the TPA to miss subrogation opportunities with at least **814 cases worth an estimated \$9.2 million**. Even worse, they also cost the company a client relationship.

“One of our clients terminated coverage with us,” the analyst said. “Other clients wanted us to turn over the cases to a new subrogation vendor.”

Improving Recoveries

The TPA turned to Intellivo in 2021. Working with Intellivo’s team of experts, it reevaluated its subrogation processes. The company needed a solution to quickly and accurately identify claims to subrogate, file the paperwork correctly and expediently, and work in tandem with all attorneys to successfully close the cases with the highest recovery amount possible.

Once it streamlined its administrative processes with Intellivo, the TPA saw a spike in subrogation opportunities – **which more than doubled**. And by significantly improving the case identification process, it has been able to meet case deadlines. Now, most cases are settled **within 18 months**.

“The most important results (are) that cases are settled promptly,” the analyst said. “And so we’ve seen a lot faster turnaround in cases.”

Streamlining the subrogation process has also positively impacted the TPA's administrative needs.

"Previously, I would have to generate ledgers of all the claims paid each time we had to refer a case. But now, since we already send the claims data file over each month, I no longer have to," said the analyst. "So basically, it lessened the administrative burden for our team, where we did not have to send so much information on a referral."

In addition to Intellivo's technology, the TPA also gained a responsive partner. Rather than waiting days or weeks for a response, it has a direct connection with Intellivo's client services for prompt case communication.

"If I send an email saying we need this handled by the end of the day, I know it will be resolved," said the analyst.

The Benefits



Complete identification of all subrogation and recovery opportunities with no member contact



Streamlined administrative processes mean less operational burden



Transparent case management from case initiation to settlement



Consistent recoveries for the TPA and client



Maximized recoveries through real-time identification



Rapid communications response to meet deadlines and maximize settlements

See how Intellivo's automated subrogation process can increase your recoveries.

Learn more at intellivo.com or contact sales@intellivo.com.