Intellivo

Subrogation Best Practices Checklist

How Health Plans and TPAs Can Maximize Recoveries and Reduce Leakage

Subrogation done right is a strategic lever for cost containment, not just a back-office task. Use this checklist to assess whether your current process is setting you up for consistent, transparent, and maximized recoveries.

1. Improve Identification and Accuracy

- Verify all claims for potential third-party liability, not just obvious ICD-coded claims.
- Continuous review of multiple data sources (external feeds, accident reports, legal filings).
- Use tech-enabled discovery tools to capture “hidden” opportunities in real time.

2. Minimize Member Disruption

- Eliminate member questionnaires to identify subrogation matters.
- Use automation and data integration to reduce reliance on member input.
- Enhance member experience by resolving claims without added stress.

3. Act Fast to Maximize Reimbursements

- Issue lien notices within hours, not weeks or months.
- Compete early for policy funds before they are depleted.
- Automate lien confirmation and notifications to speed the process.

4. Modernize with Technology & Automation

- Replace manual, reactive workflows with automated tools.
- Ensure lien compilation is accurate and comprehensive with automated workflows.
- Track cases in real time to prevent premature settlements and gain full visibility.

5. Strengthen Quality Control

- Review plan language regularly to protect recovery rights.
- Apply structured negotiation frameworks to avoid unnecessary concessions.
- Empower analysts with tools and data to push back against “standard” discounts.

6. Treat Subrogation as a Strategic Priority

- Position subrogation as part of your broader cost-containment strategy.
- Apply the same rigor to post-pay recoveries as you do to pre-pay claim reviews.
- Regularly benchmark recoveries against industry standards and vendor performance.

7. Choose the Right Subrogation Partner

- Don’t relegate subrogation to a back-office afterthought.
- Work with a partner that combines technology, expertise, and client-first service.
- Ensure any would-be partner has the scale, training, and mindset to protect margins, reduce waste, and safeguard the member experience.