

Medical bill review

AUTO FIRST PARTY/PIP CLAIMS

When auto injuries occur, keeping a close eye on medical expenses is essential. We provide fast, accurate bill review services for auto first party and PIP claims, helping clients control costs and achieve the highest possible savings.

Our team analyzes all medical bills for auto first party and personal injury protection (PIP) claims to ensure any charges are related to the injury, and we identify and re-price inflated medical charges to appropriate levels. Our advanced technology and experienced clinical team help maximize savings for clients.

Integrated services bring it all together

Sedgwick provides clients with an integrated approach including care management and claims services customized to meet their individual goals. From the first call to report an injury soon after an accident occurs to the moment our examiner closes the claim, each service we provide is connected every step of the way.

Our expert medical bill review services for auto first party and PIP claims are part of our comprehensive cost containment solution. We incorporate applicable state fee schedules, usual and customary rates, PPO reductions, utilization review treatment plans, clinical edits and customized auto rules. We also offer litigation support and we measure provider performance using information from our bill review system. Other claim-related information is also analyzed such as duration and costs, and diagnosis and treatment codes.

Our unique approach helps increase savings

Our bill review program is designed to provide maximum savings quickly, accurately and efficiently. The advantages of our unique program go beyond fee schedules and network reductions – it is the way the information is processed that offers the key benefits.

Our medical bill review procedures are electronically connected with the claims system, which allows prompt and accurate processing. Integration between the bill review, claims and case management platforms allows utilization review decisions to be applied automatically, which increases savings and ensures regulatory compliance.

The first step we take toward lowering medical costs in the bill review process is through fee schedule reductions. Two-thirds of the fee schedule savings are straightforward and we generate the other one-third based on rules that are embedded in the system. For example, if you have an assistant surgeon treating a patient, they are paid at a reduced rate; and we maximize the value of those types of reductions by making sure we have experienced colleagues looking at the bills to ensure they are coded and paid appropriately. Once we have the right code, we want to be sure it reflects the lowest possible allowance for that code and that provider. Our primary objective is to make sure we are accessing the value-added fee schedule reductions on every bill to get the correct price. This service is provided at no additional cost to our clients.

We ensure that all reductions are included to produce the lowest possible fee schedule allowance. All additional discounts after that, such as PPO and other network discounts, are typically charged as a percentage of savings, so the more discounts obtained through fee schedule reductions, the lower the final service fee is going to be.

One major benefit of our program is that we pursue all bill reductions before moving on to nurse negotiations, network negotiations and other discounts to make sure we reduce the cost as much as possible.

Advanced technology analyzes all savings options

Our bill review team uses sophisticated, highly customized software to re-price bills according to state fee schedules, applicable state rules and regulations, usual and customary rates, PPO reductions, utilization review (UR) treatment plans and clinical edits. The

system includes proprietary and National Council on Compensation Insurance (NCCI) rules, allowing for proper adjudication of unbundled, up-coded and inappropriate services.

With our integrated bill review system, we are only processing bills for the services that should be paid for the client. The system is set up to identify any duplicates, billing errors, etc. All bills entered into the system are released with an explanation of reimbursement document, which includes the reasons for the payment, partial payment or denial, and contact information for providers who have questions or disagree with the recommendation.

Our experienced team

Our bill review and claims colleagues work together to assist clients nationwide.

All complex hospital and manual reviews are conducted by registered nurses with in-depth experience in medical claims. The routine and less complex manual reviews are handled by our senior bill review colleagues. They are seasoned healthcare professionals with an average of 11+ years of experience in bill review. Our customized bill review technology identifies the bills that require further examination or intervention from our nurses and bill reviewers. In addition, all colleagues on your claims team have access to real-time status information throughout the process.

We also have an experienced compliance team that monitors and researches state reporting requirements to ensure that we have the most up-to-date information in our bill review system. This dedicated group oversees any process adjustments that may be needed as a result of jurisdictional and legislative changes and updates that may occur.

Quality audits enhance performance

The quality assurance team consists of data specialists whose primary objective is to improve outcomes by completing pre-payment and/or post-payment analyses to ensure compliance with state guidelines, regulations and performance guarantees. In addition, the team tracks results with a focus on education and training for our bill reviewers. Their goal is to improve overall performance by designing audit controls focused on bill outcomes and processes, while also enhancing efficiency and financial results. All bills are audited randomly and 100% of bills over \$10,000 are audited before payment.

The Sedgwick difference

Our unique approach to bill review helps clients achieve the highest possible savings. Our expertise and technology enable us to provide consistent, high quality bill review services to help clients control costs and make a positive impact on their bottom line.

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To learn more about our medical bill review services for auto first party and PIP claims, contact:

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To learn more about our integrated and customized solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)