

Injury Coverage Coordination and Subrogation Services

Operational and Administrative Efficiency



Optum™ Injury Coverage Coordination and Subrogation Services help identify, prevent, investigate, and recover accident-related medical and disability claims expenses including motor vehicle accidents, medical negligence, work-related accidents, premise liability, and defective product injury cases to determine the responsible party for bearing claim payment liability. Once the responsible party is identified, OptumInsight applies powerful analytics and experienced investigators to intensify efforts so that the appropriate claims are paid by the appropriate parties.

Maximize savings and recoveries with accurate identification and effective prevention strategies

Injury Coverage Coordination and Subrogation Services feature both prospective and retrospective solutions. By combining advanced analytics and the insight of industry experts, we can help you increase identification of potential cases, maximize recoveries, and prevent inaccurate payments.

Sophisticated technology aids accurate identification of more potential cases

OptumInsight mines claims data and identifies accident-related injury cases on a daily basis by applying SubroAnalytics®—proprietary, predictive analytics techniques developed by trained statisticians. SubroAnalytics' algorithms leverage OptumInsight databases which include information on more than 50 million individuals and more than 20 terabytes of statistically relevant data elements.

Effective member communication

When a case is identified for injury coverage coordination, OptumInsight investigators reach out to the affected plan member via mail and telephone to prompt feedback and response. Members may provide necessary information online, by mail, or by calling our dedicated call center professionals.

Injury Coverage Coordination and Subrogation Services have helped health plans save and recover more than \$272 million in accident-related claims since 2007.

Injury Coverage Coordination and Subrogation Services:

- Mine claims data to accurately identify potential cases
- Expedite case resolution through effective member communications
- Prevent and recover accident-related medical and disability expenses
- Include detailed progress and performance reporting

The process

Injury Coverage Coordination and Subrogation Services mine your claims data to identify accident-related and injury cases on a daily basis. We apply powerful analytics techniques, SubroAnalytics, to intensify case detection, improve business processes, maximize recoveries, and increase savings opportunities. Our experts review claims history data and first-through fourth-level diagnoses codes to determine potential third-party liability. We also utilize external data repositories to identify additional, hard-to-find cases with greater accuracy and use predictive models to detect what types of claims are most likely to generate recovery. SubroAnalytics also analyzes socioeconomic variables in order to increase membership response rate to improve settlement ratios and optimize recovery cycle time.

Recover accident-related medical expenses

Our team evaluates accident details, contract language, law, insurance coverage, and other theories of liability to assess the probability of successful recovery. If accident-related claims have already been paid by the health plan, then OptumInsight subrogation professionals negotiate and, when necessary, litigate to secure reimbursement on the health plan's behalf.

Detailed progress and performance reporting

OptumInsight keeps clients informed through each stage of the recovery process with monthly performance reports that detail active cases, negotiation progress, and projected and actual recovery results.

Quick resolution

Accurate case identification and effective member communications enables OptumInsight to resolve cases quickly, bringing 90 percent of claims to closure within 15 calendar days of inception.

Maximize recoveries and increase savings opportunities. Contact us at **866.967.4448** or **insight@optum.com**.

