

# Gainwell Subrogation Services

A Comprehensive Subrogation Partner



gainwell

# Subrogation services from an industry leader



We are an industry leader in subrogation claims identification and recovery.

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Our services help healthcare organizations reduce cost and improve outcomes.

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We meet recognized industry credentials for safety and security, including HITRUST certification.

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# Experts in the subrogation field



# Our subrogation process



## Identification

### Case identifications increase by 300%

- › Sophisticated analytics, including predictive analysis and an advance scoring model, are applied to claims data
- › Analytics identifies combinations of diagnosis and procedure codes with the highest likelihood of being accident-related and have the greatest probability of recovery



## Investigation

### Response rates increase by 10–35%

- › We make member education and engagement paramount as critical to successful subrogation recovery
- › Friendly, trained specialists answer questions and help members understand the process
- › Multiple response channels include phone, email, web, U.S. mail or fax



## Case Management and Recovery

### Net returns increase by 60%

- › We seek the facts of the case using specialty subrogation tools
- › With all parties identified, we develop the most effective recovery strategy
- › Recovery specialists advocate for clients to secure best possible recovery
- › In-house subrogation counsel is available for consultation on all cases



**The key advantages of our three-phase approach over in-house operations:**

# An end-to-end single source partner



Built on a foundation of analytical excellence, Gainwell Subrogation Services' approach is comprehensive, scientific and investigative. By applying proprietary algorithms, our claims data analysis allows to quickly identify claims likely to have other liability.



**Claims are scored by likelihood and probability of recovery, based on:**

- › Combination of diagnosis codes
- › Patient age
- › Maximum single claim paid amount
- › Length of service period
- › Claim paid amount
- › Number of claims associated



**Self-insured groups experience**  
**\$30 per member, per year savings**



**Commercial carriers experience**  
**\$12 to \$15 per member, per year savings**



## Modeling & Mining

- › Data mining
- › Modeling
- › Scientific approach



## Operations Research & Analytics

- › Experimental design
- › Account segmentation
- › Performance evaluation
- › Account scoring



## Operations Strategy

- › Process execution
- › Process optimization
- › Account management
- › Quality program

# Specialty subrogation tools



**Our investigations take the most comprehensive approach possible to maximize identification and recovery.**



Research is not limited to identifying accident-related cases



We search for injuries or illness caused by medical malpractice, defective devices, dangerous drugs and toxic exposures.



**Partner and External Data Sources**



**Recovery Data Connect, LLC**

**ISO Database Searches**

**Federal & State Online Court Records**

**LexisNexis & Westlaw**

**Health Organization Resources**

**Social Media & Google Alerts**



# Litigation



## In-house Counsel

- › Dedicated to subrogation operations
- › Expertise in negotiations, plan language, litigation and managing outside counsel
- › Deep Employee Retirement Income Security Act (ERISA) experience



## Litigation Services

- › In house counsel will prepare case information for all decision making on litigation
- › Management of outside counsel and all required filings
- › Development and execution of subrogation legal strategy

# Transparent process for employers and other self-funded groups



## Consistent Process

Your employees experience a consistent process regardless of the number of carriers you make available.



## Subrogation Advocate

We identify and recover millions for employers and other self-funded groups as your subrogation advocate.



## Optimal Participant Experience

Customized and consistent outreach and educational material reduces member abrasion.



## Boost to Your Bottom Line

A no-risk, contingency fee arrangement eliminates the possibility of losing your investment.



## Additional Benefit Funding

Returning dollars from liable third parties to the benefit plan reduces overall cost and funds additional benefits for employees.



# Resources to support you



## Expert Staff

As a company that has 25 years of experience in subrogation identification, investigation and recovery, we have a team of investigative and legal experts who have decades of collective experience with healthcare and subrogation.



## Effective Installation and Comprehensive Communications

Our goal is to save you time and money— not create new work. By working with your carrier to obtain your claims data, the work effort by your team is minimal. In addition, we have a complete turn-key program supported by comprehensive print, electronic and multimedia tools to facilitate human resources professionals and employee awareness.



## Support for Human Resource and Risk Management

Our experienced Account Managers work with the HR and Risk Management staff to help ensure a successful implementation.



## Advanced and Sophisticated Systems

As we have grown to become the nation's leading advocacy and cost containment company, we have continued to add resources to support our staff as they serve our clients and members. We use state-of-the-art telephone and computer systems as well as proprietary databases that allow us to provide informed and superior service.

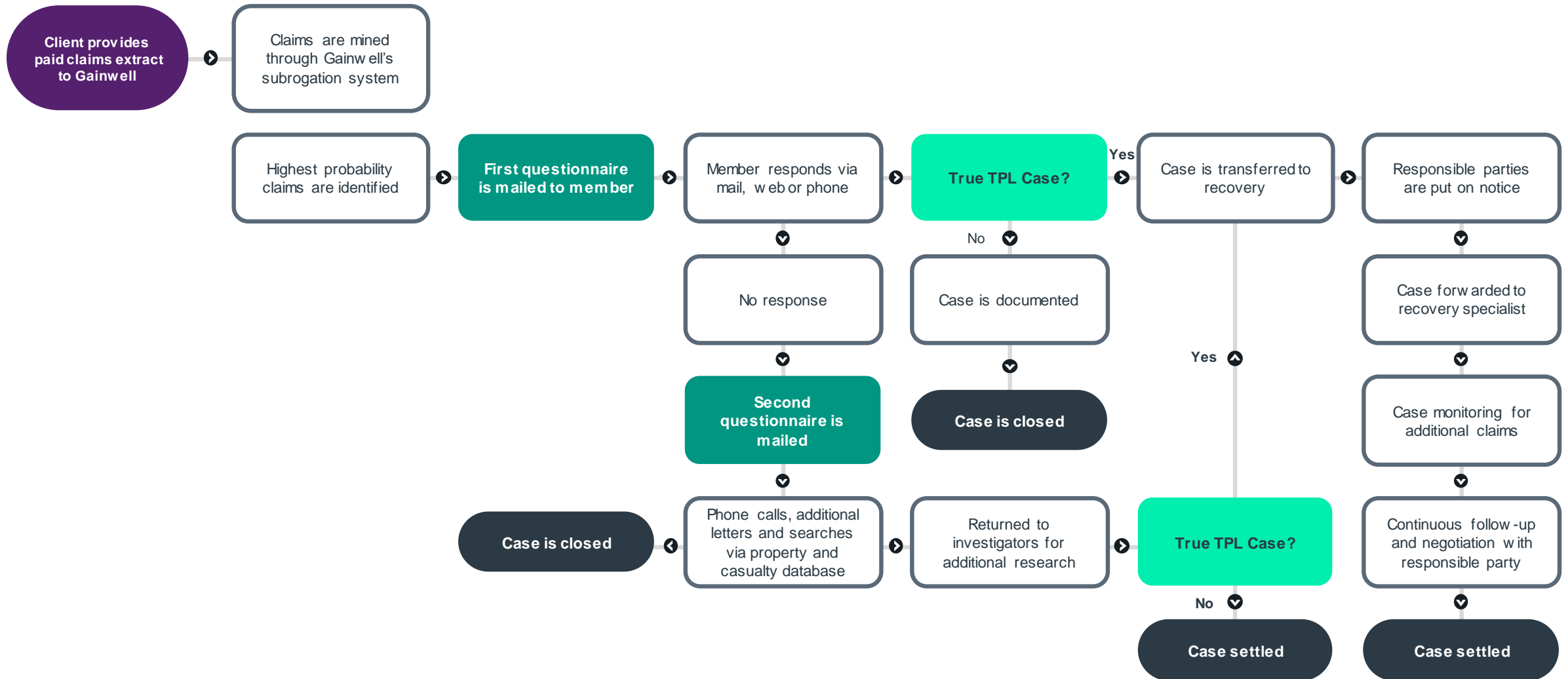


## Management Reports

Performance is tracked regularly and reported. Trends are identified either through daily operations interactions or as a result of the reporting package.

# Appendix

# Third-party liability workflow



# Thank you



**Contact**

[gainwelltechnologies.com](http://gainwelltechnologies.com)

**Gainwell Technologies**

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# Info sheet



HMS SUBROGATION SERVICES

## Maximize Recoveries for Casualty and Mass Tort Subrogation

Leverage HMS expertise as your subrogation partner

People often receive compensation when they are hurt in accidents, whether by unsafe products or due to negligence. When they do, all too often health plans don't receive reimbursement for medical expenses they've paid during treatment. Why? Because tracking down these cases means combing through scattered data from the court system, attorneys and insurance companies, among others.

Our subrogation services track down responsible parties and mass tort cases, bringing them to reimbursement and closure.

Enter HMS. Managed by legal and healthcare professionals, our subrogation services are dedicated to tracking down responsible parties and mass tort cases, managing these cases and bringing them to a successful reimbursement and closure.

### A Comprehensive Subrogation Process

HMS understands that a comprehensive subrogation identification process is the foundation of a successful recovery program. We identify potential recovery for healthcare claims paid for injuries to conduct both **casualty recovery** and **mass tort subrogation**.

### Casualty Recovery and Restitution

When an accident and injuries are caused by another party, HMS works with automobile, recreational vehicle, property and employer insurers and attorneys to ensure reimbursement for claims paid by the member's health plan. We also pursue restitution where a criminal process is the option for a member to recover healthcare expenses.

- **Automobile and Motorcycle Accident.** Cases where a vehicle accident was caused by another party.
- **Recreational Vehicle Accident.** Injuries that occur in recreational vehicles, including planes, boats, off-road vehicles, some requiring specialized knowledge where insurers and government entities are at fault.
- **Premises Liability.** A fall or other injuries caused by unsafe or defective condition, such as an unmarked spill in a grocery store or uneven concrete in an area intended for public use.
- **Homeowner's Liability.** Where an injury has occurred while the member was on a privately-owned property or due to the property owner's negligence.
- **Workers' Compensation.** If a member is injured on the job, HMS can work with the employer's workers' compensation insurance to ensure claims are re-billed correctly.

### Mass Tort Subrogation

Mass tort is a civil action involving numerous plaintiffs against one or more defendants in a state or federal court. When our teams detect new mass tort actions, HMS can analyze the claims provided for our review to determine if they meet criteria to be attached to the action. Categories include:

- **Product Liability.** Injuries caused by defectively manufactured products, design defects and failure to provide adequate warnings of potential danger when using a device.
- **Medical Malpractice and Medical Device Defects.** Where evidence indicates negligence or malpractice caused harm and additional medical costs for the member. Similarly, when a defective medical device is implanted in or used by a member and additional surgeries or treatment are required.
- **Toxic Exposure and Pharmaceuticals.** When a member is exposed to a toxic chemical or takes a pharmaceutical agent causing injury that requires medical treatment.

### Case Management and Recovery

Specialty subrogation tools maximize identification and recovery and include property and casualty database searches, federal and state online court records, LexisNexis® and Westlaw®, social media, Google Alerts® and more.

We apply sophisticated analytics to client data to identify subrogation opportunities. HMS has developed a proprietary subrogation identification scoring model based on association analysis of our clients' claims data. This predictive model identifies combinations of diagnosis and procedure codes that have the highest likelihood to be accident related and have the greatest probability of recovery.

### An Industry Leader in Subrogation Claims Identification and Recovery

Our expert legal team collaborates with the recovery team and clients, and engages in all aspects of the subrogation solution, including:

- Daily research and monitoring for new state legislations, federal regulations and case law that interprets a regulation or statute
- Interpretation of case law, state and federal statutes
- Complex legal matters
- Negotiation of settlements
- Risk assessments on files
- Industry-related discussions with various organizations throughout the country.

To learn more about HMS Casualty and Mass Tort Subrogation services, visit [hms.com](https://hms.com).

**Moving healthcare forward.**

**HMS®** delivers healthcare technology, analytics and engagement solutions to help reduce costs, improve health outcomes and enhance consumer experience.

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