

WE LOVE TO HATE
AGGREGATE CLAIMS!

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- ▶ Are you seeing more aggregate claims?
 - Traditional aggregate coverage
 - Level-funding products
- ▶ What is the average size of aggregate claim submissions? Largest?
- ▶ On-site versus a desk audit
- ▶ Full year-end aggregate claim audit when accommodations have been paid
- ▶ Aggregate claim overpayments
 - Adjust against unpaid specific claims in current or renewal year
 - Case not renewed, all specific claims paid. Collections?

- ▶ Verification of total paid claims
 - Basis
 - Covered services
 - RX claims – billed and paid
 - Reviewing the RX reports to identify high cost drugs dispensed to non-spec claimants, and then pending those for medical necessity, FDA approval, and so on
- ▶ Amounts excess the aggregate per person loss limit
 - Calculation based upon aggregate paid claims report, not specific claim reimbursements
 - Specific basis may be different than aggregate basis



- ▶ Attachment point calculation
 - Minimum versus calculated
 - Census reconciliation
 - Acceptable documentation
 - TPA's figure
 - Census reported for premium
- ▶ Identified premium discrepancy
 - Applied against the aggregate reimbursement
 - Premium adjustment must be properly recorded in premium records
 - Collected separately



- ▶ Benefit Code or Service Code Report
 - Non-covered services
 - LCM (allowed maximum rate)
 - Vendor fees (allowed maximum percentage)
 - Medical record fees
 - Medical review fees
 - Total paid verification
- ▶ ACA-mandated Dental and Vision paid under the Medical plan, when the specific or aggregate coverage does not include Dental or Vision
- ▶ Rebates
 - Estimates if none reported
 - How is estimate calculated



- ▶ Verification of funding and mailing
 - Depends on stop loss contract wording
 - Accept date in paid claims report or request further documentation
 - Vendor check mailing and electronic reimbursement release dates
 - Request details of voided checks and electronic (MasterCard) transactions
 - Bank statements
 - Check clearing dates
 - Funding deposits
 - Effect on specific claim reimbursements



► Other issues

- Outstanding overpayments
- Voids/refunds/adjustments
- Subrogation/other party liability
- Claims paid that were incurred after a claimant's termination date
- Extra contractual
- Stale-dated checks


