



How does Performant offer health plans unmatched other coverage impact?

Vendor of choice for Medicare and Medicaid plans with nearly two decades of experience serving governmental and national commercial payers

Exclusive Medicare Secondary Payer Commercial Repayment Center (MSP CRC) contractor for CMS

Expertise and established relationships with healthcare providers

Extensive knowledge of specialized recoveries and long-standing relationships with commercial payers

Optimized premium enhancement and reclamation solutions—led by eligibility experts, backed by sophisticated analytics.

Is your plan maximizing savings from other insurance coverage?

The healthcare landscape is changing. While proper coordination of benefits (COB) often results in significant savings for Medicare Advantage (MA) plans and Medicaid MCOs, unavailable and inaccurate other coverage information make it difficult for government-sponsored health plans to get COB

right. Performant’s **MSP Advantage** and **TPL Advantage** solutions—led by highly trained outreach professionals and supported by an extensive coverage database and proprietary algorithms—offer scalable, versatile solution suites designed for MA plans and Medicaid MCOs to identify coverage overlaps and accelerate revenue and/or program savings.



7 MILLION

An estimated 4% (2.4 million) of Medicare enrollees have other primary insurance coverage and an estimated 13.4% (4.6 million) of Medicaid enrollees have access to other sources of health insurance. Untimely, inaccurate information leads to underpaid premiums, missed cost avoidance, and post-pay recoveries for Medicare Advantage plans, while unidentified primary coverage results in improper payments and higher costs for Medicaid MCOs.

MSP ADVANTAGE

Expedite premium revenue and/or Medicare secondary payer (MSP) program savings.

Performant offers MA plans a comprehensive solution suite for premium enhancement. We leverage an extensive coverage database and proprietary algorithms to identify and validate other coverage information, while a highly trained team manually validates low-quality data matches, coordinating with the MA plan, CMS, and other coverage providers to deliver:

- **Payment Accuracy:** Identify opportunities for premium restoration utilizing sophisticated analytics, multiple sources of eligibility data, and a deep bench of analysts and outreach professionals. Reduce frustration with deteriorating premium dollars by restoring underpaid premiums and bolster confidence in your MSP validation process by identifying gaps and implementing process improvements.
- **Cost Avoidance:** Validate eligibility data and identify inaccuracies in coverage information while updating eligibility records to ensure proper payment on future claims. Increase confidence claims will be paid correctly, ease the burden on your team to identify and recover overpayments, and reduce the anxiety caused by provider and member abrasion.
- **Recovery:** Increase MSP post-payment recoveries by employing a highly trained team of professionals with extensive knowledge of specialized recoveries. Help fulfill recovery goals and ease the stress of overpaid claims and the burden on internal resources to identify and recoup overpayments.

TPL ADVANTAGE

Accelerate cost avoidance and/or post-payment recovery efforts.

Performant applies eligibility information from multiple third party liability (TPL) sources to create a repository of other coverage information. We compare the MCO's enrollment roster against this robust data warehouse to identify payers that should be primary to Medicaid, and our specialized team of outreach professionals manually verifies minor discrepancies in member data that may have resulted in automatic denial.

Performant provides Medicaid TPL identification, cost avoidance, reclamation, and recovery services to coordinate claim costs for members with other insurance coverage (both group and non-group health plans). This audit program is delivered in two different models:

- **First Pass Audits:** Identify TPL, validate coverage, and deploy a highly trained team of outreach professionals who work directly with each payer to ensure maximum dollars are recovered.
- **Second Pass Audits:** Deploy the same established payer outreach recovery methods used in Performant's first pass audit program to claim dollars deemed unrecoverable through legacy reclamation processes and perfect the original submission, improving overall recoveries by up to 50%.

Performant's proven reclamation programs are supported by our commitment to full transparency to the MCO—providing billing and recovery details and reasons why previous efforts failed to identify savings.