



[Auto Casualty](#)

Successfully Navigating Third Party Claims in the Wake of the Pandemic [Podcast]

Event Details

When: August 29, 2021 @ 8:00PM EDT To: @ Where: [Online Event](#)

On this episode of Mitchell's mPower podcast series, Product Management Director Chris Williamson joins our host, Shelley Callahan, senior director of product marketing for Mitchell Pharmacy Solutions. During this episode, you will learn more about the current trends and challenges in the third party market, as well as successful strategies that top-performing claims organizations are incorporating. They will also discuss the third party claims processing foundations and why we recommend that companies secure the right foundations first in order to achieve organizational success. Below, we've included a brief synopsis of the main topics discussed during the podcast.

What are some of the main third party trends you've witnessed at the beginning of the pandemic, and can you describe how those trends might have shifted during the course of COVID-19 and today as the world begins to recover?

Williamson mentions that the team anticipated telemedicine would be a prominent [third party trend last year](#) in terms of how claimants sought treatment, but explains, "While that did happen, the impact for telemedicine was fairly insignificant overall." He also goes on to discuss the significant spike in medical charge severity in the early stages of the pandemic, which has since slowed in 2021.

What are some of the top challenges carriers face today in the third party space, especially considering the state of the world today?

During this portion of the podcast, Williamson explains that operationally, an emerging challenge for new adjusters is coming up to speed on best practices. He says, "When we look back over the last year, it really forced us to accelerate or change the way we think about team structure, how we assign claims initially on a triage to an adjuster. And how do we make sure that new adjusters are building their expertise from home?" What are some characteristics of top-performing carriers, and what strategies are they incorporating to help them succeed? In today's ever-changing, complex environment, Mitchell believes that establishing a solid third party claim handling foundation is one way carriers can improve their processes. Williamson explains that oftentimes,

claim programs that meet their goals are the ones that have established best practices and have a great feedback loop internally to make sure adjusters are being trained appropriately and are maintaining good habits over time.

What are the key foundations for third party claims processing, and why do you recommend that carriers focus on getting those steps right early on?

Williamson shares quite a few elements that he believes should make up the foundations of third party claim processing programs--including striving to build and standardize best third party practices for greater workforce alignment, and establishing a clear process to connect senior management's goals with adjuster practices. Creating that stronger alignment between the various teams can help drive overall consistency among adjusters so claims are managed in a similar manner. He also shares that typically, the carriers that focus on securing the right third party processing foundations are well set up to achieve their goals and objectives. Some great examples of these key [third party claims processing foundations](#) include being "committed to a standardized set of best practices, and organizationally, having feedback loops and mechanisms to make sure there's accountability, discussion and continuous learning going on as claims are handled." Another key foundation that third party claims processing organizations should focus on is how they're integrating the tools that the adjusters are using on their desktop. "I think it's one thing to provide the adjusters with a full tool box, everything that they would need to handle a claim, but if you're not mindful of how you integrate those tools together and make them work together, the best tools may be underutilized because the workflow is disjointed," Williamson said. Finally, Williamson shared that carriers should think about how they can make workflow improvements to make it easier for their adjusters to do their jobs. Williamson says, "I think organizations that pay attention to integrating smartly and helping their adjusters work smarter with their tools really see the dividends of that investment upfront." Additionally, "making sure that the adjusters have the best tools to use and have the information they need when they need it and don't have to go hunt for it" is another tip we recommend carriers pursue to help boost organizational efficiency from day to day. By transitioning the focus to these critically important steps first, carriers can enhance productivity and reduce inconsistency and other major hurdles, leading to better customer outcomes.

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