

The Ultimate Medical Bill Review Outsourcing Checklist: **How Does Your Vendor Stack Up?**



The changes we've all experienced in the past year have caused many companies to adjust their operating models to accommodate a new way of working and to accelerate automation. In fact, [McKinsey estimates](#) that during the start of the COVID-19 pandemic, the world "vaulted five years forward in consumer and business digital adoption" in a span of only about eight weeks.

Through this transition, many companies discovered processes or systems that aren't working as efficiently or as accurately as they'd like. As auto casualty insurance carriers look for creative solutions to manage their operations during this time and beyond, it is a great opportunity to take a closer look at the performance of your medical bill review vendor.

How Does Your Bill Review Outsourcing Vendor Stack Up?

When evaluating your current vendor's bill review, data capture and mailroom performance, ask the key questions below. If you aren't satisfied with their responses, consider taking these questions to other vendors in the market to see what additional options might be available to you.

1 What is the company's business expertise? Do they specialize in medical bill review?

You want a partner that is a bill review expert, with a track record of quickly and accurately processing medical bills. In order to achieve this, your partner should have a core focus in bill review and expertise in medical coding and nurse review. How many years of experience does the company have in your industry? Do they employ an internal compliance team? Do they stay up to date with fee schedules? Do they have the expertise to manage and support calls coming from providers, so your adjusters don't have to? Do they understand the complexities of the bill review process? Have they caused you more frustrations than they've delivered when it comes to simplicity, efficiency and better outcomes?



2 What bill review software does your partner use? Do they have the flexibility to customize and configure the software to yield better results for their clients?

Even if the vendor you're outsourcing to specializes in bill review, for best results, they should be conducting their bill review using an industry-leading bill review technology platform to assist them in the process and improve overall bill review savings. If you don't know which bill review system they're using already, ask them and find out how adept they are at using it—can they quickly react to changes? Can they influence configuration and development decisions? Do they automate tasks for you? Do they discover hidden insights about your bill review program and provide recommendations on how to address them? Do they partner with you to continually improve your program performance? You want to work with a partner that leverages a sophisticated, compliant bill review technology platform that can be customized and configured to meet your unique business needs.

3 What are your cost containment results? Does your partner provide multiple avenues to help you pay the fairest price for medical bills?

A [2020 Mitchell survey](#) of claims professionals found that containing costs is the second biggest challenge they face in their jobs, and many are looking to improve in this area. To make sure you are paying the fairest price for medical bills across your organization, your vendor should provide multiple services and solutions. They should also work with you to optimize them on a regular and consistent basis. Does your vendor offer a strong network portfolio combined with robust modeling capabilities? Do they partner with you to review your provider network results and optimize your network hierarchy on a regular basis? Do they offer non-provider network savings opportunities such as direct-to-provider negotiations?

4 What are the company's disaster recovery and business continuity plans? Is the company prepared to help you scale if you experience changes in volume?

If the COVID-19 pandemic has taught us anything, it's the importance of business continuity planning. In today's uncertain environment, you want to make sure your vendor is prepared for whatever comes your way—changes in bill volume, outages, security issues and more.

Find out if your vendor operates in diverse geographical locations and has purposeful redundancies built with multiple partners so they can easily shift services and capacity to various locations as needed. Does the vendor have experience quickly scaling operations in the case of a change in your volume and a flexible operating model allowing you to make changes on the fly?

If you had a significant volume increase, would they be prepared to adjust while still meeting turnaround times and accuracy levels? Do they have a history of successfully assisting customers through challenging events?

Check that the partner you're working with has comprehensive business continuity plans and security protocols to make sure you're covered in the event of any changes—it's not a matter of "if they will happen" but "when?".



5 Does the company deliver accurate and consistent results? What processes have they implemented to ensure quality?

As mentioned, you want to choose a partner that is a bill review expert. And you need a partner who delivers consistent and accurate results, as poor quality can have a negative impact on your bottom line. Ask yourself, have you had any issues with quality and accuracy? Do you know your partner's current accuracy metrics, and understand the quality assurance processes they employ to consistently deliver these results?

Does the company have an existing program to measure quality in the first place? Do they employ programmatic algorithms to identify potential data discrepancies for things like date-of-service being listed before date-of-loss, high-dollar amount bills, and validity of procedure or diagnosis codes? Do they have a robust new hire training program and a comprehensive new-reviewer audit program? Do they have a full-time quality assurance team that regularly audits a random sample of each bill reviewer's work? Do they have a record of passing quality audits performed by other customers, agencies and state governments? If not, you should definitely be looking for a partner that can answer yes to all of these questions.



Better, Faster, More Accurate

If you aren't satisfied with the answers your current vendor provides to these questions, it may be time to start looking for another partner. Though the cost of switching vendors can seem daunting, in the long run, making a bill review vendor change can result in major business benefits and improved outcomes for injured employees. Start asking the questions above to potential partners to learn your potential to grow your bill review program to be better, faster and more accurate.

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