

Medicare Assessment Program (MAP)

National ReClaim allows your Fund to offset costly medical expenses by determining which of your members should be using Medicare as their primary payor. Our service will effect an update of coordination of benefits records for your Fund, Medicare, and any overpaid providers, recover funds, and ensure correct eligibility status for future claims. National ReClaim's MAP will recover money, stop future overpayments, and preserve benefits with *no risk, no up-front costs* and no long-term contracts.



Assess

Plan Design: Study plan design to effectively apply our MAP service in accordance with CMS guidelines and legislation.
Member Status: Understand member status and dependent coverage.
Claims History: Review and investigate 100% of population's member and dependent claim history for disability and other indicators.

Identify

Medicare Indicators: Utilize tools and processes to identify member and dependent Medicare entitlement.
Alternate Payors: Combine newly discovered Medicare entitlement with member status to switch primary payor responsibility to Medicare.
Eligibility Inconsistencies: Through thorough assessment, identify gaps in information between member, Fund, providers, and claims payor.

Act

Internal Eligibility Records: Complete existing eligibility records with the addition of Medicare entitlement information.
Medicare COB Files: Update Medicare files to reflect a Medicare primary status retroactively and moving forward.
Claims Payor System(s): Provide correct coordination information to claims payor, and Fund, to prevent additional self-funded claims from being paid in error.

ReClaim

Reclaim Spent Assets: Recover Fund dollars spent due to erroneous primary status for previous 24 months (or appropriate to Medicare Timely Filing guidelines).
Save Future Spending: Stop the cycle of incorrect primary payments by redirecting primary responsibility.
Protect Fund Resources: End the cycle of incomplete eligibility records and gaps in communication between the member, Fund, and claims payor.

Case Study

Context

National ReClaim's MAP has proven to be a successful part of strategies for managing costs. Below are actual results of a typical Fund who recently followed our MAP for finding and saving money.

Approach

Total Membership: 3500
Pre-65 Retirees (with no known Medicare entitlement): 650

Results

National ReClaim identified 11 individuals in the "Pre-65 Retiree" population who in fact were entitled to Medicare due to disability. \$535,000 was recovered which represented approximately 3% of the this Fund's annual medical spend.

National ReClaim, Inc. | 888.929.7800 (p) | 888.929.7801 (f) | www.nationalreclaim.com | info@nationalreclaim.com

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NATIONALRECLAIM, INC.
YOUR MONEY, FOUND!

Offset costly Medicare expenses with National ReClaim's MAP

What will National ReClaim's MAP do for my Fund?

Members are covered under Medicare for many different reasons beyond turning age 65. National ReClaim works closely with the Fund to make sure the appropriate resources are covering your members.

What value will my Fund receive from National ReClaim's MAP?

Financially, the hard dollar recovery returned immediately to the Fund is approximately 3% of the total annual medical spend. As well, a future savings of 3 to 5 times the initial recovery is realized over the next 5 years. Financial benefits also apply to Members themselves in the form of cost savings. Additionally, the client fund will receive non-financial benefits both in education and administration.

How do I know that my Fund will benefit from National ReClaim's MAP?

If your Fund provides medical benefits to Pre-65 Retirees, and is self-funded (not necessarily self-administered), then National ReClaim *WILL* find monies due you.

What does National ReClaim mean by "no risk"?

Our "no risk" model applies to all aspects of the project. This means there is zero financial commitment required for project implementation and most importantly, there is very little overhead and absolutely no demand on the Fund's resources through project completion. With our pure contingency fee model, if our assessment is not successful, you pay nothing.

What exactly is required of my Fund to participate?

The only items necessary from the Fund to enable success is a Business Associates Agreement, Services Agreement, and Subscriber Eligibility and Claims Data.

What sets National ReClaim apart from other "benefit recovery" firms?

National ReClaim understands Medicare. Using our 15+ years of experience we navigate the complexities of Medicare to find your money and bring it home. Our unique focus on Medicare, our experience, and our "no cost, no risk" model set us apart from other general recovery firms. Additionally, when you partner with us, you have a partner for life. Medicare question? Call us anytime, anywhere!

Our Claims Administration takes care of our coordination efforts, why would we need National ReClaim?

Claims systems are designed to pay claims and prevent errors. Most Administrators have specialized units for coordination and recovery. However, these will never be able to provide the additional Medicare entitlement information that we can. Our service begins where in-house prevention and recovery efforts end.

How do I get started?

Contact the National ReClaim team at 888.929.7800 or info@nationalreclaim.com.

