

Workers' compensation recovery case study



How a large health plan significantly increased their subrogation recoveries with Carelon's Workers' Compensation Recovery Solution

A large health plan in New York partnered with an external vendor to manage their workers' compensation recovery program. Overall, the plan felt content with their vendor's results, they were consistent. However, their year-over-year recoveries were becoming stagnant. They weren't experiencing exceptional growth.

Our team saw a window of opportunity and seized it. We knew we could do better — not only did we plan to increase their recoveries, but accelerate the process, too.

By pairing state-of-the-art technology with nuanced knowledge of New York's workers' compensation policies, we developed a program that was more efficient and drove more value than their current process.

The challenge

Workers' compensation programs are complex. Each state has differing rules and procedures for recovering payments when other parties are liable. To be successful, a health plan's workers' compensation subrogation program needs to be built specifically for the states where they operate.

Between outdated technology, slow cycle times, and manual processes, money was being left on the table. There were more recoveries to be made.

Switching vendors is no easy task for a health plan. Most are hesitant to do so. Since they were unaware that they could be recovering more, it was up to us to help them discover their potential and the power of our partnership.

Success rates:

Over 500%

increase in recoveries
over previous partner

\$25 million+

recovered for the
health plan in 2 years

“We couldn’t believe what Carelon Subrogation was able to achieve for us.”

– New York health plan president

The solution

After learning about our capabilities and automation, the health plan determined that our solution was a better fit for their needs. They were impressed by our experience and proven approach.

These key factors solidified their decision to partner with us:



Program automation. Our New York workers’ compensation program uses state-of-the-art technologies that completely automate identification, verification, and recovery — which accelerates processes.



Industry relationships. We have an excellent relationship with the New York State Workers’ Compensation Board and Workers’ Compensation carrier community. This simplifies a complex network.



Dispute resolution. We have the resources to pursue workers’ compensation opportunities that others won’t. We’re the only vendor that employs Health Insurance Match Program (HIMP) dispute resolution. This process alone increases our recoveries by 20%.

We immediately hit the ground running with an implementation plan. To ensure success, our highly experienced team took the time to understand the plan’s claims data. Then, we designed a recovery program fine-tuned for New York requirements and configured to navigate their workflows.

The results

The health plan saw great success and experienced recoveries that far exceeded their previous vendor’s results.

In the first six months after implementation, we increased their recovery rate by three times. In the following two years, we continued to drive big results — we recovered over \$25 million for the health plan. The previous vendor recovered only \$6 million in the same amount of time.

Beyond the recoveries, we created lasting efficiency changes such as:

- **An increase in claims identifications.** Our use of predictive analytics and data matching allowed us to find more recovery opportunities.
- **Faster recovery cycles.** Not only did we uncover more recovery opportunities, but we processed them much faster.
- **Less tension for members and providers.** Our use of automation meant the client no longer needed to rely on questionnaires to make a recovery.

What results can we produce for you?

We don’t settle for the status quo — that’s why we dig deeper to recover more for our clients.

99%

of arbitration cases won since 2020

150%

average increase in cases identified without the use of member questionnaires

Learn more about our Workers’ Compensation Recovery Solution [here](#) and [contact us](#) today.