

PIP Claims Services

Reduce Claim Payout

PIP (Personal Injury Protection) claims account for 30-40% of losses and this trend is pervasive in all no-fault states nationwide. Not every carrier has effective medical management programs with strong subrogation capability to mitigate these losses. Pilgrim aggressively manages the claims, mitigating damages and ultimately reducing claim payouts.

PIP Claim Processing

Pilgrim works with our customers to focus on defining the service levels to deliver the best loss results. We structure many checkpoints to support the business process that each customer defines. Below are just some of the steps taken with a successful PIP claim workflow.

- ▶ Report claim
 - First party
 - Third party/adverse subrogation
- ▶ Contact and/or EUO (Examinations Under Oath)
- ▶ Medical bill review
 - PPO (Preferred Provider Organization) repricing
- ▶ Peer review
- ▶ IME (Independent Medical Exam)
- ▶ Statutory requirements
- ▶ Tort notification
- ▶ SIU (Special Investigative Unit)
- ▶ Subrogation

Pilgrim's experienced staff works with our customers to support all the steps to a successful PIP claim process. We possess extensive expertise in the key components such as: **medical bill processing, peer reviews and subrogation.**

Pilgrim's Medical Bill Management provides consistent medical management of every claim.

Cost containment, improved efficiencies and increased productivity are keys to our service. Pilgrim provides medical bill repricing and cost containment services—automobile and workers compensation—specifically designed to match the needs of our customers. By combining the latest medical industry data with a user friendly and flexible interface, we streamline workflows to improve efficiencies, increase productivity and identify potential fraud—ultimately improving the bottom line. The following are some of the key features of this service, which will be beneficial to our customers:

- ▶ Reprices to usual and customary rate
- ▶ Reviews PPO program rates
- ▶ Reviews using state workers compensation fee schedules
- ▶ Integrates medical bill images for highly flexible workflow operations
- ▶ Identifies and eliminates duplicate charges and exaggerated treatments
- ▶ Bundling and unbundling of codes
- ▶ Analysis by claim, claimant, provider and payee segmented cumulatively by adjuster or department
- ▶ Provides rules engine that alerts adjuster to all billing events whether regulatory or company defined

Peer Reviews and IMEs

Peer reviews and IMEs are key to containing spiraling medical costs. Our rules based system alerts the adjuster when company set thresholds are exceeded and allows for immediate recalculation of benefits if the results warrant it. We work closely with medical professionals to produce comprehensive reviews and examinations.

EXAMPLE BILL RUN THROUGH REPRICING PROCESS*

Provider	Provider Bill	Repriced Bill
Physician	\$2,455	\$1,880
Physical Therapy	\$1,360	\$880
Neuro Medicine	\$2,450	\$1,850
Chiropractor	\$2,261	\$2,201

* Results vary by customer.

PPOs

Pilgrim has arrangements with a number of PPOs to facilitate reductions beyond those available through usual and customary repricing tools. This ensures our customer that we maximize reductions in all medical bills.

Subrogation

Pilgrim utilizes subrogation to recover at-fault loss payouts for PIP claims. By strictly adhering to the highest claims mitigation standards, Pilgrim ensures successful subrogation. Pilgrim reduces payments for adverse subrogation by denying claims not mitigated thoroughly by carriers.