“Silent PPOs”
How much MORE should you have been paid?
Does anyone feel like this?

“C’mon, c’mon — it’s either one or the other.”
Definitions

Medical Payments Coverage of “Medpay”
Defined according to State Farm:

How are you covered in case of an accident?
You were stopped at a red light when another car hit yours. You were injured. Medical Payments Coverage will pay reasonable medical and funeral expenses up to specified limits for covered persons.

How much coverage do you need?
The coverage is not required by most states, but it provides great coverage at an affordable price. The cost will correspond to the limits you select. There are no deductibles or copays, so this coverage can pay from the first dollar of incurred, covered expenses.

Ex.—Highlighted in green on the Travelers page
Medical Payments Coverage

What’s Covered by Medical Payments Coverage

In addition to funeral expenses, here are a few scenarios where medical payments coverage may kick in to help cover expenses:

- Passengers are hurt while you or a family member is driving
- You’re injured as a passenger in someone else’s car
- You’re struck by a car while walking or cycling
- You require dental care after an accident
- You require extended nursing services or hospitalization while rehabilitating
- You require prosthetic limbs

Even if you have an excellent health care plan that covers injuries sustained in an auto accident, medical payments coverage can help your passengers if they get hurt. If you play chauffeur, consider the benefits this coverage can provide to those you drive from A to B.
Liability Coverage

Defined according to Allstate:

Liability car insurance covers damages to another person resulting from an accident you cause. One of the most basic types of auto insurance coverage, liability is also one of the few coverage options that’s mandatory in every state—though minimum limits of coverage vary, depending on where you live.

Ex.—Highlighted in yellow on the Travelers page
Liability Coverage

Further explanation by State Farm:

How are you covered in case of an accident?

You were distracted while backing out of a parking space and didn’t see the care behind you until it was too late. You hit the care and you crashed through a fence, too. Everyone in the other car seems fine, but the other driver and his passengers go to the emergency room just to make sure.

Liability Coverage pays damages due to bodily injury and damage to another’s property for which you are legally responsible. If you’re sued, it also pays your defense and court costs. Medical expenses, pain and suffering, and lost wages are some examples of what Bodily Injury Liability may cover. Property Damage Liability covers damage to property and loss of its use.

How much coverage do you need?

Every state sets a minimum coverage level. Selecting more than the minimum coverage would increase your cost now but potentially give you more protection in case of an accident. Since it’s impossible to know the most you’d have to pay if you were to cause an accident that resulted in bodily injury or property damage, be sure to take some time to consider whether you’d be able to afford any damages that exceed your auto insurance coverage. The higher your limits, the more protection we will be able to provide to you. Limits higher than the state minimum might be the best choice for you.
“I thought we were talking about contracted payors?”
Have you ever wondered?

• How many people in your demographic region have “_______” as their primary health insurance?
  
  – 1,000?
  – 2,000?
  – 10,000?
Have you ever wondered?

• How many people in your demographic region have State Farm as their auto insurance?

  – 1,000?
  – 2,000?
  – 10,000?
  – Transient patients (those that live in a different area?)
What if every State Farm auto insured patient you treat could access your “_____” awarded discounts?

What if you saw this language:

Explanations:
340 - The charges have been priced in accordance to a [ ] owned contract. For questions, please call 1-800-793-6074.

799 – The allowance for this service was calculated in accordance with your MPI-HealthSmart auto provider contract, an affiliate network of the [ ] network. For questions regarding this allowance, please call (866) 511-4757
1.15 Products. HMO, PPO, POS, Open Access, Self-Insured Arrangements, Workers Compensation Programs, Individual Products, and Network Lease, offered by the Health Plan or a Payor. Products included in this Agreement are identified in Exhibit A.

1.9 Network Lease. Network Lease includes Payors who are contracted to access Health Plan and/or Affiliate Networks and have agreed in writing to abide by the terms and conditions of this Agreement.

Provider shall be reimbursed as follows:

- 25% discount off eligible billed charges
- 12% discount off eligible billed charges
- 10% discount off eligible billed charges
- 5% discount off state fee schedule

Leased Network:
Workers’ Comp:
Would it add up to much money you were missing out on?

• On April 1, 2016, Argos Health began working for a hospital
• We noticed a trend—discounts were being taken per a "_______" discount
• Through October 1, 2016, that discount totaled....
6 Months of Underpayments

- $177,493.87 in charges
- $157,997.84 in payments

**GRAND TOTAL:**
($19,496.03)
Find the landmine, overcome the battle.