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Multiple Accountable Parties (MAP) Claims Example

PATIENT JOURNEY

1. Mary, who is 66 years-old, is a home care nurse. While driving between patients, she is hit by a driver who was overserved alcohol at a local restaurant.
2. Mary sustains a head injury, several broken ribs, a punctured lung, and multiple fractures in her arm and shoulder.
3. Mary is airlifted to the trauma center at the ABC Hospital, which is a non-profit healthcare facility serving the community. After ten days as an inpatient and several surgeries, she was released home.
4. The bill for her care comes to $643,900. The bill is sent to Mary's health benefits plan for payment as an emergency service. However, Mary's employer is not the only party accountable for payment of this bill.
5. The Coordination of Benefits team at Mary's health plan sends the bill to the auto insurance companies who cover Mary and the other driver.
6. Because Mary was working at the time of the accident, workers compensation is contacted as an accountable party. The Worker's Compensation carrier has a fee schedule for the medical services incurred by Mary at ABC Hospital.
7. Mary also enrolled in Medicare when she turned 66, so even though she is on her employer's health plan, Medicare is a secondary payer.
8. The restaurant who overserved the drunk driver who hit Mary may also have some legal responsibility for Mary's bills.
9. Mary's out-of-pocket costs for her care are $7,850. Mary's salary at the home health company is low enough that she qualifies for charitable care reimbursement through ABC Hospital, which will help reduce her out-of-pocket total.

Things to Know:

- The driver who hit Mary has been charged with DUI, and has been named at fault for the accident, however his auto liability policy only covers $100,000 in medical expenses.
- Mary's policy also covers up to $25,000 of medical expenses for policyholders.
- Mary's liability policy also has underinsured coverage in the amount of $100,000

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RESOLUTION FOR BOTH PLAN & MEMBER

Mary's out-of-pocket expenses are subject to ABC Hospital's financial assistance policy.

The Worker's Compensation carrier is the primary payer for a 10-day stay at ABC Hospital and any future medical bills related to the car accident. The plan has no liability for the $643,900 and any future claims related to the accident moving forward.

Mary receives a settlement from the Worker's Compensation carrier and the underlying personal injury claim. The Worker's Compensation carrier is reimbursed for expenses paid on behalf of Mary from the personal injury claim

BILLING SUMMARY

Mary's Bill:	**$643,900**
Claims submitted to Mary's Health Plan	**$643,900**
Mary's Out-of-Pocket Cost:	**$7,850** *Covered through ABC Hospital financial assistance*
At-Fault Driver's Auto Liability:	**$100,000**
Mary's Auto Liability:	**$125,000** *$25,000 medical + $100,000 underinsured coverage*
Worker's Compensation:	**$411,050** *Remaining costs*
Medicare:	**Not Applicable** *Other payers will cover the claims in total, leaving no Medicare-eligible charges.*
Restaurant Who Overserved At-Fault Driver:	**Partial reimbursement** *To worker's compensation once liability settlement is reached.*
Health Plan Liability:	**$0**
ImpactClarify would save the plan:	**$643,900**

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