

# VENDOR PROCESS FOR POST-CLAIM OVERPAYMENT RECOVERY

For Health Care Providers

April 2019

Due to a variety of factors, there may be instances when we issue overpayments on provider claims. When this occurs, we have processes in place to recover overpayments. These processes are subject to state laws, benefit plan-specific provisions, and terms of the Provider's Service Agreement.

## The recovery process

In the event of an overpayment, we do not automatically withhold future reimbursements from providers to recover these amounts. We utilize the services of experienced recovery vendors who partner with us to identify overpayments and request refunds.

The recovery process may vary by provider, amount, and type of overpayment. The process begins with a refund request letter that is mailed to the provider. If there is no response, a follow-up letter will be sent at 30 days and 60 days, and the vendor will also make a series of telephone calls.

We have an escalated recovery process in place in the event a provider does not respond to vendor requests, and accumulates a significant outstanding overpayment balance. This may include engaging Provider Contracting or our service partners for assistance to facilitate the overpayment recovery process.

## How we identify overpayments

Our vendors receive paid claims data on a weekly basis, and have access to our claim systems and other related information. They are also fully trained on our claim procedures and policies. Vendors will utilize queries and edits to identify potential overpayments. These potential overpayments are validated by the vendor's analyst and approved for recovery.

To expedite posting and processing, we strongly encourage providers to remit refunds to the vendor who identified the overpayment and made the request. To avoid delays and ensure a refund is not returned, payments should include supporting documentation (e.g., Cigna customer ID, claim number, and dollar amount).

## Overpayment recovery vendors

Accent is our primary overpayment recovery vendor. All referrals from our field claim office, internal overpayment teams, and Cigna Customer Service are sent to Accent for follow up and recovery. They may also evaluate paid claims to identify additional overpayments.

Following is a list of our vendors who are authorized to reach out to participating providers for post-claim overpayment recovery.

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Vendor name	Service
Accent	Accent conducts coordination of benefit (COB) investigations and research, including Medicare, third-party insurers, retroactive contract terminations, and contract-related issues.
Optum (AIM Healthcare)	Optum is our secondary credit balance (amounts owed Cigna) recovery vendor. They also conduct claim data reviews, and overpayment identification and recovery.
CDR Associates	CDR is our primary credit balance recovery vendor. They will conduct on-site visits to review a provider's system to identify credits and request remittance.
Conduent	Conduent performs subrogation investigation and recovery to identify claims that are potentially accident-related or involve third-party liability (e.g., Workers' Compensation, motor vehicle accidents, or class action lawsuits). They will investigate and recover overpayments.
Consova	Consova conducts claim data reviews and identifies overpayments (duplicate payments and contract-related issues).
End-Game Strategy (EGS)	EGS conducts claim data reviews and identifies overpayments (duplicate payments and contract-related issues).
EquiClaim (Change Healthcare)	EquiClaim performs diagnosis related group (DRG) and post-payment inpatient hospital bill audits. They also review claims for medical implants and high-cost pharmacy claims for overpayments.
Johnson & Rountree Premium (JRP)	JRP collects overpayments identified by EGS and Consova.
The Rawlings Company	The Rawlings Company conducts COB investigations and research, including Medicare and commercial insurance carriers.

### Additional information

If you have any questions or need additional information about a refund request, please contact the vendor listed on the overpayment letter.

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