



Customer Profile

A mid-size, regional MA plan with +30,000 members sought a vendor partner to supplement internal resources, ensure regulatory compliance, increase savings, and enhance eligibility data.

How One Medicare Advantage Plan Resolved its Premium Accuracy Dilemma

Navigating the complex, dynamic regulatory environment can be draining on internal resources for Medicare Advantage (MA) plans. Following a Centers for Medicare & Medicaid Services (CMS) audit, the Claims, Operations, and Revenue Cycle teams within a mid-sized, regional MA plan reassessed the need for an outside vendor to support its premium restoration and reclamation efforts.

Prior to engaging with Performant, the plan had leveraged vendors for premium restoration but had not established partnerships for reclamation. Due to the cyclical nature of premium restoration and reclamation processes, the plan had difficulty staffing appropriately for these functions and was not tracking any third party liability (TPL) or coordination of benefits (COB) data. As a result, the plan struggled with understaffing, insufficient savings/recovery dollars, vendor costs, and its CMS compliance obligations. Without internal expertise in organically building premium restoration and reclamation programs, the Claims, Operations, and Revenue Cycle teams needed an external partner to help:

- Design internal premium restoration and reclamation programs,
- Select the best vendors to supplement the plan's internal processes, and
- Provide cost justification to internal leadership using established benchmarks.

The plan issued a Request for Information (RFI) to evaluate potential solutions within the marketplace. Performant was invited to participate in the plan's RFI through customer referral, and we presented **MSP Advantage** for premium accuracy as part of a specialized eligibility solution. Ultimately, our scalable, tailored solutions led to the plan selecting Performant for contract award. Whereas some vendors within the marketplace overcharge small to mid-size plans for "one size fits none" solutions, Performant adapts our solutions to meet the needs of plans of any size at a cost that meets the plan's budgetary constraints. Moreover, the plan valued Performant's expertise as a CMS Recovery Audit Contractor

The payment accuracy **Advantage**—reduce frustration with deteriorating premium dollars by restoring underpaid premiums and bolster confidence in the MSP validation process by identifying gaps and implementing process improvements.

(RAC) within the plan’s geographic region, as well as our credibility and expertise performing specialty audits.

As part of our current engagement with the MA plan, Performant performs premium restoration through our **MSP Advantage** solution, providing reporting for system updates and reconciling premium payments received from CMS. Implementing **MSP**

Advantage for premium accuracy has resulted in the following process improvements for the plan:

- Improved accuracy of eligibility data, which increases accuracy of premium payments and maximizes premium and claims recoveries
- Increased accuracy and reliability of Medicare secondary payer (MSP) data, leading to early identification of claims paid in error
- Enhanced compliance with CMS requirements

In addition to the functional benefits realized by the MA plan, Performant consistently delivers exceptional account management and measurable results, increasing recoveries by hundreds of thousands of dollars and offering a significant improvement to the plan’s bottom line, without any direct impact on the member or provider abrasion.



recovered across 12 months as a first pass vendor



average savings per member per year (PMPY) during Year 1



or \$10 PMPY estimated annual go-forward savings

What’s next? Performant is currently working with the plan to navigate the technical challenges of implementing **MSP Advantage** for reclamation, because the plan has not previously pursued overpaid claims and proper system adjudication.



Click [MSP Advantage Chat](#) to schedule a 30-minute discovery session with one of our MSP Advantage advisors today.