



Credit Balance Resolution Services

To help member health plans reduce the administrative costs associated with managing their outstanding credit balances, HCCMCA offers credit balance resolution services through Optum.

Credit balances are credits on a provider's accounts receivable, where the total reimbursement exceeds the appropriate amount. Credit balances exist for a number of reasons, but usually are the result of unknown complications at the provider level and are not the fault of the insurer or program administrator. Below are examples of the types of overpayments Optum identifies:

Changes in hospital billing – the hospital has adjusted charges after billing.

Coordination of benefits – the insured has not provided information on all coverage.

Incorrect charges due to multiple billings.

Claims that were covered by auto medical or Workers' Compensation insurance and also billed to health insurance by the provider.

Goals

HCCMCA offers credit balance resolution services to:

Identify and recover overpayments on behalf our participating funds.

Provide feedback to funds regarding errors and process improvement opportunities.

How It Works

Optum connects hospitals and payers as a neutral third party, identifying payment errors and offering corrective solutions to enhance transparency and cut time and cost from the claims process.

Optum supplements internal review efforts to maximize cost recovery and error prevention.

They uncover and resolve credit balances at more than 1,500 provider facilities nationwide.

Optum's on-site access to information facilitates claim adjudication for payers and providers. Their reviews routinely uncover opportunities for prevention of future overpayments.

Optum provides statements and recovered dollars monthly.

Benefits

HCCMCA's Credit Balance Resolution program benefits member health plans in a number of ways.

Helps health care plans manage credit balanced accounts.

Offers a win-win solution, since fees are based on a percentage of the amount recovered.

Reduces risks from compliance issues, wasted time and lost income opportunities.

HCCMCA negotiated its agreement with Optum through the National Labor Alliance (NLA), offering significant savings over stand-alone pricing. The health plan pays Optum as a percentage of the amount recovered. Optum pays a small portion of this fee to the NLA and HCCMCA as program access fees.

Learn More

To learn more about the Credit Balance Resolution program, contact HCCMCA at (907) 474-4226 or 888-474-4226 (toll-free).