TWO ROUTINE SERVICE CALLS ALERT REP TO HIGH-IMPACT CARRIER CODING ERROR

CLIENT OVERVIEW

New York-based **$4 billion product distributor**

Multiple locations

1,000 plan participants

The Situation: Rx Point-of-Service Errors Expose an Issue that Extends Well Beyond the Initial Callers to BenefitsVIP

A multi-billion-dollar company added an in-network deductible of $250 that applied to medical services only. Employees learned details about the deductible during open enrollment meetings and benefit plan communications developed by Corporate Synergies.

Shortly after the January 1 plan renewal, an employee called a member of the client's BenefitsVIP® employee advocacy and support team to report an issue with the new deductible while paying for a prescription. The pharmacist said the carrier had applied the deductible to the employee's prescription, and he was responsible for paying the full amount of the drug. A second employee called BenefitsVIP to say she had been charged $300 for a prescription drug—$250 toward the deductible and a $50 copay.

$4.4 M

the **number of members** in a major insurer's book of business that were **impacted** by a **carrier coding error** first identified by **BenefitsVIP**

CORPORATE SYNERGIES®

The coding error spread no further once the permanent system fix was put into place 48 hours after the issue was first identified by BenefitsVIP and reported to the carrier.

"I know you always do everything you can for our company."

Client's HR staff member to BenefitsVIP representative following the issue resolution

Synergies360℠

Corporate Synergies takes a full view of the insurance landscape, studies it from every angle, pursues innovation where none exists, and transforms this deeper understanding into actionable strategies to protect our clients and their participants. We call our approach Synergies360.

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The Action
Based on the similarities of the two calls, the BenefitsVIP service rep suspected the carrier had incorrectly coded its system to include prescriptions in the deductible. The representative called the carrier, who concluded that a coding error existed.

The Turning Point
While on the phone with the carrier, the BenefitsVIP representative arranged for an override so that both of the affected employees would be charged only the copay for their prescriptions. The representative stayed on the line while the carrier called the pharmacies to clarify the deductible and verify the employees would receive reimbursement for the incorrect charges.

The BenefitsVIP representative then notified the client's Corporate Synergies account manager who contacted the carrier. As a result of the call, the carrier added a notation about the coding error in its system.

To accommodate any additional employees who may have been impacted beyond the two who first reported the issue, the carrier initiated a temporary system fix to grant overrides requested by pharmacists and BenefitsVIP representatives. The carrier also provided a specific internal contact to facilitate override requests.

The account manager informed the client's HR department about the deductible issue and explained the corrective action. The account manager provided an email communication explaining the issue and resolution for the client's HR staff to forward companywide.

The email directed employees to contact BenefitsVIP with any further questions or issues. BenefitsVIP quickly resolved five additional coding-related issues reported by the client's employees.

The Results
The coding error spread no further once the permanent system fix was put into place 48 hours after it was first identified by BenefitsVIP and reported to the carrier.

The Bottom Line
Issue resolution is routine for BenefitsVIP employee advocacy and service representatives. Their quick action helps relieve employee frustration and facilitates a positive benefits experience.