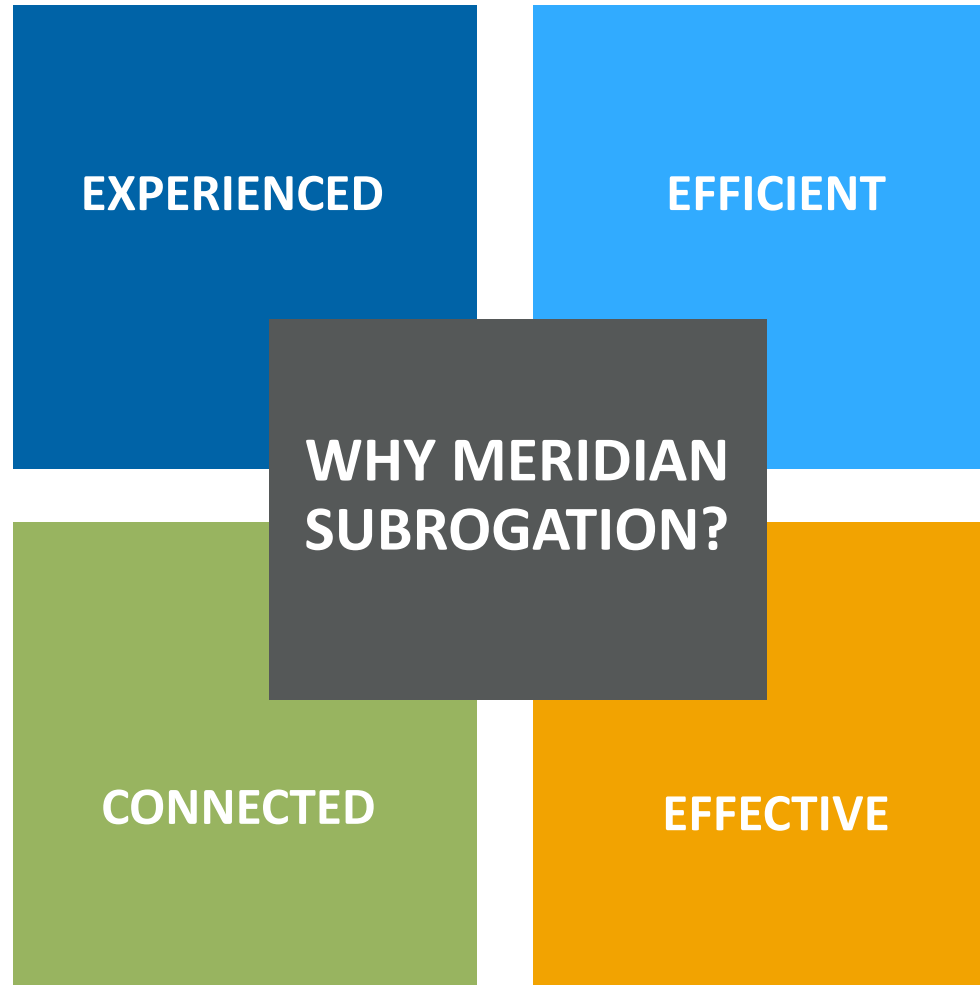


Anthem Subrogation



Anthem[®]

What Sets Us Apart



Customized to meet your needs

- Subrogation Analysts and Examiners under same management team
- Leadership & Account Management involved in key case decisions
- Reporting – Open and Recovery reports

Our Added Value

✓ **Daily claims feed**

Unique access to data for timely and quality identification, investigation and settlements

✓ **Multiple sources of subrogation identification**

A strategic and blanketed approach to maximizing recovery opportunities

✓ **Ease of implementation**

Quick, easy access to current and historical claims history

✓ **Integration with Anthem and Account Management**

Generates subrogation referrals and provides consistent communication and collaboration

✓ **Member engagement and enhanced experience**

Member response via multiple avenues and service connectivity with Anthem

Our Added Value

✓ Relationship and contracts with providers

Voluntary recoveries & provider recoupments

✓ Integration and inclusion of Rx claims

Focusing our activities on all claims and increasing recoveries

✓ Refund Options

You can get a direct refund check or have claims adjusted and a credit on your invoice

✓ Corporate Individual Rights System also known as CIRS

Capturing and tracking the HIPAA Privacy individual rights regarding PHI and minimizing risk

Network of over 30 Attorneys

Provide expertise for all lines of business and locations

Monitor state and federal legislation and case law

Train and advise staff on relevant legal topics

**Mass Tort Program:
Coordinate mass tort
global recovery actions**

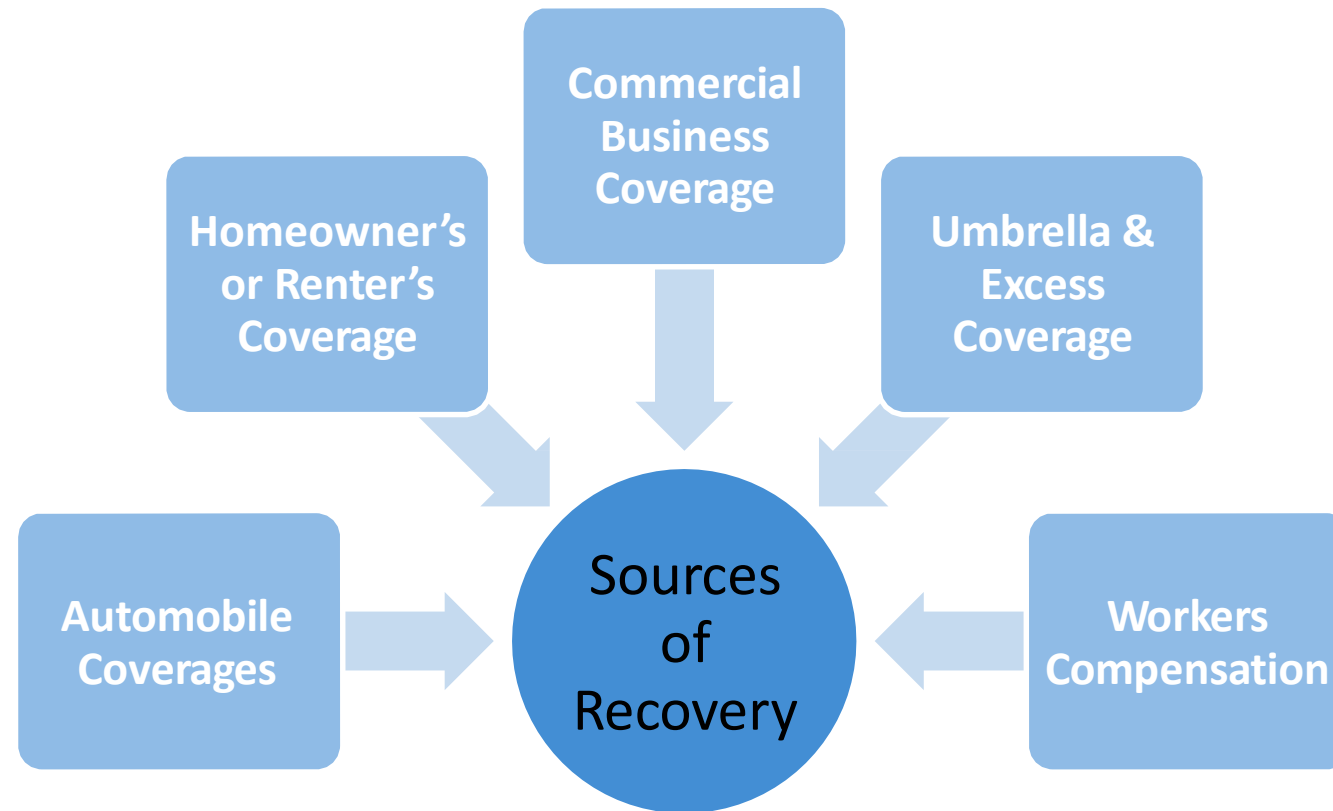
Oversee of significant cases based upon dollar amount and/or legal issues involved

Review client plan language

Assist with negotiations and settlements as needed

All at no cost to your plan

We Pursue all Sources of Recovery



Our Efficient Process

How we deliver value to you

1

CASE
IDENTIFICATON



2

INVESTIGATION
AND NOTICE



3

CASE
MONITORING



4

SETTLEMENT
AND RECOVERY



Case Identification: An important first step

How we deliver value to you

Our thorough
process of

**CASE
IDENTIFICATION**



Claims Screening

Letters

3rd Party Data Sources

Referrals/Leads

Second and Third Pass Reviews

What Sets us Apart



Second & Third Pass Reviews

No response? No problem! We have an extensive second and third pass review process to make sure no potential recovery goes undiscovered



QA Team

The Quality Assurance team reviews files to ensure cases are being handled according to proven best practices



Multilingual Call Center

Highly-trained, multilingual staff to assist your members and their representatives with new and existing cases



Program Customization

We can find the right fit for you with our letters, reporting, & reimbursement options so that everything is tailored to your specific needs

2nd and 3rd Pass Programs that add value for our clients

- Second Pass Programs:
 - Non- and negative-responder program with ISO
 - Started in 2016, expanded in 2017, and expanded again in 2018
 - WC state board data matching
 - Expanded in 2016 and expanded again in January 2019 with new vendor
- Third Pass Programs:
 - Police/Accident Report Database – 2017
 - National Litigation Database program – 2018

Performance Reporting Demonstrates Effectiveness

*We keep you
informed
every step
of the way*

Quarterly Open File Report

- Identifies all open subrogation cases
 - Provides file open date, date of accident, type of loss and value of each case
-

Quarterly Recovery Detail Report

- Identifies cases settled during a specified period
 - Provides client with the settlement date, date of loss, total file balance, recovery amount, external attorney charges (if applicable), Anthem's fee and client's reimbursement amount
-

Customized Reporting

- Reports can be customized and sent or retrieved by client via website

Enhancements We've Made

All program modifications are made with our clients' recoveries in mind!

2016

- Daily Claims Feed
 - Integration of Rx claims within Subrogation cases
-

2017

- New, state-of-the-art call center technology
 - Paperless & Imaging through BPM
 - Changed structure in 2017 to go to Line of Business(LOB) structure and added 3 managers.
 - LOB structure adds full accountability from investigation thru recovery for each segment of our business, thus improved results.
 - Expanded internal counsel support
-

2018

- Added 45 associate to our operations teams
- SWAT Team
- Started concept based 2nd pass file audit review, targeting closed files looking for additional opportunities
- Customization Options on Case Identification for clients
- Subrogation System Improvements project
- National Litigation Database
- Police Reporting matching

Enhancements We Continue to Make:

In 2019 we created Fee Enhancements – Flat 25% for all Anthem ASO clients. No additional fees for vendors or outside counsel services.

In 2020 we plan on implementing:

System enhancements for greater integration with other databases and general operational workflow

Batch Printing

More server space for increased operational performance

Expanded Database Matching – National Litigation to all states to aid in case identification, and additional Workers' Compensation states

Expanded concepts for 2nd pass closed file reviews

New, revised, and enhanced associate desk-level quality audits

Questions

Kurt Cuntz

Account Service Manager Sr

Phone: (513) 336-2540

Email: kurt.cuntz@anthem.com