

Bushnell & Company

www.BushnellCompany.com

TPA INTERVIEW CHECKLIST

CLAIMS ADMINISTRATION:

1. Processed at what location
2. Mailed when
3. Mailed from where
4. Turnaround time
 - a. Clean claim
 - b. Claim needing additional information and how handled
5. Specific examiner
 - a. Back up
 - b. Rotated on specific time basis
6. Examiner turnover
7. Claim forms needed how often
 - a. Every bill
 - b. Every accident
 - c. Every six months, every calendar year, every year (rolling twelve month period)
8. Assignments to provider--designated how
9. Prescription drugs--how filed
10. Deductible--hand calculated or adjudicated electronically
 - a. Individual
 - b. Family
11. Co-Insurance

- a. Paid at what percentage
 - b. Hand calculated or adjudicated electronically
12. Transferred business
- a. Ability to administer
 - 1. deductible and co-insurance credits
 - 2. carry over deductible credits
 - b. Type of verification needed for such credit
13. COB verification for three groups
- a. Non-working spouse--male or female
 - b. Working spouse
 - c. Child of divorced or separated parents
 - 1. How often--every six months, every calendar year, every year (rolling twelve-month period)
 - 2. How done--letter, phone
 - 3. To whom
14. COB administration
- a. Total bills submitted to both primary and secondary carrier versus total bills submitted to primary with balance due to secondary
 - b. Father's coverage for dependent child primary, versus birthday rule
15. Subrogation
- a. Workers compensation
16. EOB
- a. Sample
 - b. Readable
 - c. Deductible and maximum out-of-pocket shown
 - d. Copy to employer provided if requested
17. Audits
- a. What triggers
 - b. In what sequence to claim payment
18. Telephone inquiries
- a. Handled by whom
 - b. Handled when

- c. Toll-free number versus collect call
 - d. Standards that you measure
19. Ability to adjust standard administration to client's needs
 20. Ability to identify claims submitted without client's name

ELECTRONIC INTERFACE W/CLIENT:

1. Available
2. Capability
3. Cost
 - a. initial
 - b. ongoing
4. Installation time requirements
5. Training

REINSURANCE:

Run-In

1. Available
2. Type
3. Costs
4. Deductible and coinsurance credits--how handled
5. Assume current claimants specific stop/loss total or start at zero
6. Data needed from previous carrier
7. Time limit to submit previously incurred claims
8. Claims incurred prior to effective date--count toward aggregate and specific stop/loss?

Run-Out

1. Available
2. Cost for administration
3. Time limit
4. Reinsurance
5. Who funds

UTILIZATION DATA:

1. How database is built
2. Provided on what basis (monthly, quarterly, etc.)
3. Costs
4. Clients statistics compared to other statistics
 - a. What other statistics--TPAs or national
5. Standard data format or per client's request
6. Review standard reports
 - a. Determine what additional reports or changes need to be made for this client

IMPLEMENTATION SCHEDULE:

1. Lead-in time required
2. Summary plan provisions--time spent if proof revisions necessary

CONVERSION:

1. Available

2. Plan design
3. Client costs
 - a. Charge back
 - b. Issuance