

# Medicare Advantage Premium Protection

Is your plan leaving money on the table?

**Your Medicare Advantage plan likely receives information from the Centers for Medicare and Medicaid Services (CMS) regarding members' other health coverage. Through years of recovery experience, HMS consistently finds 35% of that information is incorrect.**

HMS Medicare Advantage Premium Protection validates your monthly Other Health Coverage Information File, using our proprietary algorithms and unique data.

**We track results to ensure your plan receives the lost premiums to which you are entitled.**

Typically, each member with confirmed other coverage can save your program about \$7,200 a year. For a plan with 50,000 members, that translates to more than \$3 million in Medicare Advantage premium savings per year.

Internally validating this other health coverage, or Medicare Secondary Payer (MSP) information, can be difficult to do effectively. It requires purpose-built IT infrastructure and software, as well as significant time and resources. Our Medicare premium protection automates

the validation of other coverage and monitoring of premium payments.

HMS will validate the accuracy of the other health coverage information and its primacy to Medicare using a variety of methods developed over the years to reach insurers and employers. We'll clean up your backlog for past members and keep you current.

We fix what's wrong. We automatically replace inaccurate information with accurate information in CMS's MSP coverage records. This triggers the repayment of all past premium dollars lost due to coverage errors.

As a result, HMS protects your premiums. We track results to ensure your plan receives the lost premiums to which you are entitled. And, we make sure your premiums are correct now and in the future.

**Contact us today to ensure you don't leave millions on the table.**

[hms.com](http://hms.com)



Enterprising healthcare

HMS provides the broadest range of cost containment solutions in healthcare to help payers improve performance. Using innovative and time-tested technology and analytics, we prevent and recover improper payments related to fraud, waste, and abuse. As a result of our services, customers recoup billions of dollars every year and save billions more through the prevention of erroneous payments.