



# Medicare Advantage Premium Protection

A Medicare Secondary Payer Solution

Your Medicare Advantage plan receives information regarding members' other group health coverage from the Centers for Medicare and Medicaid Services (CMS). This information is used to determine whether Medicare has primary or secondary responsibility for paying a claim.

**Medicare Advantage Premium Protection validates other coverage information and its primacy to Medicare, ensuring correct premiums now and in the future.**

Medicare Secondary Payer (MSP) provisions are designed to prevent Medicare from making erroneous claim payments when other primary coverage exists. Since members with MSP incur lower claim costs, CMS pays Medicare Advantage (MA) plans significantly lower monthly premiums for these members. However, through years of MSP analysis, HMS consistently finds that approximately 35% of CMS MSP data is incorrect, leaving millions on the table in unrecovered costs for MA plans. On average, each member with misidentified primary health coverage costs your program about \$7,200 a year. For a plan with 50,000 members, that translates to more than \$3 million in lost revenue.

## Protect Your Premiums

Using proprietary algorithms and unique data assets, HMS' Medicare Advantage Premium Protection validates the accuracy of other coverage information and its primacy to Medicare, automatically correcting and replacing inaccurate information in CMS' MSP coverage records. This triggers the repayment of all past premium dollars lost due to coverage errors and ensures your plan receives full non-discounted premiums for these members going forward. We'll clean up your MSP case backlog and keep you current.

## Reduce Administrative Burden

Validating other health coverage or MSP information internally can be extremely time and labor-intensive without the purpose-built IT infrastructure and software to streamline the process. HMS' Medicare Advantage Premium Protection automates the validation of other coverage and monitoring of premium payments, saving you time and money in increased productivity.

## Are You Leaving Millions on the Table?

HMS is committed to recovering the lost premiums to which you are entitled and ensuring your premiums are correct now and in the future. We fix what's wrong so that you're not leaving millions on the table in unrecovered costs.

**To learn more about Medicare Advantage Premium Protection, or to begin the cost recovery process, visit [HMS.com](https://www.hms.com).**

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