Credit Balance Solutions

Superior Services and Technology Solutions for Healthcare Payers

A typical 300 bed hospital generates over $3 million in new credit balances every year. A large teaching hospital or health system can generate over $25 million (50,000+ accounts) in credit balances on an annual basis. Given the high degree of emphasis on billing and collections, coupled with a general lack of resources, most hospitals experience significant, growing volumes of credit balances that accumulate within their A/R. These unresolved credit balances represent a potential significant source of medical expense recoveries to healthcare payers.

Payers often partner with a credit balance vendor to expedite and maximize credit balance recoveries; however, some payers are disappointed by the level of performance, lack of provider coverage and/or quality standards of their chosen vendor. Serving thousands of providers, 34 Blue Cross Blue Shield plans and over 150 Commercial and MCO clients nationwide, Conduent offers superior onsite provider staff and technology solutions that set us apart from other credit balance vendors.

Our highly trained staff conducts comprehensive, ongoing reviews of all open credit balances on each provider’s accounts receivable systems and records. All identified credit balances are analyzed and documented and all validated overpayments are presented to the provider for review and approval prior to recovery. Once approved by the provider, Conduent obtains a refund check for the amount overpaid or provides written approval to have the overpayment offset against future provider payments.

Conduent Identified Overpayments Include:

• Coordination of benefits with Medicare or another insurance plan
• Duplicate or multiple payments for the same services
• Overpayment of negotiated rates or discounts
• Credit adjustment to charges after charges were billed
• All other

Our credit balance service is truly a “safety net” for medical claim overpayments, intended to identify and recover the remaining 5% - 10% of overpayments not already identified internally, or by other contracted external vendors.
What sets Conduent apart from other vendors?

**Independence:**
Conduent is not owned or affiliated with any healthcare payer or provider. Our ownership structure alleviates any concerns about potential conflicts of interest and ensures that our payer clients are not funding an industry competitor.

**Superior Results:**
Conduent staff typically hold 4-year college degrees and are highly trained in credit balance COB rules, provider contract analysis, HIPAA regulations and PHI and data security. Our staff go onsite to the provider location to review all potential credit balances, analyzing their root cause, and facilitating their processing.

**Technology:**
All Conduent clients receive access to our online credit balance tool called CBAS (Credit Balance Analysis System). The web-based CBAS application allows payers to view open inventories of provider approved credits, including all supporting documentation and to automatically assign and route claims to processing staff for recovery. CBAS also contains powerful real-time and ad hoc reports that identify root cause, trending and drilldown analysis that populates quickly into meaningful reports.

**Commitment to Client’s Business Processes and Goals:**
Conduent works with our clients to establish a process that meets their business needs and to establish recovery goals and objectives. Our commitment is to exceed our client’s expectations through superior performance and timely and responsive communication.

If you currently utilize another credit balance vendor, ask how Conduent can supplement extensive “gaps” in that vendor’s hospital coverage. In many cases, Conduent can add 20% to 50% in additional credit balance recoveries on top of the current recoveries from your primary vendor.

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**About Conduent**
Conduent is the world’s largest provider of diversified business process services with leading capabilities in transaction processing, automation, analytics and constituent experience. We work with both government and commercial customers in assisting them to deliver quality services to the people they serve.

We manage interactions with patients and the insured for a significant portion of the U.S. healthcare industry. We’re the customer interface for large segments of the technology industry. And, we’re the operational and processing partner of choice for public transportation systems around the world.

Whether it’s digital payments, claims processing, benefit administration, automated tolling, customer care or distributed learning – Conduent manages and modernizes these interactions to create value for both our clients and their constituents.

Learn more at www.conduent.com.