

Enhanced Coordination of Benefits



The Center for Health Care Financing is a public consulting organization that takes a mission-driven approach to cost-effective care. By applying the knowledge and resources of the University of Massachusetts Medical School, we help state and local agencies maximize their resources to reduce health care costs.

What We Do

With the cost of providing public health care on the rise, state Medicaid agencies are increasingly looking to identify and coordinate third party resources to share the burden of health care costs for their Medicaid population—particularly when it comes to high-cost, medically complex members. The Center for Health Care Financing, through its Enhanced Coordination of Benefits (ECOB) program, works in partnership with hospitals and the state human service agency to identify members for whom commercial health care is an option and then coordinates comprehensive services through both public and private coverage. The program ensures Medicaid is the payer of last resort, which in turn reduces the financial burden on the state:

- Through the Premium Assistance program in Massachusetts, ECOB is able to purchase health insurance premiums for some individuals who are unable to maintain benefits due to the high cost of premiums. This ensures that the commercial insurer remains the primary payer.
- Nationally, the ECOB program can provide similar case coordination in hospitals. The Center performs a cost-benefit analysis for states to determine whether existing state services provide a platform for ECOB.

The Center's staff advocates for medically complex members to access the fullest extent of benefits possible, such as health insurance through a family member, employer or COBRA. Because state health programs often require members to accept commercial insurance when possible, states are able to offset costs that otherwise would be borne by taxpayers alone. The program benefits everyone involved by ensuring greater patient access to vital services, maximizing the reimbursement paid to health care providers, and reducing the state's fiscal burden.

Our Services

Under the program, Health Benefit Coordinators from the Center receive referrals for high-cost, medically complex cases directly from sites throughout the state and from internal programs. Upon receiving the referrals, the Center's staff determines whether the Medicaid member's circumstances allow him or her access to a commercial health insurance plan by conducting a cost-benefit analysis. Health Benefit Coordinators are available on-site at hospitals to answer questions and assist patients with any insurance coordination issues.

Health Benefit Coordinators advocate for Medicaid members to receive and take advantage of all the benefits to which they are entitled, and to maximize revenue for the hospital site by making commercial insurance the primary payer. The hospital brings in more revenue while the patient gains access to more providers and a more comprehensive benefits package.

Program Benefits

- Significant cost savings to the state's Medicaid program
- Additional revenue to hospitals and other providers by obtaining higher commercial insurance reimbursements whenever possible
- Better health care through continuity of care and increased benefits
- Assistance with health insurance premiums for individuals and their families
- Proven track record of successful program implementation and growth
- Access to the vast consulting resources of a major academic medical institution

Results

Since its inception in 1999, this program has grown from one case to more than 700 cases throughout the Commonwealth of Massachusetts. ECOB has generated cost savings in the amount of \$67 million for the state's Medicaid program from July 1999 to January 2006.

Why Choose Us?

As a public organization with a mission-driven approach to health care financing, we are uniquely able to adapt to change in the health care industry. The ECOB staff members have extensive experience working with and for government health care agencies, including Medicaid and Medicare, giving us in-depth knowledge of reimbursement practices and policies. We are dedicated to helping states provide quality health care to their citizens, and we deploy the resources of the University of Massachusetts Medical School to achieve this goal.

Please contact the Center for Health Care Financing today to learn more about our Enhanced Coordination of Benefits program.



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