

What is a Priority Claim?

It is like COB for estates. Ideally an estate should pay all creditors, and then distribute remaining assets to any heirs. When the debts of an estate is greater than the assets, estates must pay certain bills before others, or prorate payment among them. This leaves some bills unpaid, and others paid at pennies on the dollar. Most states require that billing for medical services provided prior to death must be paid before most other bills. But you have to assert your priority to receive it. Hospitals and debt collectors are usually unaware of this.

What is a Contingency Claim?

There are often bill for an estate which are “*not yet due, certain to become due.*” There are also bills that are “*not yet due, uncertain to become due.*” In these situations the estate should set aside sufficient money to pay these bills whenever, and if, they become due. In effect, the assets are put on “hold.” These laws protect the hospital until the billing and appeal process is completed with any insurers. The hospital usually does not know what the patient will owe until that time, and usually doesn’t bill, which is a mistake.

What is Timely Filing for an Estate?

There are timelines for filing with an estate has many variables. Sometimes it is tied to the date of death, or when the estate was advertised. It is NOT tied to when you are done working the insurance collections. It is possible for Letters of Administration to be issued, and all assets to be distributed while you are still correcting your bill with the primary insurer.

N.C.O.F.

No Claim on File is the number one reason that hospitals don’t get paid by estates

Medicaid Estate Recovery

Is a system that quickly identifies estates and Timely Files a **Medicaid claim** to recover the cost of providing healthcare.

Estate Billing & Recovery Services

Is a system that quickly identifies estates and Timely Files a **Hospital claim** to recover the cost of providing healthcare.

Who We Are

MCI was formed in 2001 to assist acute care providers in resolving uncompensated healthcare. The key to our success has been in thorough claim investigation, technical appeals, knowledge of insurance law, and obtaining the assistance of government agencies to secure our hospital’s rights. We utilize attorneys trained in insurance and health law. Our clients include approximately 50 acute care inpatient facilities, including LTACS and other specialty providers.



P.O. Box 1195
Linwood, PA 19061-1195
Phone: 888-868-3799
Fax: 888-437-6649



Estate Billing & Recovery

Timely Filing Services for LTACS



MedClaims International Presents

A Service that Systematically Identifies Estates, and Timely Files a Priority Contingency Claim

Our Service

MCI promptly secures your financial interests whenever an estate is raised for the patient. We get your “foot in the door” before it closes, and follow up throughout the recovery process.

Here are the steps for securing your claim:

- MCI provides a monitoring service of the Social Security Death Index.
- Weekly searches are performed to identify if patient’s SSN is reported as deceased.
- When a patient is reported, we initiate our search for an estate.
- Prompt identification of potential Estates, by verifying State & County of assets.
- Identify Administrator &/or Attorney for the Estate, and Timely File your claim.
- “Contingent Claim” is asserted, so that your claim can file before the insurance processing is completed.
- MCI files a notarized and certified “Proof of Claim” with appropriate County/Court.
- Establish the Priority status of your Claim, so that you get paid before the heirs of the estate and most other creditors.

Why Estates Don’t Pay

- Hospitals bill the Estate Untimely
- Hospitals bill the Wrong Address
- Hospitals bill the Wrong Parties
- Hospitals fail to Assert Priority

Hospitals complete the process of billing and appealing claims with the primary and secondary Guarantors (insurers) before turning to the patient. It is often 120 to 240 days before you start billing the patient.

Your bill goes to a nursing home, or a family member, with no response. After three attempts and another 90 to 120 days, you assign it to a collection agency. It is discovered that the patient is deceased, and the assets have been distributed.

You might have been paid if you had timely filed a Priority Contingency Claim. Instead, you have just provided *Uncompensated Healthcare*

Estates are like Insurers

- You Must File Timely
- You Must Bill the Right Address
- Benefits Can and Do Exhaust
- COB type rules determine Priority

Estates are Guarantors. If a patient deceases in the hospital or after discharge, LTACS have no protocol or training to properly secure their claim.

Priority Contingent Claim filing is an effective tool for use with County agencies, Court Systems, Administrators, Executors & Estate Attorneys.

Additional Guarantors are often discovered when we bill the Estate. It is not unusual for an Administrator or Attorney to contact us to advise that additional insurance was available for paying the claim. In this manner, we are better equipped to Timely File with a secondary insurer.

Insurance Denials may be the reason the Estate is being billed. Once we have the attention of the Estate Administrator or Attorney, we now have an ally in appealing the insurance denial. Often the Estate is unconcerned with your denial problem, until the estate is notified that the burden will be falling on them.

Monitor Service

Social Security Death Index



Claim Filing

*County Agencies, Court Systems
Estate Administrators*



There is a Conflict of Interest Between You and the Family

- *The Patient’s family does not want to help you, because they are Heirs to the Estate.*
- *Your bill threatens their Inheritance*
- *Expect to be told there are no assets and there is no Estate*

Untimely Filing

is when you bill the Estate after all of the assets have been distributed

Priority Claim

In most cases you have a Statutory Right to be paid before Heirs and most other Creditors