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Bushnell & Company
www.BushnellCompany.com

TPA INTERVIEW CHECKLIST

CLAIMS ADMINISTRATION:

1.   Processed at what location

2.   Mailed when

3.   Mailed from where

4.   Turnaround time
    a.   Clean claim
    b.   Claim needing additional information and how handled

5.   Specific examiner
    a.   Back up
    b.   Rotated on specific time basis

6.   Examiner turnover

7.   Claim forms needed how often
    a.   Every bill
    b.   Every accident
    c.   Every six months, every calendar year, every year (rolling twelve month period)

8.   Assignments to provider--designated how

9.   Prescription drugs--how filed

10.   Deductible--hand calculated or adjudicated electronically
    a.   Individual
    b.   Family

11.   Co-Insurance

      a.   Paid at what percentage

      b.   Hand calculated or adjudicated electronically

12.   Transferred business
      a.   Ability to administer

          1.   deductible and co-insurance credits
          2.   carry over deductible credits

      b.   Type of verification needed for such credit

13.   COB verification for three groups
      a.   Non-working spouse--male or female
      b.   Working spouse
      c.   Child of divorced or separated parents

          1.   How often--every six months, every calendar year, every year (rolling twelve-month period)
          2.   How done--letter, phone
          3.   To whom

14.   COB administration
      a.   Total bills submitted to both primary and secondary carrier versus total bills submitted to primary with balance due to secondary
      b.   Father's coverage for dependent child primary, versus birthday rule

15.   Subrogation
      a.   Workers compensation

16.   EOB
      a.   Sample
      b.   Readable
      c.   Deductible and maximum out-of-pocket shown
      d.   Copy to employer provided if requested

17.   Audits
      a.   What triggers
      b.   In what sequence to claim payment

18.   Telephone inquiries
      a.   Handled by whom
      b.   Handled when

      c.   Toll-free number versus collect call
      d.   Standards that you measure

19.   Ability to adjust standard administration to client's needs

20.   Ability to identify claims submitted without client's name

ELECTRONIC INTERFACE W/CLIENT:

1.   Available

2.   Capability

3.   Cost
      a.   initial
      b.   ongoing

4.   Installation time requirements

5.   Training

REINSURANCE:

Run-In

1.   Available

2.   Type

3.   Costs

4.   Deductible and coinsurance credits--how handled

5.   Assume current claimants specific stop/loss total or start at zero

6.   Data needed from previous carrier

7.   Time limit to submit previously incurred claims

8.   Claims incurred prior to effective date--count toward aggregate and specific stop/loss?

Run-Out

1. Available

2. Cost for administration

3. Time limit

4. Reinsurance

5. Who funds

UTILIZATION DATA:

1. How database is built

2. Provided on what basis (monthly, quarterly, etc.)

3. Costs

4. Clients statistics compared to other statistics

    a. What other statistics--TPAs or national

5. Standard data format or per client's request

6. Review standard reports
    a. Determine what additional reports or changes need to be made for this client

IMPLEMENTATION SCHEDULE:

1. Lead-in time required

2. Summary plan provisions--time spent if proof revisions necessary

CONVERSION:

1. Available

2. Plan design

3. Client costs
    a. Charge back
    b. Issuance