



# Mitchell Decision Point<sup>®</sup>

A comprehensive medical bill review solution  
applying expertise for better decisions.



**(m)**powered



 **Mitchell Decision Point**<sup>®</sup>

Leverage the power of market-leading expertise in our 1st and 3rd party medical bill management solution. Empower your adjusters to drive better outcomes.



## Applied expertise for **better decisions.** Because **every decision counts.**

Pressure on Property & Casualty insurance carriers is coming from all directions. They face demands from their executives and shareholders to find new, innovative ways to contain costs. And at the same time, they must improve products and services in order to delight a more sophisticated customer base.

Mitchell works with many of the leading insurance companies that are striving for the efficiency and agility achieved through Mitchell **Decision Point**. In all cases, the path to success lies in these four steps:

- **Help ensure the accuracy of medical bills.**
- **Allow for additional medical treatment options via cost-effective partner networks.**
- **Stay in compliance with state regulations in all 50 states.**
- **Improve adjuster efficiency and quality for increased customer satisfaction.**

### **WELCOME TO DECISION POINT**

Mitchell Decision Point is the leading P&C industry 1st and 3rd party liability medical bill review and workflow solution because it is designed for maximum effectiveness with true flexibility. With its multi-dimensional product delivery platform, Decision Point is the complete solution that automates claims handling and simplifies decision-making for medical bills related to liability claims.

With Decision Point, your team has access to:

- **An easy-to-use application interface.**
- **An analyst engine with built-in industry expertise.**
- **A feature-rich, modernized technology led by an Agile development process.**
- **A truly scalable application to fit your financial goals when it comes to your business growth.**

From ingestion to payment, Decision Point guides your adjusters through the bill review process, applying information and technology-powered tools to empower better decisions throughout the entire cycle. Here's an interactive way to see the immediate results that occur when Decision Point is deployed within a claims operation—take the Decision Point Challenge.

Described on the right are four challenges carriers face in the claims process. The challenge for you is to fix what's broken. And that's where Decision Point comes in.

# A Fully Flexible Delivery Model for Your Decision Point.

With Decision Point, you select the delivery model that best meets your needs.



- **Decision Point Service Center**  
Our expert staff handles your medical bill review needs for your 1st and 3rd party liability claims, including any backlog or after hours requests.
- **Decision Point ASP**  
Your bills, your processes, your people—our hardware platform and software. The full features and benefits of Decision Point are made available to you via a secure Internet connection.
- **Decision Point Enterprise**  
Your users access the power of Decision Point via your Intranet behind a secure firewall.

## CHALLENGES FACED BY CARRIERS IN THE CLAIMS PROCESS

### Challenge #1

You may be overpaying on medical bills due to inaccurate coding, duplicate billing and overcharging for services.

#### THE SOLUTION

Decision Point has a built-in analyst engine that automatically identifies duplicate or inaccurate billing codes—saving time for your adjusters and helping extend benefits for your customers.

### Challenge #2

You may be missing opportunities to extend policyholder benefits without an optimized provider network program.

#### THE SOLUTION

Decision Point has access to the broadest array of specialty provider networks that you can leverage to help extend customer benefits. In addition, you can take advantage of our optimized tiering recommendations, and our out-of-network solution that addresses the 50–70% of medical charges that are outside of VPN networks.

### Challenge #3

You need to stay in compliance with fee schedules and constantly changing regulatory laws. Without the resources to interpret and integrate the various rules into the claims process, you could find yourself out of compliance.

#### THE SOLUTION

Mitchell Auto Casualty Solutions provides updates to our Decision Point solution as new fee schedules are released and regulations change. In order to assist you in your compliance efforts, we have an industry-leading team on-staff dedicated to help interpret how the new regulations will impact your business. You can rely on Mitchell's expert insight on these compliance updates.

### Challenge #4

Your business is unique and requires a solution that can be configured to meet your specific workflow to effectively process claims.

#### THE SOLUTION

Decision Point is configurable to adapt to your specific business rules. The software enables medical bill claims to be processed more efficiently, reducing redundancy, and includes fast tracking claims to help increase adjuster productivity—allowing you to more effectively manage your resources.

Now that you've taken the Decision Point Challenge, it should be easy for you to picture these better outcomes in your claims operation.

Empower your adjusters. Accelerate your workflow. Deliver great results.



**MY WORKSPACE**  
Empowers adjusters to organize and execute their work with increased efficiency.

**USER DEFINED FIELDS**  
Create custom fields to support your unique claims processing and bill pricing workflows.

**CLAIM CALENDAR**  
View treatment history of the claimant with a quick glance at treatment milestones.

**MEDICAL EXPERT**  
Evaluate the duration and frequency of the medical care received against industry norms.

Line No	Override	Date of Service	POS	Proc / Drug Code	Mod / PT	Units	Amount Charged	Amount Allowed	Endnotes
1	<input type="checkbox"/>	11/02/2009		97110		2	\$100.00	\$100.00	
2	<input type="checkbox"/>	11/02/2009		97110		2	\$100.00	\$100.00	
3	<input type="checkbox"/>	11/10/2009		97110		2	\$100.00	\$100.00	
4	<input type="checkbox"/>	11/12/2009		97110		2	\$100.00	\$100.00	
Totals							\$400.00	\$400.00	

**DECISION POINT PROVIDES DEPTH AND BREADTH OF EXPERTISE.**

**Expand Your Set of Data Sources:**

Combine multiple data sources to provide comprehensive and up-to-date fee structures—including APC, DRG, ASC, Medicare, and state fee schedules—for medical, radiological, surgical, laboratory, and evaluation and management procedures.

**Incorporate the Healthcare Common Procedure Coding System (HCPCS):**

Apply supplemental American Medical Association codes to ensure appropriate fees charged for durable medical equipment, injectable drugs, ambulance transport, orthotics, prosthetics, medical/surgical supplies, and vision and hearing services.

**Include Pharmacy Repricing:**

Embed National Drug Codes (NDC) fee databases to enable straightforward, accelerated repricing of pharmacy billings.



Mitchell Decision Point's comprehensive 1st and 3rd party medical bill review solution empowers increased efficiency and lowers total cost of ownership through its unique combination of software, client services and best-in-class partnerships.

### Application and Workflow Features

FEATURES	BENEFITS
My Workspace	Empowers adjusters to organize and execute their work with increased efficiency.
User Defined Fields	Create custom fields to design a unique claims processing workflow experience.
Sentry™	Accelerate the claims process through this highly flexible rules engine.
Bill Release	Make final adjustments on the amount to pay, then allocate funds for payment, and designate any non-standard payee or mail-to recipient.
Flexible Configuration	Align Decision Point to meet the needs of your company's multi-level, multi-channel business structure.

### Claims and Operational Management Tools Overview

FEATURES	BENEFITS
Medical Expert	Evaluate the duration and frequency of the medical care received against industry standard practices.
Claim Calendar	View treatment history of the claimant for a quick at-a-glance review of treatment milestones.
Third Party Reporting Package	Generate reports quickly and easily for 3rd party demand package.
Report Generator	Define report parameters, set scheduled delivery options for all management and billing reports.

### Integration Features/Benefits

FEATURES	BENEFITS
Import/Export Programs (IEP)	Eliminate duplicate data entry by importing claim-specific data directly into Decision Point.
Decision Point Exception Manager	Review data issues easily within IEP XML files that resulted in errors during the import process.
Single Sign-On (SSO)	Simplify the login process by integrating with your network credentials.
Imaging	Obtain immediate access to medical bill images.
AutoExpress	Employs eBill and eRemit features to provide automated input and output transactions.
AutoPay	Automate medical bill payment with an end-to-end payment process.



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