

# **BluePrints for Brokers Update**

**October 19, 2009**

## **NEW CONTRACT WITH SOCRATES, INC., FOR SUBROGATION SERVICES**

Blue Cross Blue Shield of Delaware (BCBSD) continuously looks for ways to reduce costs and improve efficiency. To help achieve these goals, we are enhancing our claims payment recovery efforts by contracting with SOCRATES, INC. (SOCRATES). SOCRATES is an independent company, and a recognized subrogation and reimbursement expert with more than 16 years of experience serving the health industry.

You may be aware that all BCBSD health benefits plans contain an important provision known as the “subrogation” clause, which authorizes BCBSD to review and recover claims payments for an accident, injury or illness that are, or may be, the legal liability of another person or entity. It is a common provision in most health benefits plans, and is designed to ensure that health care expenses are paid by the responsible party. During the fourth quarter of 2009, SOCRATES will begin assisting BCBSD in the review and recovery of claims payments made by BCBSD, which were actually the responsibility of another person, party or insurance company.

SOCRATES utilizes state-of-the-art software that will identify potential subrogation cases and has the knowledge and experience required to investigate and collect recoveries as appropriate. While BCBSD has always pursued subrogation and reimbursement as part of our administrative process, we believe that contracting with SOCRATES will result in significantly greater subrogation reimbursements and quicker recovery of payments.

Please let your clients know that SOCRATES may contact BCBSD members for more information if claims are identified that may be the legal liability of other persons or entities.

Thank you for your support of this initiative.

Regards,



Carl Fink  
Director, Sales & Product Development



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