Auto Casualty

Mitchell Announces New Automation Capabilities to Address Florida Deductible Ruling

August 6, 2019
2 MIN READ

On December 28, 2018, the Florida Supreme Court ruled that for PIP claims, insurance carriers must apply the claimant's deductible directly against provider charges before applying the fee schedule. This ruling has had an effect on how carriers calculate claim payments in Florida, in many cases resulting in a variety of inefficient manual workarounds.

To help our clients solve for these inefficiencies, Mitchell recently released new automated functionality in its DecisionPoint bill review platform that helps claims organizations more easily comply with the new ruling.

Overview of Functionality

The new DecisionPoint configurable option enables clients to apply the methodology that Mitchell developed to comply with the Florida Supreme Court's ruling. Specifically, DecisionPoint will apply the deductible to the amount charged prior to bill review. Once the deductible is satisfied, the remaining bill charges are analyzed using Mitchell's medical bill review system.

The new DecisionPoint Florida Deductible feature is customizable, enabling each client to decide when they want to start implementing the new rule and can choose which non-compensable items they want to exempt the claimant from paying the deductible.

Key Benefits

The new DecisionPoint configurable option for the Florida Deductible ruling simplifies and automates the claim payment calculation for insurance carriers. By eliminating the need for time-consuming, manual calculations, claims organizations can improve efficiency, promote consistency since each user will be using the same calculation, and improve accuracy and compliance with the ruling.

How to Implement

Current Mitchell DecisionPoint clients have access to turn this new capability on and customize it to their unique requirements. Please reach out to your Mitchell client services manager with any questions. If you aren't a current DecisionPoint user, contact casualtysolutions@mitchell.com to let us know if you're interested in learning more about the software and its Florida Deductible capabilities.



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