Auto Casualty

Modernizing Claims Management: Streamlining Workflows With Integrated Negotiation Solutions

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Negotiation Solutions

Conventionally, the process of settling bodily injury claims entails a period of waiting—waiting for the injured individual to conclude their medical treatments and compile all pertinent medical bills and records. Enlyte's new PrecisionDirect solution gives auto carriers exclusive access to our expert negotiation services integrated with the Coventry auto network to ensure your client pays fair and accurate rates to providers on their unrepresented settlements.

Integrating PrecisionDirect into a liability claim workflow presents a beacon of efficiency and financial prudence. It refines the claims settlement process and creates a structured, data-backed methodology to manage and mitigate the impact of medical expenses on claim outcomes. By opting for a proactive approach towards claim settlement, carriers can pave the way for adjusters to make more strategic, informed decisions that align with their overarching objectives of cost containment and streamlined claims resolution.

How Does It Work?

Starting at the adjuster's desk, processors receive bills and send them to Enlyte. We use a combination of our own network of 800K+ providers and direct provider negotiations to secure payment adjustments on medical charges. A detailed accounting for what is owed is returned to the adjuster backed by either a network agreement or signed agreement from the provider.

A Modern Approach to Third-Party Claims Management

The traditional approach to settlement negotiations is based on compiled documents that cover both general damages and medical expenses. This approach can cause friction for adjusters who must obtain and pay bills on settled claims, as this takes time away from their core duties of settling open claims.

Using our negotiations services integrated with Coventry auto network, the industry's largest national directly contracted auto network, helps adjusters settle a claim accurately, quickly and efficiently. Integrating PrecisionDirect into an adjuster’s workflow introduces a path to give adjusters their time back. Enlyte owns the medical bill repricing after the client has settled directly and proactively with the injured individual, thereby facilitating significant cost savings and expediting the settlement process. To fully harness the benefits of PrecisionDirect, carriers can adopt one of two strategies:

1. **Modify the Release of Liability Contract:** This involves altering the existing contract to embody provisions for direct payments to medical providers, ensuring that the negotiated settlements include these nuances.

2. **Craft an Open-Ended Settlement Release:** This approach grants a more flexible framework, permitting ongoing negotiations post-settlement to manage medical expenses effectively.

PrecisionDirect provides adjusters with the tools and support they need to settle claims quickly, without compromising accuracy. Adjusters can confidently navigate third-party claims, ensuring cost-effective and favorable outcomes.



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