Workers' Comp

Four Security and Continuity Controls to Expect from Your Bill Review Vendor to Prevent Service Disruptions

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3 MIN READ

Bill review platforms sit at the center of claims payment operations. When those systems experience disruption, the consequences extend far beyond technology. Claim payments stall. Providers go unpaid. Regulatory deadlines are missed. Backlogs grow fast, and your team is left managing the fallout. That is why a bill review vendor's security and continuity controls should be a key part of your evaluation, not a secondary IT discussion.

Bill review directly affects financial accuracy, provider relationships and compliance reporting. You should expect your vendor to maintain rigorous operational resilience and security controls. When your vendor has the right infrastructure, planning and governance in place, you can reduce risk and have peace of mind that your claims operation will hold up under pressure.

Below are four controls bill review vendors should have in place to prevent service disruptions and protect your claims operation.

1. A Comprehensive Business Continuity and Disaster Recovery Framework

Bill review vendors must maintain a formal Business Continuity and Disaster Recovery (BCDR) framework that is reviewed and independently audited on a regular basis. A mature BCDR program ensures:

- Critical systems remain operational during outages
- Recovery procedures are documented and tested
- Redundant infrastructure exists to maintain service availability

Without a structured continuity framework, even short service interruptions can cascade into payment delays, operational disruptions and compliance exposure.

2. Business Impact Analysis for Critical Claim Operations

Bill review is a central component of the claim's payment lifecycle. Vendors must conduct a formal Business Impact Analysis (BIA) to identify which systems, processes and service teams are essential to maintaining claim

payment operations. This analysis should prioritize:

- Bill ingestion and processing workflows
- System and downstream vendor dependencies
- Payment accuracy and edits
- Compliance and jurisdictional reporting
- Customer service operations supporting claims teams

Understanding operational dependencies allows vendors to prioritize recovery efforts and ensures that the most critical claims functions remain available during disruptions.

3. Regular Continuity Testing and Preparedness Drills

A plan on paper is not enough. Bill review vendors need to conduct regular testing exercises to ensure that continuity plans work in real-world conditions. Effective testing typically includes:

- Disaster recovery simulations
- Infrastructure failover testing
- Operational workflow testing during simulated outages
- Recovery drills involving cross-functional teams
- Identification of issues discovered during testing, assignment to accountable stakeholders and follow-up to ensure resolution

Regular testing ensures that response procedures remain current and that teams are prepared to maintain operations when unexpected events occur.

4. Clearly Defined Crisis Management and Response Plans

Vendors should maintain formal crisis management plans that define how incidents are handled. Plans typically include:

- Emergency response to system outages or infrastructure issues
- Crisis management leadership and communication protocols
- Business continuity execution of various scenarios to maintain service operations
- Alternate work arrangements if staff locations are disrupted
- Technology disaster recovery for platform restoration

Clear response planning helps reduce confusion, speed up decision-making and keep your team informed when an outage affects claims operations.

The Risks of Weak Operational Controls

When bill review vendors lack strong continuity and operational safeguards, disruptions can quickly escalate from a technical issue into a financial and compliance problem for payers. Without the right controls in place, service interruptions may lead to duplicate bill transactions and overpayments, payment processing backlogs that create provider dissatisfaction and significant manual reconciliation work for operations teams.

The damage often extends beyond internal workflows. Disruptions can delay treatment authorizations or payments, increase provider call volume and create missed regulatory deadlines that expose payers to

unfavorable compliance reporting or audit scrutiny. These risks are exactly why operational resilience should be a core expectation of any bill review partner.

As bill review becomes increasingly commoditized, the operational resilience of your partner becomes just as important as the savings they deliver. You need a vendor with strong continuity controls to help keep claims operations stable and payments accurate.

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