



Fact Sheet

Medicare Premium Restoration from DataSpring

Recover millions in Medicare premiums with accurate primary payer designations

Health plans face growing pressure to protect margins and strengthen revenue integrity, leading to preventable premium losses becoming harder to ignore. When outdated or incomplete Coordination of Benefits (COB) data leads federal regulators to designate another payer as primary, your plan is marked as secondary even though it still covers the member's primary care.

The impact is immediate and severe: an incorrect Medicare Secondary Payer (MSP) designation can cut your monthly premium by up to 70% per affected member for every month the designation stands. Because these errors stem from Section 111 reporting lags and infrequent updates, they can persist for years, often with no visibility into how many members are affected or how much in premiums has been lost.

Correct the record at the source, reclaim up to seven years

Federal guidelines allow plans to correct these errors and recoup a lost premium retroactively within a seven-year lookback window. Every month an error goes undetected narrows the window for successful premium recovery. A single correction can restore a premium across the entire lookback period, and continuous monitoring keeps your payments accurate going forward.



The Results

< 25K

MEMBERS ADDRESSED

< 7

MONTHS TO RESULTS

83%

ACCEPTANCE RATE

Proven results

Pilot program with a regional Medicare Advantage plan \$90M+ in underpaid premiums recovered

- **< 25,000** members addressed
- **< 7 months** to results
- **83%** acceptance rate

Get accurate data, managed service

Most vendors mine data, hand you a list of candidates, and leave the burden of correction entirely with your team. DataSpring, powered by CAQH, takes a fundamentally different approach.

- **Seven years of historical COB data.** We draw coverage information sourced directly from health plans for **225M+ covered lives**, so we can pursue the full recovery opportunity, not just recent underpayments.
- **99% primacy accuracy.** Because our COB data comes straight from health plans in near real time, we determine primacy at 99% accuracy: a more current, reliable baseline than standard federal eligibility records.
- **A managed service, not just data.** Our dedicated and experienced team submits corrections on your behalf, reducing operational burden and shortening time to a restored premium.
- **A second pass when you need one.** Restore more reimbursements through a layered vendor strategy that runs deeper checks and finds more recovery opportunities.
- **Prioritized recovery workflow.** We build a work list ranked by revenue potential and expiring lookback windows, so our team targets the highest-value cases first.

Gain recovery expertise without added workload

You stay in control while DataSpring does the heavy lifting:

- **Your priorities guide our work.** Direct us to focus on specific members, contracts, or populations based on your Monthly Member Report and business priorities.
- **You have full visibility at every stage.** Monthly reporting gives you a clear view of members submitted, premiums restored, and retroactive revenue recovered.
- **We monitor updates for overrides.** If an update is overridden, we will be alerted and review the case again.



Visit dataspring.com/COB to learn more and see what you're owed