Reliable Benchmark Data for Auto Liability and Workers' Compensation Dispute Resolution

In auto liability disputes or disagreements between injured employees, employers, insurers, providers and government programs, the parties often find themselves in gridlock. FAIR Health helps with the resolution of these disputes by making our independent, conflict-free benchmark dataset available to all involved parties.

Property and casualty insurers, workers’ compensation programs, bill review organizations, third-party administrators (TPAs) and others license FAIR Health’s trusted and reliable benchmark data to support a wide range of property and casualty functions, including:

- Determining costs associated with injuries related to auto liability claims;
- Processing workers’ compensation bills in the absence of a fee schedule;
- Determining an estimated value for a settlement—and avoiding costly litigation;
- Supporting contract and fee schedule development;
- Serving as a resource for arbitrators;
- Using FH® Allowed Benchmarks to understand estimated maximum payment for covered services;
- Determining amounts to be held in reserve for life care planning and Medicare set-aside purposes; and
- Conducting trend analyses by geographic region, injury, condition and/or procedure type with FH Custom Analytics tailored to each case.

Informing the Decision to Litigate or Settle

In a challenge to the proposed reimbursement for treatment of an auto injury, a bill review company uses FAIR Health’s data to determine if the billed amount was in line with other charges or allowed amounts in the same geographic area for similar services. Using our data as a standard helps companies determine which challenges are worth the time and money to pursue through arbitration or litigation.
Comprehensive National Benchmarks— the Only Data Source You’ll Need

• **Used by states as official reference point.** Recognizing FAIR Health’s mission-driven commitment to cost transparency, states and government agencies have referenced our data in statutes and regulations as the official benchmark for auto liability, workers’ compensation and other programs.

• **Source of comparison.** Many states in the process of developing workers’ compensation fee schedules license FAIR Health data for comparative analyses.

• **Geographically specific.** Organized by 493 geographic regions nationwide, our data offer an invaluable picture of local market-level healthcare costs.

• **Representative of the privately insured population.** More than 60 national and regional payors who process claims for more than 150 million individuals covered by private health insurance submit their claims data to FAIR Health, providing a uniquely inclusive representation of the cost of care.

• **Medicare values available.** When reimbursement is based on Medicare fees, our FH Medicare GapFill PLUS can help by supplying values for codes not included in Medicare fee schedules.

• **Bundled costs associated with common injuries and conditions.** Our data can be licensed in a format that shows the bundled total and itemized costs for the full range of services related to common injuries and conditions (e.g., for a back injury, the cost of in-network or out-of-network doctor visits, surgery, anesthesia, crutches, physical therapy and more), adjusted for up to five risk factors and five comorbidities.

• **Available in the formats users need.** Our benchmark data are available in a variety of formats: as standard FH Charge Benchmarks and FH Allowed Benchmarks, for a wide range of services, sorted by procedure code and geographic region; in FH Custom Analytics that can be arranged and aggregated at a customer’s request, including the specific data elements that meet its needs; through our easy-to-use FH Online web portal; and in spreadsheets or data tables that can be loaded to internal systems.

• **Brought to life through FH Dashboards.** These easy-to-use, interactive visualization and analytic tools enable users to streamline their analyses and drill down through the data to reveal new insights, isolate essential elements and highlight findings.

Contact us to discuss the data and formats that best meet your needs.

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