

Argus Claim Review: A powerful system to guard against errors and fraudulent billing

At Cypress Benefit Administrators, we are continually on the lookout for ways to save our clients money on their medical expenses. As a part of this effort, we've instituted the most all-encompassing fraud protection system available: Argus Claim Review. Many of our clients have experienced the significant savings generated by Argus. Following is just one example:

CASE #187: Argus Claim Review Saves Client Over \$9,000

A self-funded Plan has every right, and obligation, to question any type of claim submitted to make sure it does not pay for unnecessary and non-medically necessary procedures. Argus Claim Review exists to keep a watchful eye over an employer's Plan and its dollars so they do not fall victim to fraud or abuse.

As has been previously detailed by Argus Claim Review in prior articles, in an effort to curb the overutilization of nuclear stress tests due to their cost and the concerns of radiation exposure (one nuclear stress test can be as high as the radiation equivalent of 10,000 chest x-rays), the American Society of Nuclear Cardiology, the American College of Cardiology and the Society of Nuclear Medicine and Molecular Imaging all came out with separate lists entitled, "Five Things Physicians and Patients Should Question" regarding nuclear stress tests. However, another growing concern has also been unnecessary angiographies, stenting or even heart bypasses.

Argus Claim Review recently questioned the medical necessity of a coronary angiography with a charge in excess of \$9,000. A 57-year-old man had chest pains and additional symptoms that led to nuclear stress testing. The nuclear images showed normal myocardial perfusion. Gated wall motion study showed no wall motion abnormalities. Despite this, a coronary angiography was recommended, and it led Argus Claim Review to question – and deny – the claim due to lack of medical necessity.

The denial of the angiography was subsequently appealed, citing that the patient had an "abnormal" nuclear stress test. The file was sent to a different peer independent reviewer on appeal to again review the file and the statements made on appeal. That reviewer indicated, "*Nuclear perfusion has a much higher accuracy, specificity, and sensitivity than a regular stress test. The purpose of the nuclear perfusion test is to increase specificity. Therefore, if the patient had ECG changes but normal perfusion, the test is interpreted as normal. This patient had a normal stress nuclear test, and he did not have indications for a coronary angiography. In his letter, the cardiologist wrote that the patient had a normal stress test; that was incorrect. The patient had a normal MPI (myocardial perfusion test). Therefore, the coronary angiogram was not medically necessary.*"

Argus utilizes multiple independent experts in multiple fields to substantiate the Argus findings when investigations on claim files are made. In this case, the angiography was confirmed to be unnecessary by independent experts through the review process – and, as a result, **the plan did not incur the \$9,123.44 charge.**