



Health Insurance Carriers Coordination of Benefits (COB) Program

Health insurance carriers often serve as the front-line payee for claims that are another entity's responsibility. Our multi-line adjusters **Investigate**, **Coordinate** and, when necessary, **Subrogate** claim, assuring the health insurance carrier only pays what they owe and nothing more.

Mackinaw Administrators COB adjusters are equipped with the necessary resources to determine if the following entities are involved:

- ERISA
- Medicare
- CMS

Our multi-line adjusters are all licensed and possess an average 15 years' experience in the industry.

Mackinaw Coordination of Benefits Adjusters:

- Quickly identify COB opportunities on:
 - New Claims
 - Legacy Claims
- Manage claim investigations to identify responsible entity
- Accurately identify and contact COB parties
- Redirect benefits owed to appropriate carrier
- Increase subrogation dollars
- Decrease subrogation expenses
- Provide clear and effective communication
- Deliver customized reporting

Mackinaw Coordination of Benefits Adjusters Specialize in the following claims:

- **Auto – Personal and Commercial**
- **Workers' Compensation**
- **Motorcycle**
- **Homeowners**
- **Commercial Property**
- **RV's & Watercraft**
- **Subrogation**

Mackinaw Administrators Offers:

- **Full-Service**
- **A la carte Service**