September 3, 2026

FINAL HEALTHCARE CLAIMS AUDIT REPORT

City of Virginia Beach – Sentara

AUDIT PERIOD: JANUARY – DECEMBER 2025

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Table of Contents

Executive Summary 1
Process Overview 3
Site Visit Selection 4
Recoverable Findings 5
Informational Findings 9
Conclusion 11
Definitions - Areas of Testing 12
Appendix A – Sample Claims Detail 17
Appendix B – Out-of-Sample Claims Detail 21

Executive Summary

The City of Virginia Beach (the City) engaged Healthcare Horizons to perform an audit of claims processed by Sentara Health Plans (Sentara) for paid dates of January through December 2025. Healthcare Horizons received $139,025,844.66 in paid claims data from Sentara and performed a full electronic review of claims processing. Of this total amount, $82,845,418.47 was paid for the school system and $56,180,426.19 for city employees. The purpose of the audit was to identify claim errors resulting in incorrect payments and to assess underlying conditions contributing to any errors identified. Healthcare Horizons delivered 250 targeted sample claims to Sentara as potential errors (based on mining of the data) or higher-dollar items in need of review. Sentara provided detailed feedback on all sample claim submissions with minimal follow-up questions required during the process.

Healthcare Horizons identified a recoverable amount of $171,958.12 from the sample claims, representing above average performance by Sentara based on our experience with similar projects. The majority of sample findings are related to eligibility, benefit exclusions and duplicates. The detailed results of all sample claims are presented in Appendix A. Based on the agreed in-sample findings, Healthcare Horizons queried the full claims population for additional claims with similar errors resulting in the delivery of additional out-of-sample claims related to coordination of benefits, eligibility and the benefit exclusion for administrative examinations. Sentara reviewed these claims and has noted that 109 of these are recoverable or needs to be retracted for $41,549.55. Out-of-sample claims are detailed in Appendix B.

Our findings for the audit are summarized on the following page.

All

Issue	Site Visit Recovery Amount	Site Visit Disputed Amount	Out-of-Sample Recovery Amount	Total Audit Potential (Excluding Disputed and Already Requested)
Eligibility	$100,683.71	$0.00	$39,578.03	$140,261.74
Benefit Exclusions - Obesity Surgery	$51,478.02	$0.00	$0.00	$51,478.02
Duplicates	$11,770.90	$0.00	$0.00	$11,770.90
Benefit Exclusions - Genetic Testing	$4,738.73	$0.00	$0.00	$4,738.73
Other Insurance	$2,691.17	$0.00	-$3.79	$2,687.38
Benefit Exclusions - Admin Exams	$395.59	$0.00	$1,975.31	$2,370.90
Pre-Admission Testing	$200.00	$0.00	$0.00	$200.00
Totals	**$171,958.12**	**$0.00**		

City

Issue	Site Visit Recovery Amount	Site Visit Disputed Amount	Out-of-Sample Recovery Amount	Total Audit Potential (Excluding Disputed and Already Requested)
Eligibility	$51,711.00	$0.00	$29,668.80	$81,379.80
Benefit Exclusions - Obesity Surgery	$22,023.23	$0.00	$0.00	$22,023.23
Duplicates	$6,058.08	$0.00	$0.00	$6,058.08
Benefit Exclusions - Admin Exams	$323.14	$0.00	$1,418.86	$1,742.00
Benefit Exclusions - Genetic Testing	$1,290.38	$0.00	$0.00	$1,290.38
Pre-Admission Testing	$200.00	$0.00	$0.00	$200.00
Totals	**$81,605.83**	**$0.00**	**$31,087.66**	**$112,693.49**

Schools

Issue	Site Visit Recovery Amount	Site Visit Disputed Amount	Out-of-Sample Recovery Amount	Total Audit Potential (Excluding Disputed and Already Requested)
Eligibility	$48,972.71	$0.00	$9,909.23	$58,881.94
Benefit Exclusions - Obesity Surgery	$29,454.79	$0.00	$0.00	$29,454.79
Duplicates	$5,712.82	$0.00	$0.00	$5,712.82
Benefit Exclusions - Genetic Testing	$3,448.35	$0.00	$0.00	$3,448.35
Other Insurance	$2,691.17	$0.00	-$3.79	$2,687.38
Benefit Exclusions - Admin Exams	$72.45	$0.00	$556.45	$628.90
Totals	**$90,352.29**	**$0.00**	**$10,461.89**	**$100,814.18**

Process Overview

Healthcare Horizons systematically reviews 100% of claim payments by the administrator on behalf of our clients via our proprietary electronic claim edits. A series of standard algorithms are utilized to identify potential areas of claims overpayments in areas such as eligibility, pricing, duplicates and medical edits. In addition, customized queries are created specific to each client based on variable factors such as benefits design.

Based on the results of our electronic analysis, Healthcare Horizons targets areas with significant overpayment potential based on the dollar amount and our experience with the categories in question. Many areas are resolved by Healthcare Horizons without inclusion in the claims sample due to low findings from the electronic analysis or our determination that the claims flagged are exceptions rather than errors. For the areas that warrant additional research, a sample of claims is selected for review during the site visit with the administrator. Within each category, Healthcare Horizons strives to select a sample that is representative of all claims identified for the particular issue and covers significant potential errors. The goal of the site visit is to work with the administrator to verify the presence of an error on each claim and to solidify the logic used to identify the claims for full reports. Healthcare Horizons recommends the delivery of additional claims beyond the site visit sample for review and recovery by the administrator if warranted by the site visit findings. For example, if Healthcare Horizons and the administrator agreed that nineteen of twenty eligibility claims were recoverable overpayments, Healthcare Horizons would deliver a full report from the entire data set meeting the same criteria.

Once an agreed listing of overpaid claims has been identified and placed into recovery by the administrator, Healthcare Horizons monitors the collections process to a point of completion that is satisfactory to both Healthcare Horizons and our client.

Site Visit Selection

The following chart details the composition of the site visit claims selection as well as the errors identified during the site visit.

Issue	Audit Items	Recovery	
		Items	Amount
Facility Pricing	10	0	$0.00
OON Pricing	10	0	$0.00
Other Insurance	11	1	$2,691.17
Paid Greater Than COB	1	0	$0.00
Duplicates - Claim Level	37	9	$2,080.55
Duplicates - Line Level	111	28	$9,690.35
High Units**	1	0	$0.00
Pre-Admission Testing	6	1	$200.00
Outpatient with Admission	4	0	$0.00
Overlapping Inpatient	3	0	$0.00
Eligibility	23	23	$100,683.71
Medical Edits	1	0	$0.00
Inpatient Readmissions	2	0	$0.00
Benefit Exclusions - Admin Exams	5	3	$395.59
Benefit Exclusions - Contact Lenses	1	0	$0.00
Benefit Exclusions - Genetic Testing	10	3	$4,738.73
Benefit Exclusions - Varicose Veins	4	0	$0.00
Benefit Exclusions - Obesity Surgery	10	10	$51,478.02
Totals	**250**	**78**	**$171,958.12**

**High Units claim is still being investigated

Recoverable Findings

1. A minimal number of recoverable claims were identified due to retroactive eligibility terminations.
Healthcare Horizons utilized eligibility data provided by Sentara to test coverage for all claims in the data set and twenty-three claims were identified with a service date after the eligibility termination date. An additional 103 claims were delivered in the out-of-sample report for an additional potential of $42,334.98.

Sentara's Response:
Sentara agrees that the identified audit items were adjudicated correctly using the member eligibility information available on the dates of claim processing. The retroactive eligibility terminations were applied after adjudication and, as such, the claims were processed accurately based on the eligibility information available at the time of adjudication. These findings are not considered claims processing errors but are the result of eligibility changes that occurred after claim adjudication. Appropriate recovery actions have been initiated.

Healthcare Horizons Final Response:
Sentara has provided responses on the out-of-sample potential and has noted that 92 claims need to be retracted due to retroactive terminations for a recovery of $39,578.03. The remaining eleven claims of the 103 were found to have reworked and recovered early in 2026.

2. Based on the size of the data set, Healthcare Horizons identified a minimal volume of duplicate payments.
Healthcare Horizons performs several queries to identify potential duplicate payments, and our initial analysis yielded a minimal volume of potential duplicates that were all submitted in the sample selection. For the claim-level and line-level duplicate payment submissions, Sentara agreed that 37 claims should be reprocessed/retracted totaling $11,770.90 (audit items 39, 42, 46, 50, 52, 63, 65, 67, 69, 71, 72, 77, 80, 84, 86, 89 94, 95, 96, 101, 109, 110, 112, 114, 118, 120, 136, 142, 144, 150, 152, 155, 157, 160, 163, 169, and 180).

Sentara's Response:
Sentara acknowledges the audit findings and agrees that the identified overpayments are recoverable. As noted by the auditor, the duplicate payment review identified a limited number of duplicate payments relative to the overall population reviewed, demonstrating that existing duplicate payment prevention and detection controls are generally operating effectively.
Sentara will adjust and reprocess the impacted claims, as appropriate, to recover the identified overpayments in accordance with established claims adjustment and recovery procedures. In addition, Sentara will reinforce existing claims processing guidelines and continue ongoing monitoring of duplicate payment controls to further mitigate the risk of duplicate payments and support continued claims payment accuracy.

3. Retroactive notification of other primary insurance resulted in the identification of one recoverable claim.
Healthcare Horizons utilizes the claims data to identify members with other primary insurance based on a coordination of benefits (COB) savings amount present on certain claims. We then test claims for the same members with no COB savings to determine if coordination with the primary carrier was missed. While the claim

was correct at the time of processing, audit item 30 is recoverable due to retroactive notification of other primary insurance. Pending coordination of benefits with the primary carrier, we are citing the entire paid amount of $2,691.17 as recoverable. Based on the other insurance primary effective date noted for this member, we delivered one additional out-of-sample claims for review and recovery by Sentara ($108.70 paid).

Sentara's Response:

Sentara agrees that the identified overpayment is recoverable. The claim was adjudicated correctly based on the member eligibility and Coordination of Benefits (COB) information available at the time of processing and in accordance with established policies and procedures. The subsequent notification of additional primary insurance coverage was received after the claim had been processed and therefore does not constitute a claims adjudication error.

Sentara will initiate the appropriate recovery efforts and coordinate benefits in accordance with established COB and recovery procedures. Additionally, the out-of-sample claim identified by the auditor will be reviewed and processed as appropriate based on the retroactive COB information received.

Healthcare Horizons Final Response:

Sentara has provided a response on the one claim submitted in the out-of-sample. It has an underpayment of $3.79 and will be reprocessed.

4. One pre-admission testing claim is cited as recoverable as facility contracts typically prohibit separate payments for services prior to a planned inpatient admission. It is common for hospital contracts to state that pre-admission testing services (such as lab, X-ray, or EKG) are not paid separately from the subsequent inpatient reimbursement (based on case rate or per diem). As such, all services should be billed on a single inpatient claim. Sentara agreed to an overpayment in the amount of $200.00 on audit item 186 as the provider billing error should have been denied. Note that all potential overpayments were submitted in the sample selection.

Sentara's Response:

Sentara agrees that the identified overpayment is recoverable. Audit Item 186 involved pre-admission testing services that were billed separately from a planned inpatient admission. In accordance with the applicable facility contract provisions, pre-admission testing services, including laboratory, radiology, and diagnostic testing performed in anticipation of an inpatient admission, are generally not eligible for separate reimbursement and should be included on the associated inpatient claim.

5. Healthcare Horizons identified five members with gastric bypass services allowed in error. The plan document contains the following exclusion:

Morbid Obesity treatment including gastric bypass surgery, other surgeries, services or drugs are not Covered Services.

Based on this exclusion, Sentara agreed with a total overpayment amount of $51,478.02 on audit items 241-250. As all questionable claims were submitted in the initial selection, no additional out-of-sample review is warranted.

Note that recovery of these claims will likely cause adverse member impact due to balance billing. Finally, Sentara should ensure appropriate system configuration to deny these services moving forward.

Sentara's Response:

Sentara agrees with the auditor's findings. In response, ongoing feedback and education are provided to the Claims Department, and a key control has been implemented to support targeted quality monitoring for this claim scenario. These actions are designed to enhance processing accuracy, reinforce compliance with established guidelines, and mitigate the risk of similar issues occurring in the future.

6. Healthcare Horizons identified claims paid in error for genetic testing. The plan document contains the following exclusion:

Genetic Testing and Counseling are not Covered Services unless authorized by the Plan. Counseling is a Covered Service only when part of the approved genetic test unless considered preventive care.

Based on this exclusion, Sentara agreed with a total overpayment amount of $4,738.73 on audit items 229, 231, and 234. The claims closed as correct were found to be authorized for medical necessity. As all questionable claims were submitted in the initial selection, no additional out-of-sample review is warranted. Note that recovery of these claims will likely cause adverse member impact due to balance billing. Finally, Sentara should ensure appropriate system configuration to deny this testing as applicable moving forward.

Sentara's Response:

Sentara agrees with the auditor's findings. In response, ongoing feedback is provided to the Claims Department, and a key control has been implemented to perform targeted quality monitoring of this claim scenario. These actions are intended to improve processing accuracy and strengthen compliance with established guidelines.

7. Healthcare Horizons identified overpayments due to non-covered administrative exams. Per the plan document, physicals for employment, insurance or recreational activities are not covered services**.** Based on this exclusion, Healthcare Horizons identified 3 agreed overpayments totaling $395.59 (audit items 221, 223, and 225). The primary diagnosis codes included the following:

- Z02.0 – Encounter for examination for admission to educational institution
- Z02.1 – Encounter for pre-employment examination
- Z02.9 – Encounter for administrative examinations, unspecified

Based on the initial findings, Healthcare Horizons submitted sixteen additional out-of-sample claims to Sentara for review ($1,975.31 in total). Note that recovery of these claims will likely cause adverse member impact due to balance billing. Finally, Sentara should ensure appropriate system configuration to deny these services moving forward.

Sentara's Response:

Sentara agrees with the auditor's findings. To address this claim scenario, we have provided ongoing education and feedback to the Claims Department and implemented a key control designed to perform targeted quality monitoring. These measures are intended to strengthen processing accuracy, reinforce adherence to established guidelines, and reduce the risk of similar issues occurring in the future.

Healthcare Horizons Final Response:

Sentara has provided feedback on the out-of-sample claims, and all were agreed to have paid in error and will be recovered for $1,975.31.

Informational Findings

1. Healthcare Horizons recommends the City confirm cash collection on several high-dollar adjustments performed in late 2025 and early 2026 by Sentara. For several items presented as claim-level duplicates by Healthcare Horizons, Sentara responded that the dollars were already adjusted to recoup based on a duplicate or corrected claim submission by the provider. While these claims are not cited as audit findings, we recommend the City confirm recovery on these items via its group billing data. We are glad to provide additional details on these claims upon request. Note that the Healthcare Horizons claims audit data is only through 12/31/25 paid dates.

Audit Items	Issue	Amount	Adjustment Date
33	Duplicates – Claim Level	$154.90	1/20/26
34	Duplicates – Claim Level	$154.90	2/24/26
35/36	Duplicates – Claim Level	$254.66	12/13/25
37/38	Duplicates – Claim Level	$511.42	12/9/25
43/44	Duplicates – Claim Level	$112.30	12/15/25
47/48	Duplicates – Claim Level	$442.51	12/10/25
58/59	Duplicates – Claim Level	$943.65	12/23/25
60/61	Duplicates – Claim Level	$161.19	4/2/26
74/75	Duplicates – Line Level	$469.32	12/23/25
78/79	Duplicates – Line Level	$169.83	12/16/25
82/83	Duplicates – Line Level	$12,621.74	1/20/26
90/91	Duplicates – Line Level	$185.38	1/27/26
92/93	Duplicates – Line Level	$185.38	1/27/26
98/99	Duplicates – Line Level	$1,241.30	1/13/26
102/103	Duplicates – Line Level	$482.51	1/20/26
104/105	Duplicates – Line Level	$163.89	3/3/26
106/107	Duplicates – Line Level	$132.92	1/27/26
116/117	Duplicates – Line Level	$96.81	2/3/26
122/123	Duplicates – Line Level	$909.34	1/13/26
148/149	Duplicates – Line Level	$115.03	12/3/25

2. Healthcare Horizons delivered one claim in the High Units category that is being researched by Sentara. J7192 was billed with 20,000 units and was allowed $40,000 in payment. We recommend Sentara review whether this is a correct bill by the provider and respond in their feedback of the draft report.

Sentara's Response:

Sentara acknowledges the auditor's observation and has reviewed the claim in question. Based on our review, the claim was adjudicated in accordance with the information submitted by the provider and the pricing methodology applied at the time of processing. We will conduct additional outreach and validation, as appropriate, to confirm that the billed quantity of 20,000 units accurately reflects the services rendered and submitted by the provider. If any billing discrepancies are identified, appropriate corrective action will be taken in accordance with established claims processing and recovery procedures.

Conclusion

Healthcare Horizons appreciates the opportunity to perform this claims audit on behalf of The City of Virginia Beach. We would also like to recognize the cooperation exhibited by the entire Sentara team during this process.

We recommend taking the following actions to maximize the effectiveness of the audit:

- Sentara should initiate recovery on all agreed overpayments **and report any negative potential member impact to both Healthcare Horizons and the City prior to any recovery activity**.
- The City should confirm cash collections for the audit items noted as already adjusted prior to the audit.
- Sentara should ensure correct system configuration to deny non-covered services and supplies.

Definitions - Areas of Testing

Duplicate Claims

Healthcare Horizons runs a series of duplicate claim edits across the claims data set to identify claims that have been billed and paid more than once. Healthcare Horizons identifies duplicate claims at both the claim level and individual procedure level. The duplicate claim queries vary with matches and mismatches on fields such as patient, provider, service date, billed charge, and procedure code. While most clients would expect duplicate claims to be rare, they are quite common in healthcare claims payments and usually result in recoveries on every project conducted by Healthcare Horizons.

Eligibility

In addition to claims data, Healthcare Horizons requests a full eligibility file from the administrator to validate coverage on the service date. Employer groups often submit retroactive terminations to the administrator, resulting in an opportunity for overpayments unless the administrator has a process in place to identify and recover these claims. Every administrator should have a process for identifying and recovering claims affected by a retroactive termination as they are common in the claims industry. In addition to claims paid after the termination date, Healthcare Horizons identifies claims paid during a gap in coverage and claims paid without an eligibility record on file.

Contract Audit

Healthcare Horizons normally requests a review of the signed provider contracts for the top 30 utilized hospitals for each group. While on-site at the administrator, Healthcare Horizons uses the claims data to test pricing and other contractual terms present in the contract for all claims paid to that provider in the claims data set. Other terms in the contract may include readmissions, outpatient services on the day of admission, pre-admission testing, timely filing, and transfers.

Some administrators do not allow this type of comprehensive audit of provider contracts in which Healthcare Horizons tests all claims according to the terms present in the contracts. If this is not made available, Healthcare Horizons selects site visit sample claims to test pricing and the following items on a more limited basis.

- Readmissions - If provider contracts have Diagnosis-Related Group (DRG) case rate reimbursement, readmissions to treat the same illness may not be allowed if the patient is readmitted within a certain number of days. This prevents facilities from being compensated a greater amount for an inappropriate discharge.

- Outpatient Services on Day of Admission - If a patient receives outpatient services such as an emergency room visit, and is later admitted on the same day, these charges should be combined with the inpatient claim

according to most provider contracts. If the provider is reimbursed based on per diems or DRG case rate, no additional payment is made for the outpatient services.

- Pre-admission Testing - If a patient undergoes tests related to a scheduled admission within 24 to 72 hours, these services may be included with the inpatient claim and not paid in addition to the inpatient stay for per diem or DRG case rate reimbursement. Examples of these tests include lab work and a baseline chest x-ray.

- Timely Filing - Provider contracts often state that claims must be submitted to the administrator within a certain time period (such as one year) to be eligible for payment. Otherwise the claim should be denied and the patient is held harmless.

- Transfers - Provider contracts based on DRG case rate inpatient reimbursement often contain special pricing if the patient is transferred to another acute care hospital for treatment. Since the patient was transferred, the initial hospital is not due the full case rate amount to treat the illness. Transfer payments are often based on a specific per diem rate in the contract.

Assistant Surgeon

In some circumstances, a procedure may require the services of an assistant in addition to the primary surgeon. Healthcare Horizons tests two common areas of overpayments for assistant surgeons: pricing and coding. Assistant surgeons usually receive 20-25% of the normal fee schedule rate for the codes used with assistant modifiers. Healthcare Horizons utilizes the claims data to identify the payment to the primary surgeon and then isolates assistant surgeon claims paid greater than 20-25% f this rate. In our experience, this analysis yields a high rate of assistant surgeon lines that are overpaid. In addition, The Center for Medicare Services produces a publicly available listing of procedure codes for which it does not allow a payment for assistant surgery. These are services that, by their nature, do not lend themselves to requiring an assistant. Healthcare Horizons identifies assistant surgeon claims for these procedures as possible overpayments. Although this Medicare guideline is not a requirement that must be followed by commercial insurance carriers, most administrators should have some similar list of codes not payable for assistants.

Multiple Procedure Reductions

When multiple services are performed in the same session, secondary procedures are priced at a reduced percentage (usually 50%) of the normal contract rate to account for economies and efficiency gained by not having to duplicate preparation of the patient for each procedure. Healthcare Horizons flags claims that may have missed this standard discount by reviewing the secondary procedure allowance in relation to the primary procedure allowance for the session of care.

Benefits

Healthcare Horizons creates customized queries to model the benefits present in the summary plan documents (SPDs) provided by the employer group. Likely areas of testing for benefits are application of copayments and coinsurance, annual dollar or visit maximums, non-covered benefits, coordination of benefit rules, and other specific items flagged by our auditors as potential errors. A Healthcare Horizons auditor reviews the SPDs in full for each claims audit and selects the benefit areas where testing is possible. Some benefits do not lend themselves to systematic testing in the data and can only be reviewed on selected sample claims.

Pricing

Healthcare Horizons takes steps to verify accurate pricing of certain claims in the data set such as high dollar, no discount, and those with variability in pricing. These steps are described further below.

Healthcare Horizons selects the highest paid claims in the data set to ensure correct pricing by the administrator. Often these claims are more complex, which raises the possibility of error.

Claims priced at billed charges with no discount are targeted for pricing verification. Given the broad networks of the larger administrators, as well as the availability of national rental networks, the majority of claims should receive some type of discount. Healthcare Horizons verifies that pricing was not missed in error on higher paid claims.

Healthcare Horizons profiles top facilities and establishes payment patterns and trends. Claims that fall outside of the normal patterns will be questioned for payment errors. This area is especially important if a contract audit is not available as part of the audit process.

Since Healthcare Horizons has found that pricing of claims is one of the largest categories of errors at many administrators, we take aggressive steps to identify as many potential errors as possible for detailed review.

Other Insurance

The presence of other primary insurance usually reduces the payment due by the employer group if they are secondary. In some cases, a secondary policy will pay as primary, such as when primary benefits are exhausted or the primary policy does not cover a particular service. Healthcare Horizons utilizes the claims data to identify claims paid as primary that may have other insurance based on the following categories:

- **Other Claims Paid as Secondary** – Healthcare Horizons utilizes the claims data to create a date range for each patient where claims have been paid as secondary based on the presence of a coordination of benefits (COB) savings amount. Any claims paid within this date range without a COB amount may be questioned for the presence of other primary coverage.

- **ESRD** – After 33 months of treatment for ESRD, Medicare automatically becomes the primary insurer for the patient. Healthcare Horizons identifies patients with an extended period of treatment for ESRD to ensure the administrator is correctly tracking the Medicare primary effective date.
- **COBRA** – While exceptions do apply, Medicare should be the primary payer for members on COBRA coverage that are age-eligible for Medicare.
- **Retirees** – Medicare should be primary for members, age 65 and higher, on a retiree plan.

Healthcare Horizons also scrutinizes claims that are paid as secondary with a paid amount higher than that of the primary carrier. Normally, the secondary payment is lower than the primary plan payment as it likely only covers remaining member responsibility after the primary payment.

Fraud

Healthcare Horizons analyzes provider billing patterns to detect possible instances of fraud. While these cases may prove difficult to recover, it is important to identify these providers and stop future payments.

High Units

Healthcare Horizons queries the claims data for unit counts that are abnormally high for the procedure code billed. An error in units may cause the claim to default to billed charges as the fee schedule is multiplied by an incorrect unit count.

Medical Edits

Healthcare Horizons applies medical edits to the claims data to identify mutually exclusive procedures and cases of procedure unbundling. Mutually exclusive edits identify procedure combinations that cannot be reasonably performed on the same patient on the same day. Unbundling occurs when a provider bills multiple component codes versus a single comprehensive code, often resulting in higher reimbursement. Payers have much discretion over which medical edits to apply as there is not a commonly accepted group of these throughout the industry; therefore, Healthcare Horizons is generally looking for a reasonable application of a set of edits and questions selected claims that seem to be clear errors.

Overlapping Inpatient

Healthcare Horizons identifies cases where patients have claims reporting that they are inpatient at different facilities for the same service date. These are often the result of provider billing errors or manual data entry mistakes.

Subrogation

Healthcare Horizons queries the claims data for possible subrogation opportunities where third party liability (TPL) may exist. A common example is medical services related to an auto accident where the auto insurer is liable for a portion of the medical claims. These claims are identified via accident-related diagnosis codes.

Hospital Mistakes

Many payers across the country have adopted policies to investigate and subsequently deny payment for hospital mistakes and avoidable conditions, such as objects left in patient during surgery, fractures incurred in the hospital, blood incompatibility, and certain types of infections. Healthcare Horizons examines the claims data for these types of hospital errors and expects recovery opportunities for these errors as more administrators adopt such policies.

Cosmetic Surgery

Healthcare Horizons maintains a listing of procedure codes that may be considered as cosmetic, but judgments on these claims are highly subjective. Healthcare Horizons is usually looking at the total paid for these types of codes to make sure it is not excessive. If any of these claims are selected for the sample, we request that the administrator provide evidence that the claim was considered for medical review and that reasonable review took place. Medical necessity issues such as cosmetic surgery are not areas that result in significant recovery, but can be issues that our clients want to address proactively for future cost savings.

Reinsurance

If the employer group has stop loss or reinsurance coverage, Healthcare Horizons utilizes the claims data to identify members that should have resulted in a credit due back to the group. Healthcare Horizons verifies with the administrator that the credits have been issued to the group.

Appendix A – Sample Claims Detail

Audit Item	Issue	Recovery	Disputed	Comment	City/Schools
1	Facility Pricing	$0.00	$0.00	Priced correctly - Optum	Schools
2	Facility Pricing	$0.00	$0.00	Priced correctly - Per Diem	Schools
3	Facility Pricing	$0.00	$0.00	Priced correctly - DRG	Schools
4	Facility Pricing	$0.00	$0.00	Priced correctly - Stop Loss	Schools
5	Facility Pricing	$0.00	$0.00	Priced correctly - DRG	City
6	Facility Pricing	$0.00	$0.00	Priced correctly - Stop Loss	Schools
7	Facility Pricing	$0.00	$0.00	Priced correctly - Stop Loss	City
8	Facility Pricing	$0.00	$0.00	Priced correctly - DRG	Schools
9	Facility Pricing	$0.00	$0.00	Priced correctly - Per Diem	Schools
10	Facility Pricing	$0.00	$0.00	Priced correctly - Per Diem	Schools
11	OON Pricing	$0.00	$0.00	Priced correctly - Per Diem	Schools
12	OON Pricing	$0.00	$0.00	Priced correctly - Per Diem	City
13	OON Pricing	$0.00	$0.00	Priced correctly - Per Diem	Schools
14	OON Pricing	$0.00	$0.00	Priced correctly - Air Transport Pricing	Schools
15	OON Pricing	$0.00	$0.00	Priced correctly - SCA Approved Rates	City
16	OON Pricing	$0.00	$0.00	Priced correctly - SCA Approved Rates	City
17	OON Pricing	$0.00	$0.00	Priced correctly - Air Transport Pricing	Schools
18	OON Pricing	$0.00	$0.00	Priced correctly - Per Diem	Schools
19	OON Pricing	$0.00	$0.00	Priced correctly - Per Diem	Schools
20	OON Pricing	$0.00	$0.00	Priced correctly - POC	City
21	Other Insurance	$0.00	$0.00	No other insurance on date of service	Schools
22	Other Insurance	$0.00	$0.00	No other insurance on date of service	City
23	Other Insurance	$0.00	$0.00	No other insurance on date of service	Schools
24	Other Insurance	$0.00	$0.00	No other insurance on date of service	Schools
25	Other Insurance	$0.00	$0.00	No other insurance on date of service	City
26	Other Insurance	$0.00	$0.00	No other insurance on date of service	City
27	Other Insurance	$0.00	$0.00	No other insurance on date of service	Schools
28	Other Insurance	$0.00	$0.00	No other insurance on date of service	Schools
29	Other Insurance	$0.00	$0.00	No other insurance on date of service	Schools
30	**Other Insurance**	**$2,691.17**	**$0.00**	**Retro-notification - OI primary 2/1/24**	**Schools**
31	Other Insurance	$0.00	$0.00	No other insurance on date of service	City
32	Paid Greater Than COB	$0.00	$0.00	Paid correctly after coordination of benefits	City
33	Duplicates - Claim Level	$0.00	$0.00	Duplicate, reconsideration claim paid on 03/21/26, #33 adj on 1/20/26	City
34	Duplicates - Claim Level	$0.00	$0.00	Duplicate, reconsideration claim paid on 03/21/26, #33 adj on 2/24/26	City
35	Duplicates - Claim Level	$0.00	$0.00	Duplicate with 36, adj to $0 prior to sample submit	City
36	Duplicates - Claim Level	$0.00	$0.00	Reconsideration claim paid on 12/23/25, #35 adjusted	City
37	Duplicates - Claim Level	$0.00	$0.00	Duplicate with 38, adj to $0 prior to sample submit	Schools
38	Duplicates - Claim Level	$0.00	$0.00	Reconsideration claim paid on 12/23/25, #37 adjusted	Schools
39	**Duplicates - Claim Level**	**$408.28**	**$0.00**	**Duplicate with 40, adj to $0 on 6/9/26 after sample submit**	**Schools**
40	Duplicates - Claim Level	$0.00	$0.00	Reconsideration claim paid on 06/09/26, #39 adjusted	Schools
41	Duplicates - Claim Level	$0.00	$0.00	Info only - original claim for 41/42	City
42	**Duplicates - Claim Level**	**$304.04**	**$0.00**	**Duplicate with 41 - needs to be retracted**	**City**
43	Duplicates - Claim Level	$0.00	$0.00	Duplicate with 44, adj to $0 prior to sample submit	City
44	Duplicates - Claim Level	$0.00	$0.00	Reconsideration claim paid on 12/23/25, #43 adjusted	City
45	Duplicates - Claim Level	$0.00	$0.00	Info only - original claim for 45/46	City
46	**Duplicates - Claim Level**	**$182.51**	**$0.00**	**Duplicate claim with 45 - needs to be retracted**	**City**
47	Duplicates - Claim Level	$0.00	$0.00	Duplicate with 48, adj to $0 prior to sample submit	Schools
48	Duplicates - Claim Level	$0.00	$0.00	Reconsideration claim paid on 12/30/25, #47 adjusted	Schools
49	Duplicates - Claim Level	$0.00	$0.00	Info only - original claim for 49/50	Schools
50	**Duplicates - Claim Level**	**$113.54**	**$0.00**	**Duplicate claim with 49 - needs to be retracted**	**Schools**
51	Duplicates - Claim Level	$0.00	$0.00	Info only - original claim for 51/52	Schools
52	**Duplicates - Claim Level**	**$113.54**	**$0.00**	**Duplicate claim with 51 - needs to be retracted**	**Schools**
53	Duplicates - Claim Level	$0.00	$0.00	Info only - original claim for 53/54/55/56/57	Schools
54	Duplicates - Claim Level	$0.00	$0.00	Transplant claim, not a duplicate	Schools
55	Duplicates - Claim Level	$0.00	$0.00	Transplant claim, not a duplicate	Schools
56	Duplicates - Claim Level	$0.00	$0.00	Transplant claim, not a duplicate	Schools
57	Duplicates - Claim Level	$0.00	$0.00	Transplant claim, not a duplicate	Schools
58	Duplicates - Claim Level	$0.00	$0.00	Duplicate with 59, adj to $0 prior to sample submit	City
59	Duplicates - Claim Level	$0.00	$0.00	Reconsideration claim paid on 01/20/26, #58 adjusted	City
60	Duplicates - Claim Level	$0.00	$0.00	Duplicate with 61, adj to $0 prior to sample submit	City
61	Duplicates - Claim Level	$0.00	$0.00	Reconsideration claim paid on 07/27/25, #60 adjusted	City
62	Duplicates - Claim Level	$0.00	$0.00	Info only - original claim for 62/63	Schools
63	**Duplicates - Claim Level**	**$118.20**	**$0.00**	**Duplicate with 62 - needs to be retracted**	**Schools**
64	Duplicates - Claim Level	$0.00	$0.00	Info only - original claim for 64/65	City
65	**Duplicates - Claim Level**	**$471.76**	**$0.00**	**Duplicate with 64 - adjusted on 5/5/26 after sample submit**	**City**

Audit Item	Issue	Recovery	Disputed	Comment	City/Schools
66	Duplicates - Claim Level	$0.00	$0.00	Info only - original claim for 66/67	Schools
67	**Duplicates - Claim Level**	**$267.75**	**$0.00**	**Duplicate with 66 - needs to be retracted**	**Schools**
68	Duplicates - Claim Level	$0.00	$0.00	Info only - original claim for 68/69	City
69	**Duplicates - Claim Level**	**$100.93**	**$0.00**	**Duplicate with 68 - needs to be retracted**	**City**
70	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 70/71	Schools
71	**Duplicates - Line Level**	**$584.88**	**$0.00**	**Duplicate claim line received 04/30/25 - needs to be retracted**	**Schools**
72	**Duplicates - Line Level**	**$127.03**	**$0.00**	**Duplicate claim line received on 01/29/25 - no copay applied - needs to be retracted**	**City**
73	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 72/73	City
74	Duplicates - Line Level	$0.00	$0.00	Reconsideration claim paid on 12/23/25	Schools
75	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 74/75	Schools
76	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 76/77	City
77	**Duplicates - Line Level**	**$55.35**	**$0.00**	**Duplicate claim line received on 07/28/25 - needs to be retracted**	**City**
78	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 78/79	Schools
79	Duplicates - Line Level	$0.00	$0.00	Reconsideration claim paid	Schools
80	**Duplicates - Line Level**	**$116.80**	**$0.00**	**Duplicate line received on 05/21/25 - needs to be retracted**	**City**
81	Duplicates - Line Level	$0.00	$0.00	Reconsideration claim paid, not a duplicate	City
82	Duplicates - Line Level	$0.00	$0.00	Claim denied as duplicate correctly	Schools
83	Duplicates - Line Level	$0.00	$0.00	Reconsideration claim paid on 12/16/25	Schools
84	**Duplicates - Line Level**	**$54.39**	**$0.00**	**Duplicate line received - needs to be retracted**	**Schools**
85	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 84/85	Schools
86	**Duplicates - Line Level**	**$145.97**	**$0.00**	**Duplicate claim line received on 02/04/25 - needs to be retracted**	**City**
87	Duplicates - Line Level	$0.00	$0.00	Reconsideration claim paid on 02/04/25	City
88	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 88/89	Schools
89	**Duplicates - Line Level**	**$487.96**	**$0.00**	**Duplicate claim line received on 01/28/25 - needs to be retracted**	**Schools**
90	Duplicates - Line Level	$0.00	$0.00	Claim denied as duplicate correctly	City
91	Duplicates - Line Level	$0.00	$0.00	Reconsideration claim paid on 12/23/25	City
92	Duplicates - Line Level	$0.00	$0.00	Claim denied as duplicate correctly	City
93	Duplicates - Line Level	$0.00	$0.00	Reconsideration claim paid on 12/23/25	City
94	**Duplicates - Line Level**	**$127.03**	**$0.00**	**Duplicate with 95 - needs to be retracted due to reconsideration claim on 02/25/25**	**City**
95	**Duplicates - Line Level**	**$20.00**	**$0.00**	**Reconsideration claim line paid on 02/25/25 without a $20.00 copayment - needs to be reprocessed and apply copayment**	**City**
96	**Duplicates - Line Level**	**$876.63**	**$0.00**	**Duplicate with 97 - needs to be retracted**	**Schools**
97	Duplicates - Line Level	$0.00	$0.00	Info only - correct claim for 96/97	Schools
98	Duplicates - Line Level	$0.00	$0.00	Claim denied as duplicate correctly	Schools
99	Duplicates - Line Level	$0.00	$0.00	Reconsideration claim line paid on 03/18/25, not a duplicate	Schools
100	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 100/101	City
101	**Duplicates - Line Level**	**$94.29**	**$0.00**	**Duplicate with 100 - needs to be retracted**	**City**
102	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 102/103	Schools
103	Duplicates - Line Level	$0.00	$0.00	Duplicate with 102 - needs to be retracted	Schools
104	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 104/105	Schools
105	Duplicates - Line Level	$0.00	$0.00	Claim denied as duplicate correctly	Schools
106	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 106/107	Schools
107	Duplicates - Line Level	$0.00	$0.00	Claim denied as duplicate correctly	Schools
108	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 108/109	Schools
109	**Duplicates - Line Level**	**$43.00**	**$0.00**	**Duplicate with 108 - needs to be retracted**	**Schools**
110	**Duplicates - Line Level**	**$116.48**	**$0.00**	**Duplicate with 111 - needs to be retracted**	**Schools**
111	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 110/111	Schools
112	**Duplicates - Line Level**	**$185.00**	**$0.00**	**Duplicate with 113 - needs to be retracted**	**City**
113	Duplicates - Line Level	$0.00	$0.00	Info only - correct claim for 112/113	City
114	**Duplicates - Line Level**	**$954.74**	**$0.00**	**Duplicate with 115 - needs to be retracted due to receiving reconsideration claim 04/02/25**	**Schools**
115	Duplicates - Line Level	$0.00	$0.00	Reconsideration claim received 04/02/25	Schools
116	Duplicates - Line Level	$0.00	$0.00	Claim denied as duplicate correctly	Schools
117	Duplicates - Line Level	$0.00	$0.00	Reconsideration claim received 12/20/25	Schools
118	**Duplicates - Line Level**	**$108.41**	**$0.00**	**Duplicate with 119 - needs to be retracted**	**Schools**
119	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 118/119	Schools
120	**Duplicates - Line Level**	**$1,817.28**	**$0.00**	**Duplicate with 121 - needs to be retracted**	**City**
121	Duplicates - Line Level	$0.00	$0.00	Reconsideration claim received 07/23/25	City
122	Duplicates - Line Level	$0.00	$0.00	Info only - original for 122/123	Schools
123	Duplicates - Line Level	$0.00	$0.00	Reconsideration claim paid 12/08/25	Schools
124	Duplicates - Line Level	$0.00	$0.00	Info only - original for 124/125	Schools
125	Duplicates - Line Level	$0.00	$0.00	Corrected claim - paid correctly 12/21/25	Schools
126	Duplicates - Line Level	$0.00	$0.00	Info only - original for 126/127	City
127	Duplicates - Line Level	$0.00	$0.00	Corrected claim - paid correctly on 12/09/25	City
128	Duplicates - Line Level	$0.00	$0.00	Info only - original for 128/129	Schools
129	Duplicates - Line Level	$0.00	$0.00	Corrected claim - paid on corrected claim	Schools
130	Duplicates - Line Level	$0.00	$0.00	Info only - original for 130/131	Schools

Audit Item	Issue	Recovery	Disputed	Comment	City/Schools
131	Duplicates - Line Level	$0.00	$0.00	Corrected claim - processed correctly on 12/09/25	Schools
132	Duplicates - Line Level	$0.00	$0.00	Info only - original for 132/133	City
133	Duplicates - Line Level	$0.00	$0.00	Claim denied duplicate correctly	City
134	Duplicates - Line Level	$0.00	$0.00	Info only - original for 134/135	City
135	Duplicates - Line Level	$0.00	$0.00	Corrected claim - processed correctly as corrected claim	City
136	**Duplicates - Line Level**	**$452.41**	**$0.00**	**Duplicate with 137**	**City**
137	Duplicates - Line Level	$0.00	$0.00	Correct claim for 136/137	City
138	Duplicates - Line Level	$0.00	$0.00	Info only - original for 138/139	Schools
139	Duplicates - Line Level	$0.00	$0.00	Corrected claim - processed correctly as corrected claim 12/14/25	Schools
140	Duplicates - Line Level	$0.00	$0.00	Info only - original for 140/141	City
141	Duplicates - Line Level	$0.00	$0.00	Corrected claim - processed correctly as corrected claim 10/14/25	City
142	**Duplicates - Line Level**	**$136.30**	**$0.00**	**Duplicate with 143 - needs to be reprocessed**	**Schools**
143	Duplicates - Line Level	$0.00	$0.00	Info only - original claim 142/143	Schools
144	**Duplicates - Line Level**	**$856.20**	**$0.00**	**Claim needs to be reprocessed and denied**	**Schools**
145	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 144/145	Schools
146	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 146/147	Schools
147	Duplicates - Line Level	$0.00	$0.00	Claim not a duplicate. Paid on corrected claim	Schools
148	Duplicates - Line Level	$0.00	$0.00	Claim was voided per provider request	Schools
149	Duplicates - Line Level	$0.00	$0.00	Claim paid on corrected claim, not a duplicate	Schools
150	**Duplicates - Line Level**	**$97.32**	**$0.00**	**Duplicate with 151 - needs to be reprocessed**	**Schools**
151	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 150/151	Schools
152	**Duplicates - Line Level**	**$326.19**	**$0.00**	**Duplicate with 153 - needs to be reprocessed**	**City**
153	Duplicates - Line Level	$0.00	$0.00	Claim not a duplicate. Corrected claim paid on 03/31/25	City
154	Duplicates - Line Level	$0.00	$0.00	Info only - original for 154/155	Schools
155	**Duplicates - Line Level**	**$112.92**	**$0.00**	**Duplicate with 154 - needs to be reprocessed**	**Schools**
156	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 156/157	City
157	**Duplicates - Line Level**	**$147.03**	**$0.00**	**Duplicate with 156 - needs to be reprocessed**	**City**
158	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 158/159	Schools
159	Duplicates - Line Level	$0.00	$0.00	Claim is not a duplicate	Schools
160	**Duplicates - Line Level**	**$383.06**	**$0.00**	**Duplicate with 161 - needs to be reprocessed**	**City**
161	Duplicates - Line Level	$0.00	$0.00	Info only - original for 160/162	City
162	Duplicates - Line Level	$0.00	$0.00	Info only - original for 162/163	Schools
163	**Duplicates - Line Level**	**$130.00**	**$0.00**	**Duplicate with 162 - needs to be reprocessed**	**Schools**
164	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 164/165	Schools
165	Duplicates - Line Level	$0.00	$0.00	Claim is not a duplicate	Schools
166	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 166/167	City
167	Duplicates - Line Level	$0.00	$0.00	Claim is not a duplicate	City
168	Duplicates - Line Level	$0.00	$0.00	Info only - original for 168/169	Schools
169	**Duplicates - Line Level**	**$132.28**	**$0.00**	**Duplicate with 168 - needs to be reprocessed**	**Schools**
170	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 170/171	City
171	Duplicates - Line Level	$0.00	$0.00	Claim is not a duplicate	City
172	Duplicates - Line Level	$0.00	$0.00	Info only - original for 172/173	Schools
173	Duplicates - Line Level	$0.00	$0.00	Claim is not a duplicate	Schools
174	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 174/175/176/177/178	Schools
175	Duplicates - Line Level	$0.00	$0.00	Claim is not a duplicate	Schools
176	Duplicates - Line Level	$0.00	$0.00	Claim is not a duplicate	Schools
177	Duplicates - Line Level	$0.00	$0.00	Claim is not a duplicate	Schools
178	Duplicates - Line Level	$0.00	$0.00	Claim is not a duplicate	Schools
179	Duplicates - Line Level	$0.00	$0.00	Info only - original claim for 179/180	City
180	**Duplicates - Line Level**	**$1,001.40**	**$0.00**	**Duplicate claim received. Needs to be retracted**	**City**
181	**High Units**	**In Process**		**Researching policy**	**City**
182	Pre-Admission Testing	$0.00	$0.00	Paid correctly according to contract	City
183	Pre-Admission Testing	$0.00	$0.00	Info only - Inpatient claim for 182/183	City
184	Pre-Admission Testing	$0.00	$0.00	Paid correctly according to contract	Schools
185	Pre-Admission Testing	$0.00	$0.00	Info only - Inpatient claim for 184/185	Schools
186	**Pre-Admission Testing**	**$200.00**	**$0.00**	**PAT should be adjusted and not allowed separately from IP claim, received after IP claim**	**City**
187	Pre-Admission Testing	$0.00	$0.00	Info only - Inpatient claim for 186/187	City
188	Outpatient with Admission	$0.00	$0.00	Paid correctly - Physician services	Schools
189	Outpatient with Admission	$0.00	$0.00	Paid correctly - Fixed dollar per admission	Schools
190	Outpatient with Admission	$0.00	$0.00	Paid correctly - Member had preop at one facility and admitted to another	Schools
191	Outpatient with Admission	$0.00	$0.00	Paid correctly - Member had preop at one facility and admitted to another	Schools
192	Overlapping Inpatient	$0.00	$0.00	Paid correctly - DRG Max Fix Dollars per admission	Schools
193	Overlapping Inpatient	$0.00	$0.00	Paid correctly - Member transferred	Schools
194	Overlapping Inpatient	$0.00	$0.00	Paid correctly - Member transferred	Schools
195	**Eligibility**	**$37,495.69**	**$0.00**	**Retro-termed 7/31/25 - needs to be retracted**	**City**

Audit Item	Issue	Recovery	Disputed	Comment	City/Schools
196	**Eligibility**	**$218.34**	**$0.00**	**Retro-termed 9/30/25 - needs to be retracted**	**City**
197	**Eligibility**	**$389.00**	**$0.00**	**Retro-termed 9/30/25 - needs to be retracted**	**Schools**
198	**Eligibility**	**$1,515.55**	**$0.00**	**Retro-termed 5/31/25 - needs to be retracted**	**Schools**
199	**Eligibility**	**$2,084.20**	**$0.00**	**Retro-termed 5/31/25 - needs to be retracted**	**Schools**
200	**Eligibility**	**$250.05**	**$0.00**	**Retro-termed 10/31/25 - needs to be retracted**	**Schools**
201	**Eligibility**	**$264.35**	**$0.00**	**Retro-termed 7/31/25 - needs to be retracted**	**City**
202	**Eligibility**	**$263.84**	**$0.00**	**Retro-termed 2/28/25 - needs to be retracted**	**Schools**
203	**Eligibility**	**$6,306.58**	**$0.00**	**Retro-termed 9/30/25 - needs to be retracted**	**City**
204	**Eligibility**	**$6,012.66**	**$0.00**	**Retro-termed 2/28/25 - needs to be retracted**	**Schools**
205	**Eligibility**	**$30,389.06**	**$0.00**	**Retro-termed 9/30/25 - needs to be retracted**	**Schools**
206	**Eligibility**	**$1,504.00**	**$0.00**	**Retro-termed 10/31/25 - needs to be retracted**	**Schools**
207	**Eligibility**	**$329.17**	**$0.00**	**Retro-termed 12/31/24 - needs to be retracted**	**Schools**
208	**Eligibility**	**$2,605.25**	**$0.00**	**Retro-termed 2/28/25 - needs to be retracted**	**Schools**
209	**Eligibility**	**$645.73**	**$0.00**	**Retro-termed 12/31/24 - needs to be retracted**	**Schools**
210	**Eligibility**	**$4,457.22**	**$0.00**	**Retro-termed 12/31/24 - needs to be retracted**	**City**
211	**Eligibility**	**$181.80**	**$0.00**	**Retro-termed 6/30/25 - needs to be retracted**	**Schools**
212	**Eligibility**	**$1,748.45**	**$0.00**	**Retro-termed 5/31/25 - needs to be retracted**	**Schools**
213	**Eligibility**	**$2,514.77**	**$0.00**	**Paid incorrectly, member coverage termed 09/30/24**	**City**
214	**Eligibility**	**$294.95**	**$0.00**	**Retro-termed 12/31/24 - needs to be retracted**	**City**
215	**Eligibility**	**$402.00**	**$0.00**	**Retro-termed 3/31/25 - needs to be retracted**	**Schools**
216	**Eligibility**	**$651.95**	**$0.00**	**Retro-termed 2/28/25 - needs to be retracted**	**Schools**
217	**Eligibility**	**$159.10**	**$0.00**	**Retro-termed 1/31/25 - needs to be retracted**	**City**
218	Medical Edits	$0.00	$0.00	Paid correctly per plan policy	Schools
219	Inpatient Readmissions	$0.00	$0.00	Paid correctly with different diagnosis	Schools
220	Inpatient Readmissions	$0.00	$0.00	Paid correctly with different diagnosis	Schools
221	**Benefit Exclusions - Admin Exams**	**$161.57**	**$0.00**	**Claim paid in error**	**City**
222	Benefit Exclusions - Admin Exams	$0.00	$0.00	Allowed under physical exam and sport physicals	Schools
223	**Benefit Exclusions - Admin Exams**	**$161.57**	**$0.00**	**Claim paid in error**	**City**
224	Benefit Exclusions - Admin Exams	$0.00	$0.00	Claim was reprocessed and denied	Schools
225	**Benefit Exclusions - Admin Exams**	**$72.45**	**$0.00**	**Claim paid in error**	**Schools**
226	Benefit Exclusions - Contact Lenses	$0.00	$0.00	Paid correctly per plan policy	City
227	Benefit Exclusions - Genetic Testing	$0.00	$0.00	Paid correctly with authorization on file	City
228	Benefit Exclusions - Genetic Testing	$0.00	$0.00	Paid correctly with authorization on file	Schools
229	**Benefit Exclusions - Genetic Testing**	**$949.86**	**$0.00**	**Paid line 14 in error per exclusion for genetic testing**	**Schools**
230	Benefit Exclusions - Genetic Testing	$0.00	$0.00	Paid correctly with authorization on file	Schools
231	**Benefit Exclusions - Genetic Testing**	**$1,290.38**	**$0.00**	**Claim paid incorrectly - not authorized**	**City**
232	Benefit Exclusions - Genetic Testing	$0.00	$0.00	Paid correctly with authorization on file	Schools
233	Benefit Exclusions - Genetic Testing	$0.00	$0.00	Paid correctly with authorization on file	Schools
234	**Benefit Exclusions - Genetic Testing**	**$2,498.49**	**$0.00**	**Claim line paid incorrectly, does not cover date of service**	**Schools**
235	Benefit Exclusions - Genetic Testing	$0.00	$0.00	Paid correctly with authorization on file	Schools
236	Benefit Exclusions - Genetic Testing	$0.00	$0.00	Paid correctly with authorization on file	Schools
237	Benefit Exclusions - Varicose Veins	$0.00	$0.00	Paid correctly with authorization on file	Schools
238	Benefit Exclusions - Varicose Veins	$0.00	$0.00	Claim denied correctly, cosmetic procedure	City
239	Benefit Exclusions - Varicose Veins	$0.00	$0.00	Paid correctly with authorization on file	Schools
240	Benefit Exclusions - Varicose Veins	$0.00	$0.00	Paid correctly with authorization on file	City
241	**Benefit Exclusions - Obesity Surgery**	**$179.20**	**$0.00**	**Claim paid in error**	**Schools**
242	**Benefit Exclusions - Obesity Surgery**	**$1,324.80**	**$0.00**	**Claim paid in error**	**Schools**
243	**Benefit Exclusions - Obesity Surgery**	**$1,314.81**	**$0.00**	**Claim paid in error**	**Schools**
244	**Benefit Exclusions - Obesity Surgery**	**$1,437.35**	**$0.00**	**Claim paid in error**	**Schools**
245	**Benefit Exclusions - Obesity Surgery**	**$17,476.43**	**$0.00**	**Claim paid in error**	**City**
246	**Benefit Exclusions - Obesity Surgery**	**$1,656.00**	**$0.00**	**Claim paid in error**	**City**
247	**Benefit Exclusions - Obesity Surgery**	**$2,890.80**	**$0.00**	**Claim paid in error**	**City**
248	**Benefit Exclusions - Obesity Surgery**	**$2,314.00**	**$0.00**	**Claim paid in error**	**Schools**
249	**Benefit Exclusions - Obesity Surgery**	**$2,178.77**	**$0.00**	**Claim paid in error**	**Schools**
250	**Benefit Exclusions - Obesity Surgery**	**$20,705.86**	**$0.00**	**Claim paid in error**	**Schools**
		$171,958.12	**$0.00**		

Appendix B – Out-of-Sample Claims Detail

Audit Item	Issue	Recovery	Comment	City/Schools
251	Other Insurance	-$3.79	Underpaid - paid as primary in error - needs to be reprocessed	Schools
252	Eligibility	$365.83	Claim received on 8/11/2025 paid correctly. Retro cancellation for 7/31/2025 received on 8/25/2025. Claim needs to be retracted.	City
253	Eligibility	$22.92	Claim received on 8/11/2025 paid correctly. Retro cancellation for 7/31/2025 received on 8/25/2025. Claim needs to be retracted.	City
254	Eligibility	$325.15	Claim received on 8/13/2025 paid correctly. Retro cancellation for 7/31/2025 received on 8/25/2025. Claim needs to be retracted.	City
255	Eligibility	$24,933.64	Claim received on 8/18/2025 paid correctly. Retro cancellation for 7/31/2025 received on 8/25/2025. Claim needs to be retracted.	City
256	Eligibility	$0.00	Claim received on 8/21/2025 paid correctly. Retro cancellation for 7/31/2025 received on 8/25/2025. Claim reprocessed and denied not eligble on date of service on 3/03/2026.	City
257	Eligibility	$120.63	Claim received on 8/26/2025 paid correctly. Retro cancellation for 7/31/2025 received on 8/25/2025. Claim needs to be retracted.	City
258	Eligibility	$120.63	Claim received on 8/14/2025 paid correctly. Retro cancellation for 7/31/2025 received on 8/25/2025. Claim needs to be retracted.	City
259	Eligibility	$120.63	Claim received on 8/16/2025 paid correctly. Retro cancellation for 7/31/2025 received on 8/25/2025. Claim needs to be retracted.	City
260	Eligibility	$123.95	Claim received on 8/20/2025 paid correctly. Retro cancellation for 7/31/2025 received on 8/25/2025. Updated on 10/02/2025. Claim needs to be retracted.	City
261	Eligibility	$162.59	Claim received on 9/15/2025 paid correctly. Retro cancellation for 7/31/2025 received on 8/25/2025. Updated on 10/02/2025. Claim needs to be retracted.	City
262	Eligibility	$41.92	Claim received on 8/25/2025 paid correctly. Retro cancellation for 7/31/2025 received on 8/25/2025. Updated on 10/02/2025.Claim needs to be retracted.	City
263	Eligibility	$162.59	Claim received on 9/01/2025 paid correctly. Retro cancellation for 7/31/2025 received on 8/25/2025. Updated on 10/02/2025. Claim needs to be retracted.	City
264	Eligibility	$126.97	Claim received on 9/03/2025 paid correctly. Retro cancellation for 8/31/2025 received on 9/08/2025. Claim needs to be retracted.	Schools
265	Eligibility	$163.13	Claim received on 10/06/2025 paid correctly. Retro cancellation for 09/30/2025 received on 11/10/2025. Claim needs to be retracted.	Schools
266	Eligibility	$162.59	Claim received on 10/21/2025 paid correctly. Retro cancellation for 09/30/2025 received on 11/10/2025. Claim needs to be retracted.	Schools
267	Eligibility	$163.13	Claim received on 10/30/2025 paid correctly. Retro cancellation for 09/30/2025 received on 11/10/2025. Claim needs to be retracted.	Schools
268	Eligibility	$162.11	Claim received on 11/12/2025 paid correctly. Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
269	Eligibility	$214.69	Claim received on 12/01/2025 paid correctly. Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
270	Eligibility	$17.65	Claim received on 12/06/2025 paid correctly. Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
271	Eligibility	$660.92	Claim received on 06/10/2025 paid correctly. Retro cancellation for 06/01/2025 received on 06/16/2025. Claim needs to be retracted.	Schools
272	Eligibility	$201.76	Claim received on 06/19/2025 paid correctly. Retro cancellation for 05/31/2025 received on 07/21/2025. Claim needs to be retracted.	Schools
273	Eligibility	$84.79	Claim received on 06/07/2025 paid correctly. Retro cancellation for 05/31/2025 received on 07/21/2025. Claim needs to be retracted.	Schools
274	Eligibility	$413.42	Claim received on 06/10/2025 paid correctly. Retro cancellation for 05/31/2025 received on 07/21/2025. Claim needs to be retracted.	Schools
275	Eligibility	$219.13	Claim received on 06/10/2025 paid correctly. Retro cancellation for 05/31/2025 received on 07/21/2025. Claim needs to be retracted.	Schools
276	Eligibility	$84.79	Claim received on 06/24/2025 paid correctly. Retro cancellation for 05/31/2025 received on 07/21/2025. Claim needs to be retracted.	Schools
277	Eligibility	$263.81	Claim received on 06/26/2025 paid correctly. Retro cancellation for 05/31/2025 received on 07/21/2025. Claim needs to be retracted.	Schools

Audit Item	Issue	Recovery	Comment	City/Schools
278	Eligibility	$113.53	Claim received on 06/16/2025 paid correctly. Retro cancellation for 05/31/2025 received on 07/21/2025. Claim needs to be retracted.	Schools
279	Eligibility	$202.61	Claim received on 06/17/2025 paid correctly. Retro cancellation for 05/31/2025 received on 07/21/2025. Claim needs to be retracted.	Schools
280	Eligibility	$0.00	Claim received on 07/01/2025 paid correctly. Retro cancellation for 05/31/2025 received on 07/21/2025.Claim retracted reprocessed and denied on 3/10/2026.	Schools
281	Eligibility	$111.98	Claim received on 07/09/2025 paid correctly. Retro cancellation for 05/31/2025 received on 07/21/2025. Claim needs to be retracted.	Schools
282	Eligibility	$235.47	Claim received on 08/06/2025 paid correctly. Retro cancellation for 07/31/2025 received on 08/11/2025. Claim needs to be retracted.	City
283	Eligibility	$26.56	Claim received on 04/14/2025 paid correctly. Retro cancellation for 03/01/2025 received on 05/19/2025. Claim needs to be retracted.	Schools
284	Eligibility	$94.92	Claim received on 02/19/2025 paid correctly. Retro cancellation for 01/31/2025 received on 03/03/2025. Claim needs to be retracted.	Schools
285	Eligibility	$189.07	Claim received on 06/05/2025 paid correctly. Retro cancellation for 05/31/2025 received on 06/09/2025. Claim needs to be retracted.	City
286	Eligibility	$92.14	Claim received on 11/05/2025 paid correctly. Retro cancellation for 10/31/2025 received on 11/17/2025. Claim needs to be retracted.	City
287	Eligibility	$65.29	Claim received on 11/13/2025 paid correctly. Retro cancellation for 11/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
288	Eligibility	$183.22	Claim received on 10/04/2025 paid correctly. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim needs to be retracted.	City
289	Eligibility	$462.00	Claim received on 10/08/2025 paid in error. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim needs to be retracted.	City
290	Eligibility	$179.10	Claim received on 10/13/2025 paid in error. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim needs to be retracted.	City
291	Eligibility	$0.00	Claim received on 11/13/2025 paid in error. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim was reprocessed and denied on 03/03/2026.	City
292	Eligibility	$20.92	Claim received on 11/03/2025 paid in error. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim needs to be retracted.	City
293	Eligibility	$60.74	Claim received on 11/03/2025 paid in error. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim needs to be retracted.	City
294	Eligibility	$0.00	Claim received on 10/27/2025 paid in error. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim was reprocessed and denied on 03/03/2026.	City
295	Eligibility	$224.52	Claim received on 10/25/2025 paid in error. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim needs to be retracted.	City
296	Eligibility	$179.10	Claim received on 10/28/2025 paid in error. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim needs to be retracted.	City
297	Eligibility	$4.12	Claim received on 10/22/2025 paid in error. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim needs to be retracted.	City
298	Eligibility	$4.12	Claim received on 11/03/2025 paid in error. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim needs to be retracted.	City
299	Eligibility	$273.34	Claim received on 11/04/2025 paid in error. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim needs to be retracted.	City
300	Eligibility	$20.92	Claim received on 11/22/2025 paid in error. Retro cancellation for 09/30/2025 received on 10/06/2025. Claim needs to be retracted.	City
301	Eligibility	$115.43	Claim received on 10/04/25 paid corerctly.Retro cancellation for 9/30/2025 received on 10/06/2025. Claim needs to be retracted.	City
302	Eligibility	$380.52	Claim received on 03/17/25 paid correctly.Retro cancellation for 02/28/2025 received on 04/28/2025. Claim needs to be retracted.	Schools
303	Eligibility	$244.00	Claim received on 04/21/25 paid correctly.Retro cancellation for 02/28/2025 received on 04/28/2025. Claim needs to be retracted.	Schools
304	Eligibility	$122.73	Claim received on 04/23/25 paid correctly.Retro cancellation for 02/28/2025 received on 04/28/2025. Claim needs to be retracted.	Schools
305	Eligibility	$179.10	Claim received on 07/12/25 paid correctly.Retro cancellation for 06/30/2025 received on 07/14/2025. Claim needs to be retracted.	City

Audit Item	Issue	Recovery	Comment	City/Schools
306	Eligibility	$427.47	Claim received on 10/18/25 paid correctly.Retro cancellation for 09/30/2025 received on 11/10/2025. Claim needs to be retracted.	Schools
307	Eligibility	$218.67	Claim received on 10/16/25 paid correctly.Retro cancellation for 09/30/2025 received on 11/10/2025. Claim needs to be retracted.	Schools
308	Eligibility	$0.00	Claim received on 11/17/25 paid in error.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim was retracted and reprocessed to deny on 03/03/2026.	Schools
309	Eligibility	$247.80	Claim received on 10/20/25 paid correctly.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
310	Eligibility	$88.85	Claim received on 10/20/25 paid correctly.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
311	Eligibility	$52.62	Claim received on 11/06/25 paid correctly.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
312	Eligibility	$227.06	Claim received on 10/18/25 paid correctly.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
313	Eligibility	$112.78	Claim received on 10/18/25 paid correctly.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
314	Eligibility	$88.42	Claim received on 10/20/25 paid correctly.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
315	Eligibility	$125.95	Claim received on 10/20/25 paid correctly.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
316	Eligibility	$227.06	Claim received on 10/20/25 paid correctly.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
317	Eligibility	$247.80	Claim received on 10/20/25 paid correctly.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
318	Eligibility	$78.49	Claim received on 10/20/25 paid correctly.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
319	Eligibility	$1,186.63	Claim received on 12/09/25 paid correctly.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
320	Eligibility	$114.75	Claim received on 12/02/25 paid correctly.Retro cancellation for 10/01/2025 received on 12/08/2025. Claim needs to be retracted.	Schools
321	Eligibility	$7.77	Claim received on 03/19/25 paid correctly.Retro cancellation for 03/01/2025 received on 03/31/2025. Claim needs to be retracted.	Schools
322	Eligibility	$179.10	Claim received on 11/12/25 paid correctly.Retro cancellation for 10/31/2025 received on 11/24/2025. Claim needs to be retracted.	Schools
323	Eligibility	$118.03	Claim received on 07/12/25 paid correctly.Retro cancellation for 06/30/2025 received on 07/14/2025. Claim needs to be retracted.	City
324	Eligibility	$0.00	Claim receivd on 3/13/25 paid correctly. Retro cancellation for 03/01/25 received on 5/12/25. Claim was retracted reprocessed and denied on 03/03/2026.	Schools
325	Eligibility	$50.28	Claim receivd on 3/31/25 paid correctly. Retro cancellation for 03/01/25 received on 5/12/25. Claim needs to be retracted.	Schools
326	Eligibility	$0.00	Claim receivd on 3/31/25 paid correctly. Retro cancellation for 03/01/25 received on 5/12/25. Claim was retracted reprocessed and denied on 03/17/2026.	Schools
327	Eligibility	$22.76	Claim receivd on 3/31/25 paid correctly. Retro cancellation for 03/01/25 received on 5/12/25. Claim needs to be retracted.	Schools
328	Eligibility	$23.88	Claim receivd on 01/13/25 paid correctly. Retro cancellation for 01/01/25 received on 03/24/25. Claim needs to be retracted.	Schools
329	Eligibility	$244.98	Claim receivd on 02/05/25 paid correctly. Retro cancellation for 01/01/25 received on 02/12/25. Claim needs to be retracted.	City
330	Eligibility	$3.71	Claim receivd on 02/06/25 paid correctly. Retro cancellation for 01/01/25 received on 02/12/25. Claim needs to be retracted.	City

Audit Item	Issue	Recovery	Comment	City/Schools
331	Eligibility	$25.47	Claim receivd on 08/04/25 paid correctly. Retro cancellation for 05/31/25 received on 09/22/25. Claim needs to be retracted.	Schools
332	Eligibility	$0.00	Claim receivd on 12/10/25 paid correctly. Retro cancellation for 11/30/25 received on 12/08/25. Claim was retracted reprocessed and denied on 01/20/2026.	City
333	Eligibility	$143.28	Claim receivd on 12/06/25 paid correctly. Retro cancellation for 11/30/25 received on 12/08/25. Claim needs to be retracted.	City
334	Eligibility	$235.01	Claim was reprocessed twice denied and then paid in error as part of a project.Retro cancellation for 09/30/2024 received on 10/07/2024.Claim needs to be retracted.	City
335	Eligibility	$0.00	Claim receivd on 03/10/25 paid correctly. Retro cancellation for 01/01/25 received on 03/17/25. Claim was retracted reprocessed and denied on 03/03/2026.	City
336	Eligibility	$0.00	Claim receivd on 03/13/25 paid correctly. Retro cancellation for 01/01/25 received on 03/17/25. Claim was retracted reprocessed and denied on 03/03/2026.	City
337	Eligibility	$132.55	Claim receivd on 11/04/25 paid correctly. Retro cancellation for 08/31/25 received on 11/24/25. Claim needs to be retracted..	Schools
338	Eligibility	$59.70	Claim receivd on 04/14/25 paid correctly. Retro cancellation for 03/31/25 received on 05/12/25. Claim needs to be retracted.	Schools
339	Eligibility	$247.86	Claim receivd on 04/22/25 paid correctly. Retro cancellation for 03/31/25 received on 05/12/25.Claim needs to be retracted.	Schools
340	Eligibility	$41.92	Claim receivd on 04/21/25 paid correctly. Retro cancellation for 03/31/25 received on 05/12/25.Claim needs to be retracted.	Schools
341	Eligibility	$226.83	Claim receivd on 04/21/25 paid correctly. Retro cancellation for 03/31/25 received on 05/12/25.Claim needs to be retracted.	Schools
342	Eligibility	$3.00	Claim receivd on 04/26/25 paid correctly. Retro cancellation for 03/31/25 received on 05/12/25.Claim needs to be retracted.	Schools
343	Eligibility	$59.24	Claim receivd on 04/26/25 paid correctly. Retro cancellation for 03/31/25 received on 05/12/25.Claim needs to be retracted.	Schools
344	Eligibility	$59.70	Claim receivd on 05/03/25 paid correctly. Retro cancellation for 03/31/25 received on 05/12/25.Claim needs to be retracted.	Schools
345	Eligibility	$106.27	Claim receivd on 05/05/25 paid correctly. Retro cancellation for 03/31/25 received on 05/12/25.Claim needs to be retracted.	Schools
346	Eligibility	$242.59	Claim receivd on 05/12/25 paid correctly. Retro cancellation for 03/31/25 received on 05/12/25.Claim needs to be retracted.	Schools
347	Eligibility	$3.00	Claim receivd on 06/02/25 paid correctly. Retro cancellation for 05/01/25 received on 06/16/25.Claim needs to be retracted.	Schools
348	Eligibility	$78.80	Claim receivd on 03/10/25 paid correctly. Retro cancellation for 02/28/25 received on 04/07/25.Claim needs to be retracted.	Schools
349	Eligibility	$119.10	Claim receivd on 03/24/25 paid correctly. Retro cancellation for 02/28/25 received on 04/07/25.Claim needs to be retracted.	Schools
350	Eligibility	$229.62	Claim receivd on 04/05/25 paid correctly. Retro cancellation for 02/28/25 received on 04/07/25.Claim needs to be retracted.	Schools
351	Eligibility	$0.00	Claim receivd on 05/05/25 paid correctly. Retro cancellation for 04/01/25 received on 05/12/25.Claim was retracted reprocessed and denied on 03/03/26.	Schools
352	Eligibility	$139.10	Claim receivd on 10/06/25 paid correctly. Retro cancellation for 09/30/25 received on 11/03/25.Claim was retracted reprocessed and denied on 08/04/26.	Schools
353	Eligibility	$22.92	Claim receivd on 09/06/25 paid correctly. Retro cancellation for 08/31/25 received on 09/08/25.Claim needs to be retracted.	Schools
354	Eligibility	$82.39	Claim receivd on 06/04/25 paid correctly. Retro cancellation for 05/31/25 received on 06/09/25.Claim needs to be retracted.	Schools
355	Benefit Exclusions - Admin Exams	$118.03	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	Schools

Audit Item	Issue	Recovery	Comment	City/Schools
356	Benefit Exclusions - Admin Exams	$32.45	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	Schools
357	Benefit Exclusions - Admin Exams	$11.73	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	Schools
358	Benefit Exclusions - Admin Exams	$99.99	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	City
359	Benefit Exclusions - Admin Exams	$118.03	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	City
360	Benefit Exclusions - Admin Exams	$169.82	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	City
361	Benefit Exclusions - Admin Exams	$118.03	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	Schools
362	Benefit Exclusions - Admin Exams	$161.57	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	City
363	Benefit Exclusions - Admin Exams	$118.03	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	City
364	Benefit Exclusions - Admin Exams	$114.64	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	City
365	Benefit Exclusions - Admin Exams	$114.64	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	Schools
366	Benefit Exclusions - Admin Exams	$161.57	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	Schools
367	Benefit Exclusions - Admin Exams	$161.57	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	City
368	Benefit Exclusions - Admin Exams	$152.07	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	City
369	Benefit Exclusions - Admin Exams	$161.57	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	City
370	Benefit Exclusions - Admin Exams	$161.57	Claim paid in error per Exclusions and limitations. Claim needs to be retracted. Examinations, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.	City
		$41,549.55		