Focus on Tech Has Guided MSP Compliance Co. CEO's Career

By Emily Brill National

Rita Wilson began her career in information technology before the internet. A textbook "early adopter," she helped develop standards for digital information exchange between group health pharmacy benefit managers (PBMs) and retail pharmacies at a time when computers cost $50,000 and stored 1 million times less information than iPhones can today.

Rita Wilson

When she left pharmacy software development in 2002, it was to enter a field she thought needed digital information exchange as much as group health did, but was much further behind: workers' compensation.

Fourteen years later, the CEO and founder of Medicare Secondary Payer compliance company Tower MSA Partners says workers' compensation is better off for having moved more into the digital space during her time in the industry.

"Technology has been slower to come in various aspects of workers' comp, so it's exciting to see that change," Wilson said. "The whole Medicare set-aside process was so paper-intensive in 2005 and 2006, and seeing how much of that process has been improved with electronic access to medical records has been exciting."

Technology has guided Wilson's career since she passed IBM's programming aptitude test in the 1980s. The then-graduate student's "A" on that test landed her an IT job at a textile manufacturer in South Carolina, where she worked on the inventory replenishment and invoicing software systems.

After spending six years there, she was recruited by a small, private company that developed pharmacy management software. She stayed for 15 years, eventually heading up the research and development department for all software applications.

While at that company, QS/1 Data Systems, Wilson became interested in developing standards for how information was exchanged between group health PBMs and retail pharmacies.

In the late 1980s and early 1990s, QS/1 Data Systems was part of a group of companies that helped develop such standards for the National Council for Prescription Drug Programs (NCPDP).

The interest stayed with Wilson, who also served on the board of directors for the American Society for Automation in Pharmacy.

"In the early '90s, what you saw was more standardization as trading partners realized that if they were going to work together in the aggregate, we needed to have single standards that supported the activity," Wilson said. "The origin of all of these values came out of this time period."

She said it was an exciting time to be part of the industry, though "being in the minutiae of it, you sometimes got lost in what you were trying to accomplish."

"We took insurance billing from a very labor-intensive environment into an environment where there was real-time adjudication, and then obviously that has evolved into what we see today, where you have online adjudication," Wilson said. "In the early '90s, when you're looking at PBM and adjudication systems ... you might get your answer back in 10 to 12 seconds, which pharmacies thought was incredible. Now, it's almost instantaneous with the communications and connectivity that we have."

After 15 years in pharmacy software development, Wilson took a job building out the operations and technology model for a Memphis, Tennessee-based workers' compensation startup, DirectCompRx, in 2002.

DirectCompRx was a PBM that worked with the third-party administrator Third Party Solutions. It soon attracted a number of high-profile clients, including Macy's, as Wilson's star rose within the company. She eventually became its CEO.

Ann Schnure, the vice president of risk management at Macy's the time, said she partnered with DirectCompRx and Third Party Solutions in part because the companies transferred their data electronically.

"Macy's has been paperless for a really long time — we were way ahead of our partners — and our partners weren't paperless, didn't have good systems," Schnure said. "I was thinking, 'My adjusters aren't going to pick up the phone and give you an assignment. They're going to send you an email.' And there were some vendors scrambling with that change."

Schnure and Wilson both said that managing claims electronically is the only way to do it.

"I love technology. I believe that technology usually makes better decisions than humans if you do it right, though a lot of people disagree with me," Schnure said.

"Being able to share data and transition it forward through the life of the claim really provides a much greater level of accuracy and a much more comprehensive picture of what the claim looks like at the time when you're ready to settle," Wilson said. "In the past, you had to do all that with paper."

Because of her belief in sharing data electronically, a huge point of focus for Wilson when starting Tower MSA Partners in 2011 was building out a technology platform to support information exchange, she said. Tower MSA had partnered with Prium, a medical cost-containment company. When it began referring cases to them, it needed a way to do that efficiently.

"What I wanted to do was develop a workflow that would allow us to speak electronically — system to system — and allow us to refer a case to them and do the intervention before the MSA," she said.

Wilson said Tower MSA has differentiated itself by building out a software system that monitors and shares claim information from beginning to end, integrating medical and cost-containment information for "continuity" and to avoid "reinventing the wheel" by scrambling to get information from separate sources.

"Our technology platform is able to track claim information all the way through, through the conditional payment research process, through the intervention process, through the MSA process," Wilson said. "What we did was integrate this information and track it with one software application that allows us to measure the progress each month, and determine when the right time to finalize the MSA."

Schnure said Wilson's focus on technology has always given the CEO an edge.

"In workers' comp, there are the early adopters, the people who come after them, and there are the kickers and screamers who come at the very end," Schnure said with a laugh. "Rita gets the technology piece of it, and there's so much that can be done with that."