



# Future-proofing subrogation: how we take complexities and simplify

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## Executive summary

Subrogation has always been complex — and as data expands, regulations evolve, and payer expectations grow, that complexity is only increasing. The challenge isn't eliminating it; it's managing it in a way that drives clarity, performance, and value.

In **Future-proofing subrogation: how we take complexities and simplify**, Aaron Browder, President, Carelon Payment Integrity Solutions, explores how forward-thinking programs turn complexity into strength. By combining intelligent automation, connected data, and expert insights, Carelon helps clients simplify what's intricate and prepare for what's next. At Carelon, future-proofing isn't about preparing for an arms race. Our transparent partnerships don't operate that way; we are about building clarity, collaboration, and smarter design.

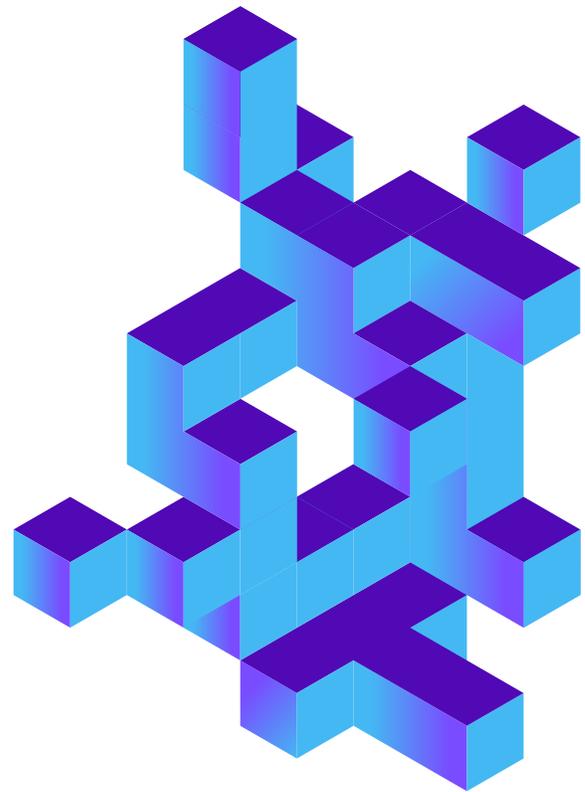
This thought leadership article highlights four guiding principles — integration, adaptability, simplicity, and partnership that define future-ready subrogation. It also underscores a fundamental truth: while technology continues to advance, people remain at the center of success. Together, they form the balance that transforms complexity into clarity and ensures subrogation programs are ready for the future.

# The complexity conundrum

If you've worked in subrogation for any length of time, you know that complexity comes with the territory. Every claim, every policy, every piece of data seems to bring one more exception, one more system to navigate, one more variable to manage.

Subrogation isn't getting simpler. The data sets are bigger, the regulations are more nuanced, and client expectations are higher than ever. At Carelon, we see complexity as an opportunity. With the right combination of technology and expertise, it can reveal insights, drive performance, and create lasting value.

Rather than trying to remove complexity, we focus on simplifying it — turning intricate processes into clear, efficient, and sustainable programs that deliver measurable results.



## The evolving landscape of subrogation

The subrogation environment continues to grow more complex. Payers are managing larger data sets, broader networks, and greater expectations for performance and transparency — all while working with finite resources.

These pressures have created a need for a new kind of subrogation model — one that's integrated, adaptable, and focused on continuous improvement. For many organizations, legacy approaches can no longer keep pace with the volume, speed, and precision the market demands.

Many have tried to close that gap with incremental fixes: a new tool here, an automated step there. The result often feels like progress, but not momentum. Without connected systems and consistent insight, recovery programs can quickly become fragmented and difficult to scale.

That's why the next evolution of subrogation isn't about doing more — it's about doing it better. Better means using data intelligently, streamlining workflows, and aligning teams around a shared goal: stronger recoveries and greater confidence in results.

At Carelon, we're helping clients make that shift. By integrating technology, analytics, and expertise across subrogation processes, we simplify the work — improving accuracy, accelerating results, and building a foundation that can adapt to what's next.

# Future-proofing subrogation

When we talk about “future-proofing subrogation,” we’re not talking about predicting the future. We’re really talking about readiness — the ability to adapt to what’s next with confidence and clarity. It’s about building subrogation programs that can bend without breaking — systems, processes, and people that evolve with payer needs and market changes instead of being caught off guard by them.

Change in our industry is constant: new technologies, new regulations, new client needs. Future-proofing means building programs that can evolve with those changes rather than react to them.

Our approach to future-proofing is grounded in four key principles:



## Integration

Subrogation doesn’t happen in a vacuum. It’s connected to data, claims, case management, and member experiences. When those pieces work together, complexity gives way to clarity.



## Simplicity

True simplicity doesn’t mean cutting corners. It means removing the clutter. Streamlined workflows make it easier to reduce friction, clarify priorities, and accelerate performance so clients can focus on what matters most.



## Adaptability

The best processes are the ones that learn. Whether it’s automation that improves with feedback or teams who continuously refine workflows, adaptability is what keeps you ahead of change. We design flexibility into systems and processes so they can evolve with client goals and market dynamics.



## Partnership

The most powerful future-proofing tool isn’t a system, it’s collaboration. We act as an extension of our clients’ teams, aligning with their objectives to deliver sustained value. We’re not just solving today’s challenges; we’re anticipating tomorrow’s.

These principles form the foundation of our approach. They allow us to transform complexity into clarity. Not by oversimplifying the work, but by designing it to work smarter. Future-proofing isn’t a destination; it’s a continuous process of anticipating what’s next and preparing for it today.

# Simplifying complexity

Subrogation is complex by nature. Every case is shaped by different data sources, rules, and decisions that must work together to produce results. The goal isn't to remove that complexity, but to make it work in harmony.

Carelon's view of simplification isn't about doing less, it's about doing it smarter. It means creating alignment between data, technology, and expertise so every part of the process moves in the same direction. That alignment is what turns complexity into clarity, and it's how we help clients achieve consistent, measurable performance.

Simplification happens through a blend of three things:

- 1 Intelligent automation.** We use automation where it adds precision and speed — identifying opportunities sooner, improving accuracy, and accelerating recoveries while freeing our teams to focus on higher-value work. Automation isn't a replacement for people; it's a tool that helps experts perform at their best.
- 2 Connected data.** Data is only as good as the story it tells. By integrating data across the subrogation process, from claims to case management, we turn fragments into a complete picture. That means fewer blind spots, faster recoveries, and a clearer understanding of what's working.
- 3 Expert insights.** Even the most advanced systems need human insight. Our subrogation professionals bring the experience and perspective that technology can't replicate — navigating gray areas with confidence and precision.

Simplification, done right, doesn't reduce complexity — it aligns it, creating the clarity and performance our clients rely on.



# The human element

Technology has advanced what's possible in subrogation, but people are what give it direction. Automation and analytics drive efficiency, but it's human expertise that ensures every decision reflects context, experience, and care.

The most successful recovery programs combine human intuition with digital intelligence. You can't automate curiosity or program empathy — those are the things that turn data into decisions that matter.

We know that even the best systems need skilled professionals behind them. Our Carelon teams bring deep subrogation experience, informed judgment, and a strong sense of accountability to every case. They ask the right questions, interpret the details, and find solutions that algorithms can't.

Our strength comes from collaboration within our teams and with our clients. By sharing insights, aligning priorities, and solving challenges together, we deliver more than accurate recoveries. We build stronger relationships, better outcomes, and lasting trust.

The future of subrogation will always include technology, but success will depend on the people who know how to use it. That human element — the expertise, intuition, and collaboration — is what turns good programs into great ones.

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## Looking ahead

Subrogation is changing and so are the expectations around it. Advances in data, automation, and analytics are reshaping what recovery can achieve, creating new opportunities for precision, speed, and insight. But the true advantage won't come from technology alone; it will come from how organizations use it.

At Carelon, we're helping clients stay ahead of that change. We continue to invest in the tools, data, and expertise that make subrogation smarter and more connected. Our teams are finding new ways to identify opportunities earlier, integrate insights across systems, and deliver consistent, measurable outcomes.

The future of subrogation will be defined by adaptability — by programs that learn, improve, and evolve alongside client needs. The organizations that succeed will be those that combine innovation with experience, technology with expertise, and strategy with execution.

That's the balance we've built at Carelon. Future-proofing isn't about being ready for one moment in time — it's about building the capacity to keep improving with every one that follows.



## The simplification imperative

The healthcare environment will only grow more complex, that's inevitable. But complexity doesn't have to be a barrier to progress. When managed with clarity, focus, and expertise, it can become a source of strength.

Simplification is how we get there. It's what allows payers to recover more efficiently, make decisions with confidence, and deliver better results for the people they serve. It's also what creates the foundation for programs that can adapt, evolve, and thrive long into the future.

At Carelon, we've built our approach around that belief. We help clients see clearly, act decisively, and plan confidently — transforming complexity into opportunity and recovery into sustained performance.

Because while complexity may be part of the job, simplicity is what moves it forward.