

RECORDS RETRIEVAL · CASE STUDY

The Records Bottleneck

INSIDE THE SLOWEST
FUNCTION IN A LAW FIRM



Useful information rarely
changes behavior.
The organizations that act
are the ones that grow.



A national law firm blamed its vendor for slow, error-prone medical records and prepared to bring the work in-house. Then someone read the data, every request, every note, every invoice. What it showed is the subject of this case, and a warning for any firm that has ever waited on records.

A national personal-injury firm, dissatisfied with the speed and accuracy of its medical-record retrieval, set out to bring the function in-house. A review of the complete operating record, roughly 27,111 requests over a seven-month sample, located the sources of delay and cost. They sat not in the partner's work but in how requests were formed, submitted, and managed inside the firm. This case examines what the data showed, why the firm misread it, and the economics of building versus buying a function most firms underestimate. The firm is real; its name is not. The numbers are real and unaltered.

PROLOGUE

THE BOTTLENECK NO ONE COULD SEE

Late on a Friday, the managing partner of a large personal-injury firm sat with the open-case report and kept finding the same note beside matter after matter: still waiting on records and bills. Across hundreds of active cases, the demand letters could not go out, the negotiations could not open, and the settlements could not close, for one reason. The medical records and the bills had not arrived.

The explanation seemed obvious, and it was the one most firms reach for. The records ran through an outside retrieval vendor, and the vendor was plainly the problem: too slow, too many errors, too many requests that came back wrong. The remedy looked just as obvious. Bring the work in-house, hire a team, control it directly. It felt less like a decision than a correction.

It is a conclusion thousands of firms reach, and almost none of them test. This firm was unusual in

one respect only: its retrieval ran through a system that recorded everything, every request, every note, every invoice. For once the theory could be checked against the evidence. What the evidence showed is the subject of this case, and it was not what the firm expected.

1. The Most Underestimated Function in Litigation

In a contingency practice, nothing moves until the records and the bills arrive. The records establish what happened to the client; the bills establish what it is worth. Together they gate the demand letter, the negotiation, the settlement, and the fee. Yet retrieval is treated as clerical work, handed to whoever has capacity. The assumption is that it is simple. It is not.

A single request can require a HIPAA-compliant authorization, an original wet signature with a matching affidavit, and a prepayment issued before the provider will even begin to search. The records sit behind a fragmented wall of release-of-information platforms, among them MRO, Sharecare, CIOX/ Datavant, ChartSwap, MediCopy, Verisma, and HealthMark, each with its own rules and timelines, and, for the requesting party, no visibility into status at all. Access fees climb as those platforms consolidate. A request that looks like a single email is, in practice, dozens of touches spread across weeks.

Because the work is invisible until it goes wrong, firms routinely misjudge both its difficulty and where



WHERE REQUESTS WENT WRONG

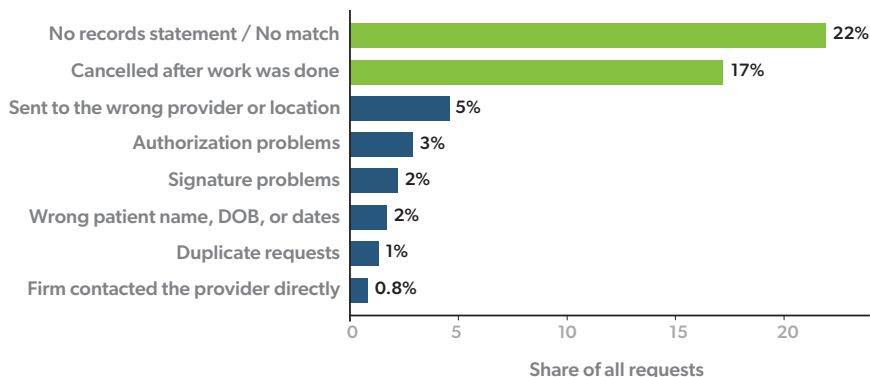


Exhibit 1. Share of all requests affected, by problem type.

its failures begin. This is an account of one firm that did exactly that, told entirely through its own data.

2. THE FIRM AND THE COMPLAINT

The firm was a large, long-established personal-injury practice with a national footprint, running thousands of retrieval requests a month. The work was coordinated by a large, decentralized group of requesters. Over time the firm grew frustrated with turnaround and accuracy, concluded that its retrieval partner was the cause and began weighing whether to bring retrieval in-house.

The complaint felt self-evident. The data was never consulted. That sequence, dissatisfaction, attribution to the vendor, and a move to internalize, is among the most common and most expensive decisions in the industry. It is also testable, because a managed retrieval partner records everything.

3. WHAT THE DATA SHOWED

Most requests were sound. Where they failed, the failure was set in motion before

the request was worked. Across the sample, about 36% of requests carried a problem, and the concentration pointed inward. *(See Exhibit 1)*

Two categories dominated, and both were determined at intake. No-records statements and post-submission cancellations led. A share of no-records outcomes is genuinely provider-driven; the rest, with wrong-provider sends, incorrect patient data, and duplicates, was fixed when the request was built, not when it was worked. A measurable set of requests was further disrupted when firm staff contacted providers directly after the request was already with the partner, and roughly 1,392 more stalled on authorization or signature defects, most often an electronic signature where the provider required an original.

Request quality, not vendor speed, set the clock. A clean request closed in about 32 business days; a request carrying a problem took about 59. *(See Exhibit 2)*

No vendor can compress a provider's timeline, and none can prevent a delay introduced upstream. The four-week gap between a clean and a problem request was recoverable only at the point the request was created.



PROBLEMS NEARLY DOUBLE THE WAIT

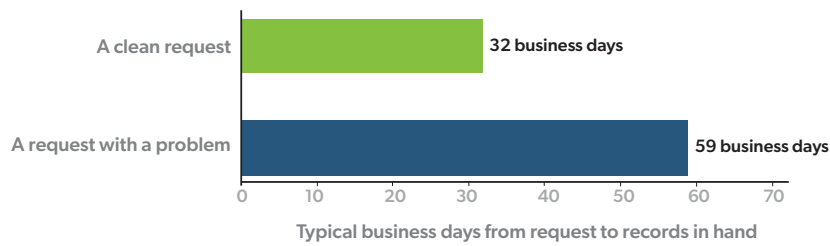


Exhibit 2. Business days from request to records, weekends and provider holidays excluded.

The avoidable cost was material, and it recurred.

The firm spent about \$2.49M on retrieval in the sample. In total, requests that experienced a problem accounted for approximately \$0.89M of retrieval spend, although not all of those costs were avoidable. Matched line by line to its own invoices, the clearly avoidable share was about \$0.36M, rising to \$0.63M when no-records requests are included.

That share was cancellations, duplicates, wrong-provider sends, and wrong patient data, every dollar of it set in motion before the work began.

(See Exhibit 3)

Beneath the cost sat an enormous, invisible manual operation. The account required 16,817 faxes, 12,087 prepayment and check actions, and 5,349 mailings over the sample.



WHAT THE PROBLEMS COST

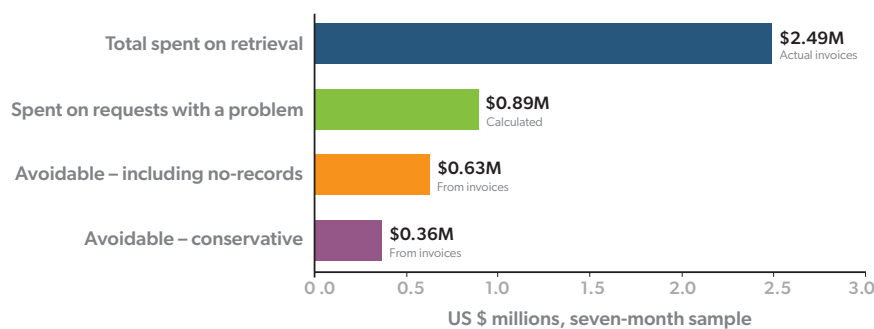


Exhibit 3. Anchored to actual invoices over the seven-month sample.



KEY TAKEAWAY

The problem was not primarily vendor speed.

Request quality at intake determined the outcome.

59 DAYS

for a request with a problem

VS.

32 DAYS

for a clean request

The bottleneck began at intake.

WHAT WENT WRONG	HOW IT COST THE FIRM	THE FIX	RECOVERED
Cancelled after the work was done	The partner had already paid the provider and done the work before the request was pulled.	Confirm the case is active before sending.	\$207K
Sent to the wrong provider or place	The records were not there, so the fee bought nothing and the clock restarted.	Verify provider and location at intake.	\$112K
Duplicate and double-billed requests	The same request went out more than once.	One request per matter, one channel.	\$47K
Wrong name, date of birth, or dates	Providers rejected or returned the request.	A 30-second check before submitting.	\$45K
Firm or attorney calling providers directly	Providers got duplicate requests and records bypassed the partner, creating rework.	Make the partner the only contact once a request is in.	Time + rework
Slow answers to the partner's questions	Requests sat waiting on the firm and aged.	One named owner who replies within a day.	Days saved
Recoverable each period	Most of this repeats every cycle until the process changes.		~\$362K

Beneath the cost sat an enormous, invisible manual operation. The account required 16,817 faxes, 12,087 prepayment

and check actions, and 5,349 mailings over the sample. (*See Exhibit 4*)



THE MANUAL WORK BEHIND THE REQUESTS

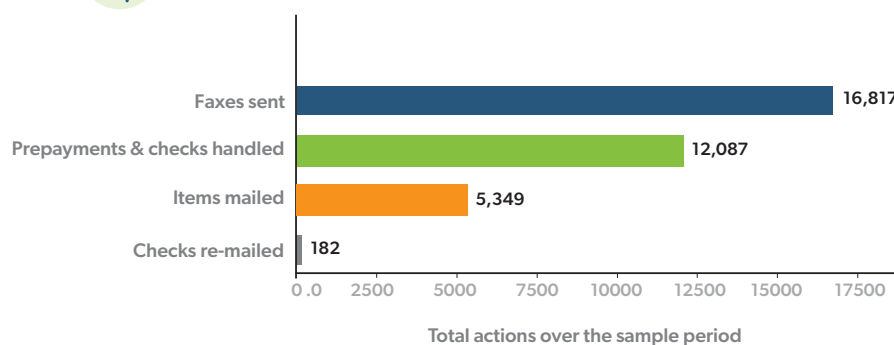


Exhibit 4. Hands-on actions recorded over the sample period.

Much of that effort answered questions whose answers were already posted. A status was posted on essentially every request. Of 10,071 status inquiries the firm sent, 10,052, over 99 percent, came after a status had already been posted on that same request. One request was asked about its status eleven separate times,

Hands-on action	Volume	Staff hours	Cost
Status inquiries handled (status already posted)	10,071	671	\$25,513
Faxes sent	16,817	1,121	\$45,966
Items mailed (envelopes, requests)	5,354	446	\$24,985
Original checks / prepayments processed (excluding reissues and follow-up payment actions)	9,866	987	\$76,955
Checks re-mailed (first never cleared)	182	30	\$1,881
Total absorbed by the vendor		3,256 hrs	\$175,300

Exhibit 5. Volume from the processing record; time and cost are conservative estimates at 38 dollars per loaded hour. These are the discrete mechanical actions only, not the full work of pursuing 27,000 requests to completion.

And this counts only the mechanical actions. It leaves out the real work of pursuing twenty-seven thousand requests to completion: the calls, the portals, the rejections worked and reworked, the judgment each request demands. The faxes, the mailings, and the nearly ten thousand checks and prepayments alone, each often needing its own follow-up, came to more than three thousand staff hours. The full operation behind the account ran on a dedicated team many times larger than that. The lesson is not that a few people could do this. It is the

and more than 2,114 were chased more than once. On the major release-of-information platforms the requesting party has no visibility at all, so the only status that existed was the one the partner was tracking and posting. The redundant inquiries alone consumed roughly 671 hours of effort. (See Exhibit 5)

opposite. Bringing it in-house means standing up the entire operation, and carrying all of it as overhead the firm cannot bill back.

The partner was also quietly financing the firm. Provider fees were advanced and billed only on delivery, so the partner carried roughly \$903K of the firm's costs at any moment, interest-free, the equivalent of about \$90K a year in financing the firm never paid. Write-offs ran 0.3% of billing.



KEY TAKEAWAY

The visible cost was only part of the story.

Behind the invoice was a full manual operation — faxes, mailings, checks, prepayments, and status follow-up.



3,256

HOURS

absorbed by the vendor in discrete mechanical actions over the sample period.



\$903K

PROVIDER-FEE FLOAT

carried at any moment

Provider fees were advanced and billed only on delivery, so the partner carried the firm's costs interest-free.



Bringing retrieval in-house means standing up the entire operation — and carrying it as overhead the firm cannot bill back.



The real impact is in the time, the complexity, and the cash.



4. THE ROOT CAUSE

The unifying cause was the absence of ownership, and requests that were not reliably read or answered. Across the account, 32 people submitted requests with no central reconciliation, and a shared or unassigned account was used on about 1,735 of them. When the partner needed input, a response often did not come, and about 643 requests aged out awaiting it. The per-requester pattern in the appendix shows the problem rate varying sharply by who submitted the request, not by the type of case, the signature of a process problem rather than a casework problem.

The decentralization had a second dimension. Coordination of these requests had been moved offshore, to a team working different hours and at a remove from the US medical-records system it was navigating, a system whose providers, platforms, and status conventions reward familiarity and proximity. Distance of that kind makes the discipline the work demands, staying with each request, answering each question, and acting before a request ages, harder to sustain. The data is consistent with it: a status was posted on nearly every request, yet thousands of inquiries arrived asking for one anyway, as if the people sending them were not seeing the screen that already held the answer.

In practice, the relationship ran through a single overloaded coordinator rather than anyone who owned the result. Every few weeks a note would arrive raising turnaround. Each time, the partner answered with the same thing: a standing list of the exact requests, more than five hundred at its peak, that were waiting on the firm to act. A fraction were addressed. The rest aged in place. When the partner asked to sit down and work through them together, the request went unanswered. The

complaint and its cause were, in the end, the same stack of requests.

There is a structural reason this happens, and it is not about any one person. The people who coordinate a vendor relationship rarely carry the same stake in its outcome as the firm's owners. A delayed case costs a partner real money and real standing; it costs a coordinator little, and a problem surfaced can feel riskier to raise than a problem quietly buried. Left to a delegated layer, friction tends to be absorbed rather than escalated, and the person with both the incentive and the authority to fix it never hears of it. On a high-volume account, that gap is less a risk than a near certainty. A business with absent leadership gets absent results.

5. THE MISDIAGNOSIS

A vendor is the visible surface of an invisible internal process; when results disappoint, the vendor is blamed because the internal causes are never measured.

The firm experienced slow, error-prone results and reasonably concluded its vendor was failing. Only the data could show that the same results were being produced upstream, in how the firm's own requests were formed and managed. The lesson generalizes: without an independent record, a firm cannot tell a vendor problem from a process problem, and will tend to assume the former.

6. THE ECONOMICS OF BUILD VERSUS BUY

Facing these symptoms, the firm's instinct, to internalize, would have made every number worse. Internalizing does not remove the largest and fastest-rising cost, the provider and access fees, which a single firm pays at retail rather than at negotiated

scale. It adds staffing, working-capital float, technology and compliance, and the management to run them. (See [Exhibit 6](#))

The choice resolves to two paths that do not cost the same. The left column is what a firm keeps by fixing the process with a partner; the right is what it pays by leaving

reimbursed from the client's recovery, so on a resolved matter they cost the firm effectively nothing, while internal salaries, management, technology, and float cannot be billed to a matter and become unrecoverable overhead. Second, transparency: the partner's record is what made this analysis possible at all,



WHAT A SINGLE MANAGED INVOICE REPLACES



Exhibit 6. A single managed invoice already bundles each of these functions. (Illustrative composition.)

	Keep it with a partner and fix it	Leave it as is, or bring it in-house
Avoidable waste	Recovered, about \$0.36M a period	Recurrs every cycle, unaddressed
Turnaround	~32 business days for clean requests	~59 days for problem requests
Status chasing	Ends; status posted and trusted	~671 hrs a period, continues
Manual workload	Carried entirely by the partner	~3,256 hrs of clerical work, plus the full operation
Working capital	Carried by the partner, ~\$903K	Falls on the firm
Cost treatment	Recoverable case cost	Unrecoverable firm overhead
Case capacity	Staff on legal work; faster settlements	Capacity diverted; slower settlements
Transparency	Every request and note on an independent, auditable record	Errors visible only inside the firm, easy to absorb

Exhibit 7. Drawn from the case data over the sample period.

the work as it is or moving it in-house. (See [Exhibit 7](#))

Two distinctions decide it. First, recoverability: a vendor's fees are a case cost, advanced and

and an in-house operation has no equivalent, so mistakes are easier to absorb than to surface. A firm that internalizes to fix a quality problem most often buries it instead.



KEY TAKEAWAY

A managed partner does more than retrieve records

It absorbs the infrastructure behind the work: provider access, follow-up staff, technology, compliance, escalation, and working capital.



KEEP IT WITH A PARTNER

- ✓ Recoverable case cost
- ✓ Transparent record
- ✓ Staff stays on legal work



BRING IT IN-HOUSE

- ✗ Unrecoverable overhead
- ✗ More management burden
- ✗ Slower case capacity



Internalizing does not remove the cost. It moves the cost onto the firm.

The largest cost rarely appears on any invoice: the carrying cost of cases that settle later because records were slow. It turns on a firm's own economics, but the structure is simple, and any firm can size it from two numbers it already holds.

- **Recoverability.** Is the cost a billable case cost reimbursed from settlement, or unrecoverable overhead?
- **Transparency.** Is there an independent, auditable record that can distinguish a process problem from a vendor problem?

Avg fee per case	250 cases/yr	500 cases/yr	1,000 cases/yr	2,000 cases/yr
\$10K	\$26K	\$52K	\$104K	\$208K
\$25K	\$65K	\$130K	\$260K	\$521K
\$50K	\$130K	\$260K	\$521K	\$1.04M
\$100K	\$260K	\$521K	\$1.04M	\$2.08M

Exhibit 8. Annual carrying cost of delayed settlement = cases delayed × average fee × 10% cost of capital × 38 days ÷ 365. A firm supplies its own two inputs.

7. A FRAMEWORK FOR EVALUATING RETRIEVAL

The case generalizes into six questions any firm can apply to its own retrieval. On each, a managed partner with intake discipline tends to outperform an in-house operation for all but the smallest firms.

- **Ownership.** On a high-volume account, does a principal of the firm, an owner or partner, hold the relationship directly, with an open two-way line to the retrieval partner? A relationship run entirely through delegated staff tends to fail, because problems are absorbed at that layer and never reach the person with the incentive and the authority to fix them.
- **Accuracy at the source.** Who verifies the request against the case file before it goes out? Only the firm holds that information, so the check belongs at intake, supported by training, and cannot be delegated to a vendor.
- **Speed.** What is the gap between a clean request and a problem request, and who is positioned to close it?

- **Capacity.** Does the function consume the time of staff who should be resolving cases?

8. THE LESSONS

- Most retrieval failures originate at intake, not at the vendor. The fix is accuracy and ownership, not a new vendor.
- Accuracy training returns more than fee negotiation. The savings come from requests submitted correctly the first time.
- High-volume relationships need an owner on each side. A principal of the firm with a direct line to the partner, because problems left to delegated staff are absorbed, not escalated, by people whose incentives are not the firm's.
- Vendor fees are recoverable; in-house labor is not. Internalizing raises true exposure rather than lowering it.
- Transparency surfaces problems; in-house operations hide them. An independent record is an asset, not a cost.

- The largest cost is the one no invoice shows: cases settled later, or settled for less, because records were slow.

About The Records Company

The Records Company is a national medical-record retrieval partner serving legal, insurance, healthcare, and government clients. It pairs disciplined intake with transparent status on every request and a fully auditable record of the work, so clients can see at any moment exactly where each request stands and what it has cost.

This case study is based on a real, anonymized client engagement and is published for educational purposes. Every figure is drawn from the complete operating record of that engagement over a seven-month sample and is presented unaltered. The client's identity and all individual identities have been removed.

Methodology

The analysis draws on the complete operating record of a single anonymized engagement over a seven-month sample. Every request and its outcome, the full history of processing notes, and the billing record were examined. Problem rates were established from the recorded outcome of each request and from the language of the processing notes. Turnaround is measured in business days, excluding weekends and provider holidays. Dollar figures are anchored to actual invoices, with each problem request matched to its invoice. Financing and labor figures are conservative estimates on the assumptions stated alongside each exhibit.



KEY TAKEAWAY

The case generalizes into six questions any firm can apply to its own retrieval.



OWNERSHIP

Does a principal of the firm hold the relationship directly?



ACCURACY AT THE SOURCE

Who verifies the request against the case file before it goes out?



RECOVERABILITY

Is the cost a billable case cost reimbursed from settlement, or unrecoverable overhead?



TRANSPARENCY

Is there an independent, auditable record that can distinguish a process problem from a vendor problem?



THE LESSON

Most retrieval failures originate at intake, not at the vendor. The fix is accuracy and ownership, not a new vendor.

APPENDIX: PROBLEM RATE BY REQUESTER

Every requester with at least 100 requests, in order of volume, with names removed. Each figure is the share of that person's requests that ran into the problem. Read down a column to see who runs high on a given problem; read across a row to see one person's pattern. The bottom row is the firm-wide average for comparison.

Requester	Reqs	Any problem	No record	Cancelled
Requester 1	3,672	46%	32.0%	26.4%
Requester 2	2,904	32%	21.7%	12.3%
Requester 3	2,344	28%	16.9%	11.4%
Requester 4	1,983	35%	21.9%	15.2%
Requester 5	1,917	32%	16.6%	13.5%
Requester 6	1,422	33%	20.2%	13.2%
Requester 7	1,361	45%	26.7%	22.1%
Requester 8	1,262	35%	20.4%	16.4%
Requester 9	964	25%	16.2%	12.4%
Requester 10	853	38%	19.7%	16.4%
Requester 11	830	47%	24.3%	24.1%
Requester 12	675	50%	34.1%	28.6%
Requester 13	631	39%	21.4%	17.0%
Requester 14	597	43%	20.1%	25.5%
Requester 15	552	42%	27.7%	18.5%
Requester 16	496	43%	26.8%	21.2%
Requester 17	447	45%	23.5%	21.0%
Requester 18	417	48%	22.3%	28.8%
Requester 19	403	43%	23.6%	20.1%
Requester 20	398	48%	29.6%	21.6%
Requester 21	372	37%	21.5%	16.1%
Requester 22	346	57%	33.8%	31.8%
Requester 23	210	38%	29.0%	13.3%
Requester 24	189	50%	27.5%	24.3%
Requester 25	100	68%	42.0%	50.0%
All requesters	27,111	36%	21.9%	17.2%

The table is not a scorecard. It is a process map showing where better intake discipline can reduce repeat problems.

Wrong provider	Wrong details	Auth.	Signature	Duplicate
4.4%	2.0%	2.4%	2.0%	1.4%
5.5%	1.8%	2.3%	2.4%	1.2%
4.7%	1.2%	2.6%	2.0%	1.2%
4.4%	1.6%	3.1%	2.5%	1.7%
4.1%	2.2%	3.9%	4.8%	1.0%
4.7%	1.6%	2.6%	3.6%	0.8%
6.8%	1.8%	3.2%	2.2%	3.2%
5.2%	1.7%	3.2%	2.5%	1.0%
2.8%	1.8%	1.0%	0.5%	0.8%
5.5%	2.7%	5.0%	3.5%	2.9%
6.0%	1.6%	2.3%	1.1%	2.4%
4.6%	1.8%	3.6%	1.2%	0.9%
5.1%	3.3%	5.2%	3.3%	2.1%
5.9%	1.8%	3.7%	1.5%	2.0%
5.4%	1.3%	4.5%	0.9%	1.4%
6.7%	4.2%	3.6%	2.4%	1.2%
4.3%	1.8%	2.5%	1.3%	1.8%
4.6%	1.9%	4.8%	3.1%	0.7%
4.0%	2.5%	3.0%	4.5%	1.5%
6.0%	2.5%	4.0%	2.3%	1.0%
5.4%	1.1%	3.2%	0.5%	1.3%
3.8%	1.4%	7.8%	0.3%	0.0%
6.2%	2.4%	4.8%	1.0%	0.0%
4.8%	1.6%	5.3%	3.2%	1.6%
7.0%	1.0%	1.0%	1.0%	4.0%
4.6%	1.7%	2.9%	2.2%	1.3%



A higher number is a place to look first, not proof of fault: no-records statements and cancellations are not always the requester's doing. Figures highlighted mark an overall problem rate at or above 45%, or a category running at least double the firm-wide average. Accounts near the 100-request line carry more statistical noise.

BETTER RECORDS. BETTER OUTCOMES.

The Records Company helps lawsuits overcome delays, reduce costs, and improve case outcomes through fast, accurate medical record retrieval.



www.therecordsco.com



888.270.5784



info@therecordsco.com

**the Records
Company**™

Published by The Records Company | Grady Marin, DBA | Harvard Business School
© 2026 The Records Company