

Solutions for Managing High Dollar Claims

Cost Containment Solutions

Tokio Marine HCC – Stop Loss Group (TMHCC) can assist in managing your clients’ catastrophic high dollar claims. Our team of nurses and experienced staff will collaborate with third party administrators, case managers and brokers to identify situations for potential savings. TMHCC covers the vendor fees as an added value to our partners.

TMHCC provides assistance with out of network claims and claims with questionable charges.

TMHCC also assists with:

- Specialty pharmacy preferred rates and bill review
- Forensic bill review prepayment (with or without provider sign off)
- Forensic bill review post payment with a refund or issue of a corrected bill
- Pre-negotiation for complex treatments or surgeries
- Negotiation of additional and/or prompt pay discounts of in-network and out-of-network claims
- Access to direct provider relationships and volume discounts
- Access to hemophilia programs, cancer treatment center discounts

Transplant Solutions

The increasing cost of hospital stays has had a dramatic effect on transplant costs. To assist in reducing these costs, TMHCC works with our clients by accessing contracted pricing for virtually all transplant centers of excellence in the United States. Our transplant partners include:

- LifeTrac Network
- Optum Healthcare
- 6 Degrees
- Mayo Clinic
- Interlink
- Cigna Lifesource
- Aetna
- Multiplan

Neonate Solutions

The cost of care and treatment for premature babies born with complex congenital medical issues can be unlimited. Bills exceeding millions of dollars are becoming more of a common occurrence. TMHCC’s neonatal nurses understand the care required for these infants and will work with vendors who are experienced in reviewing bills.

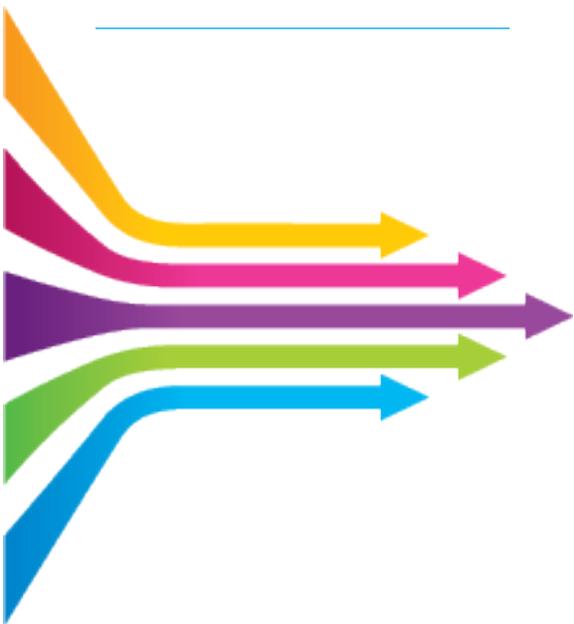


TMHCC relies on the assistance of third-party vendors such as LifeTrac in our efforts to reduce costs whenever possible.

LifeTrac has several highly specialized programs that can assist with savings including:

- Hemophilia
- CAR-T
- Transplant Network Agreements
- Congenital Heart Failure
- Oncology

For more information, visit LifeTrac’s website at www.LifeTracNetwork.com.



Cost Saving Success

The increasing cost of claims is affecting all aspects of healthcare from inpatient stays to air ambulance bills. These costs can put unexpected strain on your clients' medical funds. The following success stories demonstrate ways in which TMHCC has helped with these types of high dollar claims.

Air Ambulance Success Story

The policyholder was unaware of three Air Ambulance transports totaling \$973,625 and already paid to the provider. TMHCC Preliminary Claims Unit (PCU) helped review the claims with the policyholder's involvement and we worked to find alternative solutions. After detailed coordination between the policyholder and TMHCC, **the group recouped over \$900,000 from the provider.**



Third Party Vendor Success Story

TMHCC's Preliminary Claims Unit (PCU) investigated a claim at the request of the administrator. They were billed \$493,226 without a discount. After a forensic bill review, the PCU team was able to engage a vendor to obtain a signed agreement for the client. **This resulted in a savings of \$246,613, a 50% discount of the original billed amount.**

For more information, please contact Tracey Jackson at tjackson@tmhcc.com or (770) 693-6528.