

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 producers to identify situations for potential savings. TMHCC covers vendor fees as an added value to our partners*.

*Limited to \$50,000 per policy year.



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

TMHCC also assists with:

- Specialty pharmacy preferred rates and bill review
- Forensic bill review pre-payment (with or without provider sign off)
- Forensic bill review post-payment with a refund or issuance of a corrected bill
- Pre-negotiated rates for high dollar complex medical treatment, including Cellular Therapy and Gene Therapy
- Negotiation of additional and/or prompt pay discounts of in-network and out-of-network claims
- Access to direct provider relationships

Transplant Solutions

The increasing cost of hospital stays and treatment has dramatically affected transplant costs. To assist in reducing these costs, TMHCC works with multiple vendors to access contracted rates for numerous centers of excellence in the United States. Our transplant partners include:

- Emerging Therapy Solutions (ETS)
- Optum Transplant Solutions®
- 6 Degrees Health
- Interlink®
- Cigna LifeSOURCE®
- Multiplan®
- Mayo Clinic

Neonate Solutions

The cost of care and treatment for premature babies born with complex medical issues can be daunting. Bills exceeding millions of dollars are a common occurrence. TMHCC's neonatal nurses understand the specialized care required for these infants and work with vendors who are experienced in reviewing bills and negotiating agreements.

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

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

- Hemophilia
- Transplant Network Agreements
- Congenital Heart Failure
- Oncology
- Cellular and Gene Therapy

Cost Saving Success

The increasing cost of claims affects all aspects of healthcare from inpatient stays to air ambulance bills. The following success stories demonstrate how TMHCC helps with high dollar claims.

Air Ambulance Success Story

The policyholder was unaware of three Air Ambulance transports totaling \$973,625 that were already paid to the provider. TMHCC's Preliminary Claims Unit (PCU) engaged an outside vendor to review the claims. After a detailed review, PCU helped the group recoup over \$900,000 from the provider.

Third Party Vendor Success Stories (PCU)

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 Letter of Agreement for the client. This resulted in a savings of \$246,613, a 50% discount off the original billed amount.

Third Party Vendor Success Stories (SCU)

TMHCC's Specialty Claims Unit (SCU) received a request from a third-party administrator to review vendor contracts for a claimant's kidney transplant. The SCU nurse reviewed available contracts and determined the ETS offered the best contracted terms. A signed agreement was placed between ETS and the policyholder resulting in a savings of 71%.



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