

Are Dialysis Services Draining the Life Out of Your Healthcare Benefits?

The Problem

- Dialysis providers set their own prices at increasingly high levels, without regulatory oversight.
- Unpredictable charges vary greatly by region and provider.
- Price increases of 80% over the past two years have pushed some dialysis charges to \$70,000/month.
- The average charges for dialysis and related services are currently \$50,000/month.

Common Solutions

<i>PPO and Wrap Networks</i>	<i>Problem</i>
1. Take a percentage off billed charges	1. Billed charges are excessive and not a fair starting point — 50% off too much is still too much.
<i>Dialysis Cost-Containment Vendors</i>	<i>Problem</i>
1. Help employers understand the different methods to lower costs, based on Medicare's ESRD entitlement opportunities and reimbursement considerations	1. Vendor fees vary, based on the difference between billed vs. paid charges.
2. Recommend plan changes, such as provisions that will limit reimbursement to 125% of Medicare allowable charges	2. Billed charges are excessive and not a fair starting point.
3. Can reprice claims according to plan provisions and advise TPA of recommended payable levels until Medicare becomes the primary payer	3. Vendors can end up making as much as three times more than the provider of care.
	4. A cost-containment vendor should never make more than the provider of care.

While these solutions are good, they're not enough — employers are still being charged exorbitant amounts for dialysis.

Save Money with Berkley Accident and Health's Dialysis Solution

Our clinical risk management program, ccSTAT®, offers an innovative solution to dialysis costs. Our approach can lower costs by limiting vendor fees and using the unique Medicare reimbursement limits for eligible claimants:

- Offers a low, fixed-fee arrangement with preferred vendors
- Limits fees so they are NEVER more than what the provider of care is paid
- Improves accuracy and predictability of future claim expenses
- Saves employers money by improving their claims experience, which helps control their stop loss rates
- Yields net savings for one claimant alone that are typically \$150,000 higher than the net savings generated by the other cost-containment vendors

To learn more, contact your Berkley Accident and Health representative.

www.BerkleyAH.com

Coverage is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and both rated A+ (Superior) by A.M. Best. Not all products and services may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued. Payment of claims under any insurance policy issued shall only be made in full compliance with all United States economic or trade and sanction laws or regulation, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").

