

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 2. Recommend plan changes, such as provisions that will limit reimbursement to 125% of Medicare allowable charges 3. Can reprice claims according to plan provisions and advise TPA of recommended payable levels until Medicare becomes the primary payer	1. Vendor fees vary, based on the difference between billed vs. paid charges. 2. Billed charges are excessive and not a fair starting point. 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, Berkley Edge, 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

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