

SUCCESS STORY

\$1.4 Million in Savings for Liver Transplant

This case study shows the benefits of having an independent Stop Loss carrier that reviews and assists clients with high-dollar claims.

Value of an Independent Stop Loss Carrier: Identifying Claim Savings

Berkley Accident and Health reviews 100% of claims and notices for client savings opportunities. Through our Berkley Edge program, we help clients navigate the complexity of today's health care and identify lower-cost alternatives. Watch our video: [Berkley Edge](#)

THE CLIENT

Regional hospital system in the Southwest using an independent TPA

OPPORTUNITY

A woman in her late 50s was diagnosed with liver cell carcinoma and awaiting a liver transplant. The Berkley Edge team noticed there was only a 20% PPO discount in place and offered their assistance:

- Berkley compared available Centers of Excellence (COE) contracts in order to analyze features and pricing.
- Berkley shared this information with the TPA, discussing the most suitable transplant contract and pricing with the case manager.
- Next, Berkley assisted in the coordination of the access agreement at the patient's desired facility.
- The Centers of Excellence contract provided an 81% discount, and the client saved nearly \$1.4 million.

Liver Transplant



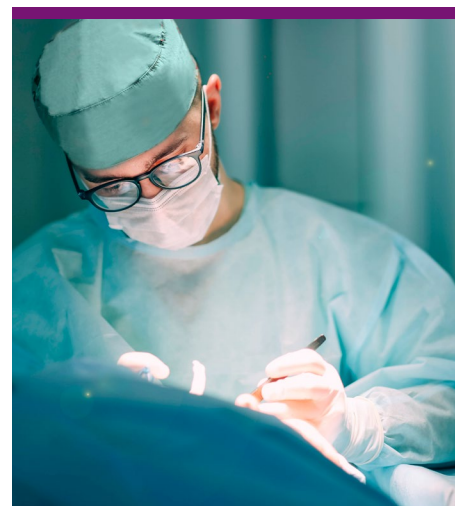
Original contract

\$1,694,323

Repriced contract

\$294,823

Net savings = \$1,399,500



OUR APPROACH

- Review 100% of claims and notices
- Identify client savings opportunities before, during, and after the claim
- Educate clients on lower-cost alternatives
- Build strong communication with TPAs, ASOs, and cost-containment solution providers

Stop Loss policies are underwritten by Berkley Life and Health Insurance Company, a member company of W. R. Berkley Corporation and 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").