

SUCCESS STORY

Air Ambulance Bill Reduced by 75%

This case study shows the benefits of having an independent Stop Loss carrier that acts as a “second set of eyes” on large 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 to learn more: [Berkley Edge](#).

OPPORTUNITY

A man in his late 40s suffered a severe heart attack and needed immediate medical care. He experienced the most deadly type of heart attack, called a STEMI, caused by a complete blockage in the main coronary artery. The patient was transported to a nearby hospital in an air ambulance, resulting in a sizeable expense even before he received treatment.

- During our routine claim review, our Berkley Edge team noticed there were no discounts in place.
- We identified potential savings of over \$33,000 using a third-party negotiation firm and shared the opportunity with the TPA and client.
- We facilitated the 75% discount and met the client’s need for a simultaneous Stop Loss reimbursement to prevent cash flow issues.

Air Ambulance Claim



Original billed charges	\$44,155
Negotiated charge	\$11,039

Net savings = \$33,116



THE CLIENT

Industry: Medical transportation
 Region: Northeast
 Independent TPA

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”).