

## SUCCESS STORY

# \$500,000 in Savings for Traumatic Head Injury

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 to learn more: [Berkley Edge](#).

### OPPORTUNITY

A woman in her 30s suffered a traumatic brain injury with internal bleeding and stayed in the hospital for over 2 weeks. During a routine Berkley Edge review, we saw the billed charges had a relatively low discount of 7%.

- The Berkley Edge team contacted a leading medical bill negotiation firm to identify additional discounts for the lengthy inpatient stay.
- After discussing the opportunity with the client, we coordinated the bill negotiation efforts that brought the original \$919,000 billed charges down to \$419,000.
- Berkley Edge was able to help save nearly \$500,000 on this claim.
- Additionally, the client had requested our simultaneous reimbursement option, and we were able to both bring down claim costs and meet their need for fast reimbursement.

### Brain Hemorrhage Claim



Original billed charges	\$919,352
Discounted negotiated bill	\$419,509

**Net savings = \$499,843**



### THE CLIENT

Industry: Major symphony orchestra  
 Region: West coast  
 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").