

## SUCCESS STORY

# \$903,504 in Savings for Kidney Treatment

This case study demonstrates the benefit of having an independent Stop Loss carrier, that acts as a “second set of eyes” on 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 customers navigate the complexity of today’s health care and identify lower-cost alternatives. Watch our video: [Berkley Edge](#).

### OPPORTUNITY

A patient with end-stage renal disease was undergoing dialysis treatments while waiting for a kidney transplant. During a routine review, the Berkley Edge team noticed something wasn’t right and investigated the higher-than-usual dialysis bills:

- Berkley identified a coding discrepancy with the prior year’s dialysis claims and notified the TPA.
- The TPA agreed and contacted the health care provider, who corrected the coding issue. The TPA recouped \$214,997 on behalf of the employer’s plan.
- Berkley researched solutions for the management of the patient’s ongoing dialysis costs. We identified a lower-cost repricing contract for future treatments.
- Berkley compared transplant contracts at the patient’s desired facility and facilitated an access agreement.

			
The Patient	Prior-Year Dialysis	Current-Year Dialysis	Kidney Transplant
<ul style="list-style-type: none"> <li>✓ End-stage renal disease</li> <li>✓ Dialysis treatments</li> <li>✓ Awaiting kidney transplant</li> </ul>	<ul style="list-style-type: none"> <li>✓ Coding error identified and corrected</li> </ul> <p><b>Net savings: \$214,997</b></p>	<p>Billed charges: \$698,656</p> <p>Repriced charges: <b>\$195,110</b></p> <p><b>Net savings: \$503,546</b></p>	<p>Original contract: \$412,469</p> <p>Repriced contract: <b>\$227,508</b></p> <p><b>Net savings: \$184,961</b></p>

**Total Savings: \$903,504**



### THE CLIENT

Environmental conservation entity in the Midwest using an 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”).