

SUCCESS STORY

Over \$1.4 Million in Savings for Severe Burn Injury

This case study shows the benefits of having an independent Stop Loss carrier focused on the right care at the right price.

Value of an Independent Stop Loss Carrier: Identifying Claim Savings

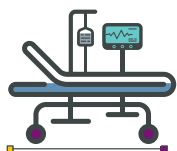
Berkley Accident and Health reviews 100% of claims and notices for client savings opportunities. Through our Berkley Edge program, we help clients navigate the complexity of today's health care and identify lower-cost alternatives. Watch our video to learn more: [Berkley Edge](#)

OPPORTUNITY

A 48-year old man suffered severe burns from a structural building fire in 2023. He had second- and third-degree burns on more than 40% of his body, which required specialized treatment. Burn victims typically require prolonged medical care, including pain management, infection prevention, surgical removal of dead tissue, skin grafts, and rehabilitation.

- The policyholder was a regional health provider network of two hospitals, two urgent care centers, and multiple outpatient locations. The patient was treated out-of-state at an academic hospital offering advanced burn care.
- The policyholder was expecting a 15% discount on the in-patient hospital stay, but their third party administrator (TPA) contacted Berkley Accident and Health to request additional negotiation assistance, due to the size of the claim.
- The Berkley Edge team identified a point solution that could assist. After reviewing the claim, the point solution provider identified billing and charge items that could be negotiated further.
- Berkley Edge supported the efforts, and the point solution provided successfully negotiated savings on the initial in-patient hospital stay, as well as a lengthy subsequent stay.
- The patient received this much-needed care, and with Berkley Edge's assistance, the plan's claim costs were lowered by more than \$1.4 million.

Severe Burns Claim



Original billed charges for two in-patient stays \$4,315,761

Berkley-facilitated contract pricing \$2,865,057

Net savings = \$1,450,704



THE CLIENT

Industry: Regional health provider network
Region: West
Independent TPA

OUR APPROACH

- Review 100% of claims and notices for savings opportunities
- 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").