

## STOP LOSS

# Claim Reviews

## Claim Auditors Going the Extra Mile

Every day, our claim auditors review claims and uncover overpayments and incorrect charges. Here are examples of actual claim interventions:



### EXCESSIVE BILLING

Billed charges for chemotherapy:	\$894,000
Amount client paid:	\$352,000

During a routine bill review of a colon cancer claims, we discovered that each drug had been billed at 3 to 100 times the average wholesale price. A cost management vendor was brought in to correct the error, we helped the self-funded employer save more than half a million dollars. **Total savings: 60%**



### INAPPROPRIATE IMPLANT CHARGE

Billed charges for hospital stay:	\$138,060
Amount client paid:	\$85,448

After discovering \$52,572 in experimental/investigational charges related to an implant, we worked with the hospital to correct the billing. **Total savings: 38%**



### DRUG ERROR

Paid for chemotherapy:	\$1,900,000
New total amount:	\$320,000

During a routine bill review, we saw that a chemotherapy drug's *units* did not match the average wholesale price (AWP) *units*. The AWP for the treatment was \$330,000, but the ASO provider had already paid out \$1.9 million. Working with a cost management vendor, the hospital refunded \$1.58 million back to the employer's plan to correct the overpayment. **Total savings: 83%**



### UNBUNDLED AND EXPERIMENTAL

Billed charges for hospital stay:	\$1,742,294
Amount client paid:	\$1,274,267

We found \$430,568 in inappropriate experimental charges during a lengthy hospital stay, as well as \$37,459 in unbundled expenses that were improperly coded. The employer was able to save more than \$468,000. **Total savings: 27%**



### AIR AMBULANCE OVERCHARGE

Billed charges for air ambulance:	\$60,675
Amount client paid:	\$35,675

After discovering \$25,000 in ineligible charges, we worked with the air ambulance provider to correct the billing, saving the employer's plan \$25,000. **Total savings: 41%**

## SAFEGUARD AND PROTECT

Mistakes happen. In every business, oversights and errors are made. This is especially true in health care, where medical claims can be incredibly complex.

That is why it's good to have a second set of eyes to examine those claims. Whether an employer is using an ASO carrier or a traditional TPA, clients of Berkley Accident and Health gain another level of protection to safeguard their plan assets.

For more information about Stop Loss protection, contact your Berkley Accident and Health representative.

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").