

SUCCESS STORY

Over \$130,000 in Savings for Spinal Surgery

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

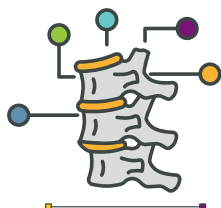
Berkley Accident and Health reviews 100% of claims and notices for client savings opportunities. Through our Berkley Edge program, we help clients navigate the complexity of today's health care and identify lower-cost alternatives. Watch our video to learn more: [Berkley Edge](#)

OPPORTUNITY

A 52-year old man was diagnosed with spinal stenosis, a condition where the spinal canal narrows, putting pressure on the spinal cord and nerves that travel through the spine. Spinal stenosis can cause neck and back pain, numbness, and tingling in the arms and legs. To relieve the symptoms, the patient required surgery and a spinal implant, along with a 10-day in-patient stay.

- The Berkley Edge team noticed a large unpaid charge for this spinal surgery and reached out to the TPA to discuss ways to mitigate the cost. They agreed that Berkley would investigate different cost-containment avenues.
- Berkley worked with a cost-containment vendor to identify potential billing issues, resulting in a bill review and negotiations with the hospital. Following the review, we notified the TPA and provided the documentation needed to reprice the claim.
- The patient received this much-needed care, and with Berkley's assistance, this employer's health plan costs were lowered by more than \$130,000.

Spinal Implant Surgery



Original billed charges	\$470,788
PPO repricing (12%)	\$414,294
Berkley-facilitated contract pricing	\$282,097

Net savings = \$132,197



THE CLIENT

Industry: Telecom provider
 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").