

Payment Integrity

Helping employers address inaccurate health care payments

Billing errors in health care are a widespread issue in the U.S. Recent studies found that 62% of surveyed hospitals did not meet billing quality standards¹ and that 1 in 5 medical bills may contain errors.² When billing inaccuracies are prevented, it can create a more affordable health care system for businesses and employees alike.

Introducing Payment Integrity for Policyholders

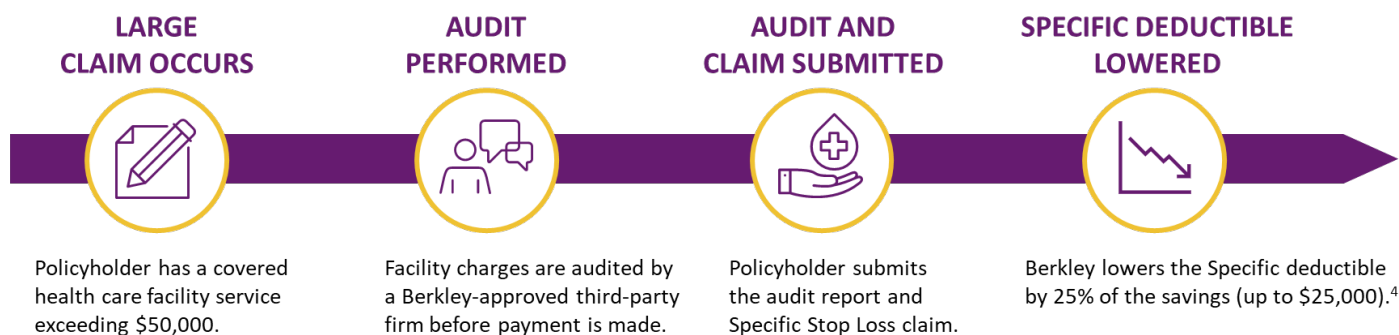
To help our Stop Loss policyholders address rising health care costs, Berkley Accident and Health offers an innovative benefit designed to increase the accuracy and appropriateness of medical payments.

Our Payment Integrity benefit supports policyholders who identify billing errors and ensure that large claims are paid fairly. When a pre-payment audit is completed and savings are uncovered, we will lower the Specific deductible for qualifying facility claims.

Key Benefits of Payment Integrity

- ✓ **Standard Benefit:** Available to all Stop Loss policyholders and members of Group Captive programs at no additional cost³
- ✓ **Targets Large Claims:** Covered health care facility services exceeding \$50,000
- ✓ **Pre-Payment Audit:** Independent audit by approved firm paid for by Berkley Accident and Health
- ✓ **Lower Specific Deductible:** Stop Loss deductible reduced by 25% of realized savings (up to \$25,000)⁴

How Payment Integrity Works



To learn more about Payment Integrity, ask your Berkley Accident and Health representative.

¹JAMA Network, December 18, 2023, <https://jamanetwork.com/journals/jama/fullarticle/2813347>.

²JAMA Network, June 9, 2020, <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2766834>.

³Payment Integrity endorsement may not be available in all states

⁴If the Specific deductible for that claim has already been met, a reimbursement of 10% of the savings identified during the audit will be issued to the policyholder. Refer to policy endorsement for full details.

Stop Loss is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and rated A+ (Superior) by A.M. Best, and involves the formation of a group captive insurance program that involves other employers and requires other legal entities. Berkley and its affiliates do not provide tax, legal, or regulatory advice concerning EmCap. You should seek appropriate tax, legal, regulatory, or other counsel regarding the EmCap program, including, but not limited to, counsel in the areas of ERISA, multiple employer welfare arrangements (MEWAs), taxation, and captives. EmCap is not available to all employers or in all states. 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").