

## CLAIMS OVERVIEW



Stop Loss Insurance Services (SLIS) strongly believes in the value of effective claim services for our clients. We have invested in claim services that range from high-end claim expertise to a claims practice that works together. The timely and proper handling of claims can be a critical “moment of truth” for our clients and we are continually looking to support our clients when they need us the most.

### CLAIMS CAPABILITIES

Our practice provides a variety of claim services, including:

- **Complex Claims Advocacy**—We value our TPA relationships and stand ready to assist our TPA partners with reinsurance claim disputes as well as obtaining quick responses for them from our carriers. SLIS has an array of resources at our disposal to help with the most complicated claim situations.
- **Claim Resources**—We provide access to multiple vendors and/or programs to assist with high claim drivers, including Organ Transplant carve-outs, Dialysis Management Solutions, Re-Pricing Programs, OnSite Case Management, and Auditing Services. Our goal, whether through plan changes or additional partnerships is always to assist in mitigating as much risk as possible.
- **Carrier Claims Filing**—Our dedicated team will coordinate aspects of initial and subsequent filings administered by carrier entities (BCBS, UHC, Aetna, Anthem, etc.), as they do not file directly with third-party carriers. This service includes:
  - Tracking based on the standard reporting packages, including PBM totals if outside pharmacy vendors are utilized;
  - Obtaining required eligibility information and supporting documentation;
  - Completing carrier forms; and
  - Providing regular reimbursement status updates on a monthly basis or upon request as needed throughout the plan year.

We pride ourselves on the ability to prescreen and identify potential questions prior to filing. This helps facilitate a smoother reimbursement process in the changing world of high dollar claims.

### WORKING TOGETHER TOWARD SUCCESSFUL CLAIM OUTCOMES

The success of a claim outcome typically depends on factors such as good communication, expertise and strong working relationships. Our goal at SLIS is to be well prepared before a claim occurs and remain actively engaged with our clients on the more difficult and complex claims. Ideally, we like to get involved as early as possible by tracking claim reporting at 25% of deductible monthly from day one to identify any potential claimants, high dollar prescription drugs or items of concern.

If you need assistance on a particular claim or account, please contact your SLIS sales representative or your assigned claims service manager.