

# MEDICAL STOP LOSS COST CONTAINMENT PROGRAM

UNION LABOR LIFE'S COST CONTAINMENT PROGRAM IS OFFERED  
TO CURRENT UNION LABOR LIFE MEDICAL STOP LOSS POLICYHOLDERS

The Union Labor Life Insurance Company (Union Labor Life) understands the challenges that self-funded health care plans face in today's ever changing health care market. It is our goal to assist our policyholders with various Cost Containment options. We have partnered with some of today's leading professionals to assist our policyholders in managing high cost and complicated claims.



## TYPE OF COST CONTAINMENT PROGRAMS

- **BILL** re-pricing
- **DISCOUNT** negotiations
- **BILL** review and line-item audits
- **CASE** management vendors services
- **MEDICAL** review services
- **SPECIALTY** vendors for:
  - Dialysis Claims settlement
  - DRG validation
  - Specialty Drug and Pharmaceutical cost negotiation
- **NETWORK ACCESS** to:
  - Air Ambulance
  - Cancer Care programs; and Organ Transplant services

## WHEN TO CONTACT UNION LABOR LIFE

- **OUT-OF-NETWORK** Claims:
  - All claims over \$10,000
- **IN-NETWORK** Claims:
  - All claims over \$25,000 with 5% discount or less
  - All claims over \$50,000 with 15% discount or less
  - All claims over \$100,000 with 30% discount or less
- **SPECIALIZED** Claims/Potential Claims:
  - Transplant patient or a potential transplant patient
  - On dialysis or is a potential transplant patient
  - Any other potential catastrophic claim based on the standard ICD-10 trigger diagnosis list as periodically updated

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## OUR SUCCESS STORIES

By helping plans properly negotiate service fees with network providers and assisting in identifying potentially fraudulent billing practices and abuses, our policyholders have controlled claims cost on an average of 22% in realized net savings between 2013 – 2017.

### CLAIMS MODIFIER NOT APPLIED CORRECTLY:

PPO-participating surgeon was paid at \$88K; Asst. Surgeon was paid \$231K (SPD allowance is 20% of PPO rate -\$17.6K). Identified plan was overcharged by \$213.4K (refunded)

### SPECIALTY DRUGS:

Drug billed at \$28k per week with 32% discount through PBM's Specialty Drug program. Negotiations added additional 13% discount, saving the Plan \$3.5K savings per week.

### BILLING ERROR IDENTIFIED:

- Review of \$617K (paid) in-patient hospital claim showed 3 Left Ventricular Assist device (LVAD) charges. Hospital send corrected bill, with \$110K reduction.
- Fund paid PPO facility \$872k. We identified Rev codes 809 & 880 were inappropriately used (double billing). Facility sent corrected bill resulting in \$14K savings.

### NONPARTICIPATING SURGICENTER:

Reduced billings by 86.5%, saving \$649k.

## SAVINGS SUMMARY

	TOTAL CLAIM AMOUNT	NET SAVINGS(\$)	NET SAVINGS (%)
2013	\$19,279,037.78	\$1,728,271.35	9%
2014	\$20,032,061.14	\$2,641,524.28	13%
2015	\$16,979,414.68	\$6,070,350.64	36%
2016	\$11,586,099.11	\$4,115,387.47	36%
2017	\$6,694,365.62	\$1,949,922.55	29%

## LEARN MORE ABOUT OUR MEDICAL STOP LOSS COST CONTAINMENT PROGRAM, CLAIMS SERVICES AND CLAIMS TEAM:

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Labor leaders formed Union Labor Life in 1927 with one goal in mind – to provide union members and their families the insurance protection that was often unavailable to them under traditional insurance policies. Today, we continue to uphold the values that started this company over 90 years ago by providing an unparalleled combination of expertise and experience in the union marketplace and serving the insurance needs of workers and their families. That's insurance with the union label.

[ullico.com/lh/medicalstoplossclaims](http://ullico.com/lh/medicalstoplossclaims)

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SOLUTIONS FOR THE UNION WORKPLACE

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