

Cost Containment Solutions



Tokio Marine HCC – A&H Group (TMHCC) can assist in managing your clients' catastrophic high dollar claims. Our team of nurses and experienced staff will collaborate with third party administrators, case managers, and producers to identify situations for potential savings. TMHCC covers vendor fees as an added value to our partners.

TMHCC provides assistance with in and out of network claims with questionable charges.

TMHCC also assists with:

- Specialty pharmacy preferred rates and bill review
- Forensic bill review pre-payment (with or without provider sign off)
- Forensic bill review post-payment with a refund or issuance of a corrected bill
- Pre-negotiated rates for high dollar complex medical treatment, including Cellular Therapy and Gene Therapy
- Negotiation of additional and/or prompt pay discounts of in-network and out-of-network claims
- Access to direct provider relationships

Neonate Solutions

The cost of care and treatment for premature babies born with complex medical issues can be daunting. Bills exceeding millions of dollars are a common occurrence. TMHCC's neonatal nurses understand the specialized care required for those infants and work with vendors who are experienced in reviewing bills and negotiating agreements.

Transplant Solutions

The increasing cost of hospital stays and treatment has dramatically affected the transplant costs. To assist in reducing these costs, TMHCC works with multiple vendors to access contracted rates for numerous centers of excellence in the United States.

Our transplant partners include:

- Emerging Therapy Solutions (ETS)
- Optum Transplant Solutions
- 6 Degrees Health
- Interlink
- Cigna LifeSOURCE
- Multiplan
- Mayo Clinic

Cost Saving Success

Neonate:

TMHCC received a claim for a neonate born with complications such as a prolonged intubation course prior to transfer, respiratory failure, interstitial emphysema, and germinal matrix hemorrhage. A TMHCC Neonate nurse identified this neonate in a pre-cert review. TMHCC then engaged a third-party vendor and worked closely with the Administrator who in turn submitted a revised claim and paid according to the bill review provided by the Vendor. Savings obtained: **\$430,746.38**

Transplant:

In November of 2022 SCU was notified by the TPA of a claimant who was in need originally of a kidney transplant. The SCU nurse was able to put a contract in place for when the situation would occur. Unfortunately, less than a year later the claimant ended up with a kidney and pancreas transplant, with complications. With the contract in place, the billed amount was \$2,240,826, paid amount was \$369,345. Savings obtained: **\$1,871,481.**

PCU Negotiated Success:

TMHCC received a rush request on a high dollar reimbursement request for \$4.1 million on a claimant that had a 59-day inpatient stay with sepsis. Fortunately, with the claim not yet being paid, PCU engaged a third-party vendor who reached out immediately to the facility and was able to negotiate a sign off in a matter of 3 days. The \$4.1 million claim was negotiated to pay \$704,000. Savings obtained: **\$3.3 million**

DRG:

SCU identified a potential claim repricing issue for a neonate where the 14-day inpatient stay was billed at \$91,000, but the facility was paid \$1.1 million. After extensive investigation and continued discussion with the producer and administrator, it was ultimately determined that the claim was repriced incorrectly and should have been paid at 91K. Savings of **\$1 Million** achieved was returned to the policy holder.

Billed Charges
\$1,331,429.13
Savings Obtained
\$430,746.38
Payable Amount
\$900,682.75

Billed Charges
\$2,240,826
Savings Obtained
\$1,871,481
Payable Amount
\$369,345

Billed Charges
\$4,120,812.00
Savings Obtained
\$ 3,327,051.10
Payable Amount
\$793,760.90

Billed Charges
\$1,191,267.51
Savings Obtained
\$1,099,520.51
Payable Amount
\$91,000