

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.

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 34% in realized net savings from 2016 to 2020.

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)

Billing Error Identified:

- Provider billed the Fund for 3 joint replacements. After review of the operative report, it was found that the claim was triple billed and paid. This findings resulted to 66.67% savings to the Plan.
- Bill review of \$740.8K in medical charges and infusion drugs identified overpayment made to the provider. Payment was reduced by \$262K, saving the Plan 65%.

Non-participating Air Ambulance Provider:

- Negotiated a \$62.6K air ambulance bill down to \$15.8K. Saving \$46.8K or 74.78%.
- Negotiated a \$99K dialysis claim down to \$9.4K, saving the Plan \$89.6K or 90.4%.

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.
- Provider is billing for 800 mg of an oral therapy for blood cancer. FDA-recommended maximum dose allowed is only 600 mg, resulting in 25% in savings.

Savings Summary

	Total Claims Amount	Net Savings (\$)	Net Savings (%)
2018	\$14,081,283.84	\$3,324,991.21	24%
2019	\$21,389,615.28	\$8,074,338.46	38%
2020	\$13,624,098.62	\$5,402,755.88	40%
2021	\$52,868,560.77	\$8,502,703.48	16%
2022	\$39,411,563.93	\$5,414,383.30	14%

Contact Us Today

ULLICO.COM/STOP-LOSS-CLAIMS

To Learn More, Contact:

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The Union Labor Life Insurance Company

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The Union Labor Life Insurance Company's solid financial position was upgraded by A.M. Best Company with an A (Excellent) rating and "Stable" Outlook as of 9/20/2023.

Policies will be underwritten and issued by The Union Labor Life Insurance Company. This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details on coverage, please contact The Union Labor Life Insurance Company.

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