

## Benefits of Stealth Managing the Claims

- **Assurance that initial set up with reinsurance carrier is complete and accurate**—Stealth coordinates an implementation call which allows all parties to connect and discuss the claims process. Many times during this call, potential problems are discussed and resolved proactively. (For example, identifying up front if Rx claims are carved out.)

Stealth is aware of all required items needed by the reinsurance carrier which are addressed at initial set up. This ensures that the claim submission and reimbursement process with the carrier runs smoothly.

- **One point of contact**—Stealth acts as the “one point of contact” for all parties involved. All questions can be directed to Stealth and we will work to obtain answers. This allows for more efficient communication.

- **Secures all necessary eligibility and enrollment details**—Not all claim administrators have access to current eligibility/enrollment and work status information. Not providing the reinsurance carrier with current and accurate eligibility/enrollment and work status information is the #1 cause for delay in claim reimbursement. Stealth reviews this information and compares to the current Plan Document to minimize errors and omissions pertaining to enrollment/eligibility and work status details.

- **Another set of eyes reviewing claim details**—Every claim administrator submits their claim information

differently. BUCAs provide very little detail and TPAs can provide incomplete information. By reviewing all information up front, it can be determined what additional information is needed in order to submit a “clean” claim. When an incomplete claim is submitted to the reinsurance carrier, it can cause lengthy delays in reimbursement. Stealth’s role is to minimize the submission of incomplete claims to ensure the timeliest reimbursement.

- **Tracking of run-out/run-in claims**—Stealth can obtain and review all claim reporting for clients that have contracts that allow Run-Out and Run-In claims. Stealth monitors and tracks those claims to ensure proper payment by the claim administrator as well as ensure those claim dollars are being applied to the correct plan year.

- **“Marrying” prescription (Rx) and medical claims (if Rx is carved out)**—In some circumstances, Rx claims are carved out and administered by a separate Rx vendor. In the event that the medical claim administrator is unwilling or not capable of combining the carved-out Rx claims, the potential exists for Rx claims data to be overlooked and ultimately not submitted to the reinsurance carrier for reimbursement. Stealth is able to set up claim feeds for both medical and Rx claims and combine the data. Electing this extensive process minimizes the chance of eligible Rx claims being missed through the reimbursement process.

- **Monthly reimbursement reports**—If requested, we are able to review large claims/treatment costs that have a low discount applied. We have the capability to submit these large claims for medical review to determine if there is a potential for additional claim discounting. If additional savings are not secured, no charge is billed to the client. (This is only available for claims that have yet to be paid to the provider.)

Also, if requested, we can assist in securing a transplant contract for any upcoming potential transplants or ongoing costly treatments (dialysis, chemotherapy, etc.)

- **Ability to negotiate large claims, set up ongoing contracts, transplant networks, etc.**—Since Stealth reviews all claims, we are able to identify large claims/treatment costs that have a low discount applied. We have the capability to submit these large claims for medical review to determine if there is a potential for additional claim discounting. If no additional saving were secured, no charge is billed to the client. (This is available for claims that have yet to be paid to the provider.)

Also, if notified upfront, we can assist in securing a transplant contract for any upcoming potential transplants or ongoing costly treatments (dialysis, chemotherapy, etc.)

