# **SBR Services**

# **Stop-Loss Claims Management Services**

SBR Services provides several different stop-loss claims management services to complement/supplement the overall policy services provided by SBR.

During the stop-loss renewal marketing, policy placement and policy implementation process, SBR will work with the broker and policyholder to determine if SBR's Stop-Loss Claims Management Service will be utilized and if so, which level of service will be utilized. SBR currently provides three different levels of service including:

- Stop-Loss Claims Filing, Eligibility Verification and Reporting
- Stop-Loss Claims Facilitation and Eligibility Verification
- Stop-Loss Claims Review





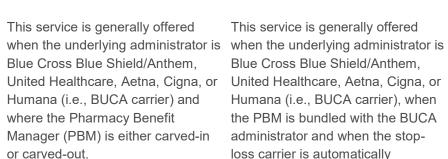
For more information, please contact:

SBR Services, LLC claims@strategicbenefitresources.com

Visit: www.strategicbenefitresources.com/ stoploss-claims-administration-services



# STOP-LOSS CLAIMS FILING, **ELIGIBILITY VERIFICATION** AND REPORTING



Since the BUCA carriers generally are not filing stop-loss claims, SBR will provide full filing services monthly, including:

- Eligibility Verification
- Individual Claims, Aggregate Claims and Individual 50% Notice Filing
- Individual and Aggregate Claims Reporting



# STOP-LOSS CLAIMS FACILITATION, **ELIGIBILITY VERIFICATION AND** REPORTING

This service is generally offered Blue Cross Blue Shield/Anthem. United Healthcare, Aetna, Cigna, or Humana (i.e., BUCA carrier), when the PBM is bundled with the BUCA administrator and when the stoploss carrier is automatically receiving a global, multi-policyholder claims data file from the BUCA administrator.

This service is very similar to our stop-loss claims filing and reporting service. The only difference is we do not file an actual claim, however we facilitate the process to ensure a timely and accurate reimbursement of stop-loss claims monthly. This service includes:

- Eligibility Verification
- Individual Stop-Loss Claims Tracking and Review
- Individual and Aggregate Claims Reporting



## STOP-LOSS CLAIMS **REVIEW AND** REPORTING

This service is generally offered when the underlying administrator is a traditional third-party administrator (TPA) and the TPA is performing the stop-loss eligibility verification, claims filing, tracking, and reporting function. The purpose of this service is to perform a review, either quarterly or annually, to ensure the stop-loss claims are being filed and adjudicated according to the stoploss policy terms. During this review, SBR will compare the stop-loss claims filed and reimbursed with the stop-loss carrier to other source claims reporting. At the end of the review, SBR will provide a report summarizing the findings. If large discrepancies are uncovered during the review, the SBR claims team will conduct further research and work with the TPA and stop-loss carrier to resolve any discrepancies.

For more information, visit: www.strategicbenefitresources.com/stoploss-claims-administration-services



# **Eligibility Verification Process**

When verifying eligibility, there is a lot of detailed information required by the stop-loss carriers to verify whether a claimant is an eligible participant on the plan before they will approve payment of a claim. In many cases, this information is not captured by the claims administrators and requires current eligibility, COBRA, Medicare, and work status information from an authorized representative at the policyholder. Providing insufficient or inaccurate eligibility information is the top cause for delays in claim reimbursements and even denial of stop-loss claims. For many, this process is completed using static paper or PDF forms and the completion of these static forms can be confusing and lead to inaccurate information.

SBR has developed a proprietary, secure, HIPAA compliant, rules-based web form that ensures the required information is completely and accurately provided by the authorized verifier. In addition, our claims team reviews all forms to proactively address potential gaps or discrepancies between the responses on the form and the eligibility rules within the plan document.



By having correct eligibility information, the first time, our stop-loss claims are reimbursed faster with fewer denials and adjustments due to inaccurate information.

### **Claims Data Access and Management**

When managing stop-loss claims, there are different methods utilized to get access to the information needed in order to properly manage a stop-loss claim, identify opportunities for implementing cost containment strategies, and provide back-end financial and clinical reporting including aggregate stop-loss reporting. Some of these methods include:

# SBR Data Warehouse and Analytics Platform

"Unfiltered" First Dollar Medical and Pharmacy Claims Data

While there is no additional cost for the SBR data warehouse platform, additional fees may be charged by the TPA/ASO or PBM. SBR will work with the broker and the vendors to negotiate these fees during the renewal process. Generally requires a multi-party non-disclosure agreement (NDA) to be executed with the plan administrator.

Most Preferred Method

#### Other Data Warehouse and Analytics Platform

"Unfiltered" First Dollar Medical and Pharmacy Claims Data

Additional fees may apply for the data warehouse platform and additional fees may be charged by the TPA/ASO or PBM. SBR will work with the broker and the vendors to negotiate these fees during the renewal process. Generally requires a multi-party non-disclosure agreement (NDA) to be executed with the plan administrator.

#### Detailed Claims File from Vendor via Secure FTP

"Unfiltered" First Dollar Medical and Pharmacy Claims Data

Additional fees may be charged by the TPA/ASO or PBM. SBR will work with the broker and the vendors to negotiate these fees during the renewal process. Generally requires a multi-party non-disclosure agreement (NDA) to be executed with the plan administrator.

#### **Vendor(s) Reporting**

"Filtered" or Limited Medical and Pharmacy Claims Data

Least Preferred Method