

Identifying savings opportunities: Out-of-network bill negotiation



Total savings of \$283,717!

One Sun Life Stop-Loss client had two members who each had an outpatient surgery performed at the same surgical center, an out-of-network provider. The broker suggested that the administrator reach out to Sun Life’s clinical staff for help. The charges for the procedures were determined to be unreasonable. Sun Life negotiated these charges on behalf of the administrator and employer.

Client Profile

- Industry: Agriculture
- Region: Southwest
- Third Party Administrator

Strategy

- ✓ The administrator attempted to negotiate the charges but was unsuccessful.
- ✓ The broker suggested they reach out to Sun Life’s clinical team for help.
- ✓ After being contacted by the administrator, Sun Life’s clinical team worked with a Sun Life preferred vendor to negotiate the out-of-network billed charges with the provider.
- ✓ The total savings were over \$280,000.

Results

Surgery charges			
	Initial Bill	Contracted Rate	Savings
Member 1 Surgery	\$293,516	\$88,054	\$205,462
Member 2 Surgery	\$117,789	\$39,534	\$78,255
Total			\$283,717

The bottom line

We look for cost savings opportunities on first dollar claims, not just on claims above the stop-loss deductible. This helps to lower claims costs and may also result in better renewal terms for the employer.

Benefit to the employer: After investigating the two claims, Sun Life was able to negotiate with the provider for a savings of over \$280,000!

Did you know?

Did you know there are options to handle out-of-network charges that result in savings for your clients? Sun Life has clinical expertise and access to preferred vendors who can identify and implement cost-containment strategies.



To learn more, contact your broker or your Sun Life Stop-Loss Specialist.

Group stop-loss insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 07-SL REV 7-12. In New York, group stop-loss insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 07-NYSL REV 7-12. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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GSLFL-7058e

SLPC 28684 07/18 (exp. 07/20)



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