

SUCCESS STORY

Over \$2,232,000 in Savings for Pediatric Heart Transplant

This case study shows the benefits of having a Provider Excess insurer that not only assists clients with high-dollar claims, but also focuses on the right care at the right price.

Value of a Provider Excess Carrier: Identifying Claim Savings

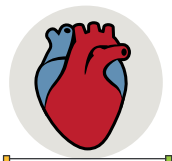
Berkley Accident and Health reviews claims and notices for client savings opportunities. Through our Berkley Edge program, we help clients navigate the complexity of today's health care and identify lower-cost alternatives.

OPPORTUNITY

A 23-month old baby was diagnosed with cardiomyopathy, a rare, but serious, disease of the heart muscle. As this disease progresses, the heart weakens and cannot pump blood through the body, leading to an irregular heartbeat and eventual heart failure. A heart transplant was this young patient's best option.

- The policyholder's case manager contacted Berkley Edge and notified them of a potential pediatric heart transplant.
- Because Berkley had successfully evaluated network contracts for this policyholder before, they required their case managers to involve us in all transplant contract comparisons.
- Berkley compared available transplant contracts at the facility of choice. We identified the most cost-effective option and shared our findings with the policyholder.
- The patient received the much-needed heart transplant. With Berkley Edge's assistance, this claim was reduced by more than \$2 million.

Pediatric Heart Transplant



Original billed charges
Repriced contract

\$4,521,114
\$2,288,906

Net savings = \$2,232,208



THE CLIENT

One of the largest hospital systems in the U.S. located on the West Coast

OUR APPROACH

- Review claims and notices for savings opportunities
- Identify client savings opportunities before, during, and after the claim
- Educate clients on lower-cost alternatives
- Build strong communication with Managed Care Clients, TPAs, MSOs, and cost-containment solution providers

Provider Excess is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and both rated A+ (Superior) by A.M. Best. Not all products and services may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued.