

SUCCESS STORY

Over \$1 Million in Savings for CAR-T Cell Therapy

This case study shows the benefits of having an independent Stop Loss carrier focused on the right care at the right price.

Value of an Independent Stop Loss Carrier: Identifying Claim Savings

Berkley Accident and Health reviews 100% of 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. Watch our video to learn more: [Berkley Edge](#).

OPPORTUNITY

A woman in her late-50s was diagnosed with multiple myeloma, a blood cancer affecting the plasma cells in the bone marrow. With this condition, plasma cells mutate into cancerous cells that crowd out healthy plasma cells and can cause anemia, excessive bleeding, and eventual damage to the kidneys and other organs.

When the patient's condition didn't respond to several standard treatments, she was approved to receive CAR-T cell therapy, which trains a patient's immune system cells to fight multiple myeloma.

- The policyholder's TPA contacted Berkley Accident and Health and notified us of a potential CAR-T therapy.
- The Berkley Edge team analyzed all available contracts for Carvykti infusion at the patient's preferred facility, educated the TPA on their findings, and recommended the optimal contract.
- Our team facilitated the referral and contract placement, including retroactive pricing for the patient's original CAR-T evaluation.
- The patient received this much-needed treatment and, with Berkley Edge's assistance, the claim costs were lowered by more than \$1 million.

CAR-T Therapy Transplant



Original billed charge	\$ 2,216,041
PPO repricing (30%)	\$ 1,551,228
Berkley facilitated contract pricing	\$ 489,950

Net savings = \$ 1,061,279



THE CLIENT

Industry: Community health center
 Region: South
 Independent TPA

OUR APPROACH

- Review 100% of 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 TPAs, ASOs, and cost-containment solution providers

Stop Loss policies are underwritten by Berkley Life and Health Insurance Company, a member company of W. R. Berkley Corporation and 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. Payment of claims under any insurance policy issued shall only be made in full compliance with all United States economic or trade and sanction laws or regulation, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").