

DMS Client Case Study Stop Loss Laser



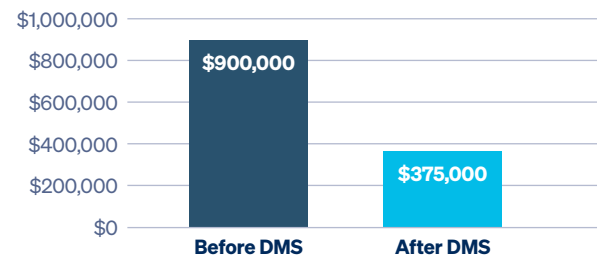
A broker was facing a challenging stop loss renewal with one of her long-term clients, a self-funded manufacturing firm in the Midwest. The group worked with an independent third-party administrator and the stop loss coverage was sourced through one of the large direct carriers. Unfortunately, one of the group's covered members suffered renal failure and had to begin dialysis treatment during the plan year.

The billed charges from the dialysis provider were over \$75,000 per month. When the initial stop loss renewal was released, it included a \$900,000 laser on the member receiving dialysis treatments. The broker knew that would present an extreme financial hardship for her client with just over 200 employees. That's when she contacted DMS.

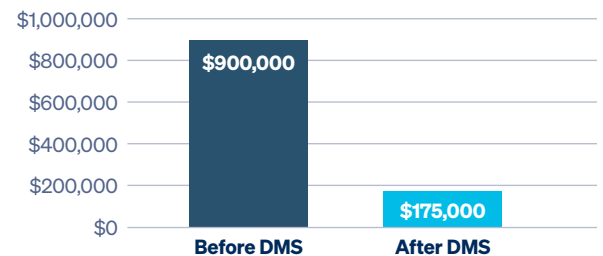
We worked with the TPA to review the patient information and claims data. Case managers contacted the member to review facility options and assist with enrollment in secondary coverage. Based on the information provided we estimated that the DMS Reasonable Value Payment program would save the group over 80% off the billed charges for dialysis.

The broker shared our findings with the stop loss carrier who agreed to reduce the laser from the original \$900,000 down to \$375,000 as long as the group implemented the DMS program at renewal. The following year, the group spent less than \$175,000 on the member's dialysis claims, saving them over \$700,000 off billed charges and over \$200,000 under the lasered amount.

Stop Loss Laser



Total Cost



The client's total net savings was 82% off billed charges, and that was the total cost including program fees.