

Managing Costs & Protecting Plan Assets



A Growing and Costly Problem

Kidney disease and the costs to treat it are a growing problem that can wreak havoc on an employer's health plan. Estimates show more than 15% of adults in the United States have some level of chronic kidney disease (CKD) and there are over 786,000 people with end-stage renal disease (ESRD). Ongoing dialysis treatments for these conditions often exceed \$80,000 per month and can top more than \$1 million a year.

The highly concentrated nature of the dialysis provider market limits the ability of PPOs to protect self-funded plan assets from the soaring cost of dialysis claims. This is where Dialysis Management Solutions (DMS) can help.

DMS Case Management

Preventing or delaying the need for dialysis is one of the most effective ways to reduce Plan healthcare costs. The DMS program includes case management services designed to identify at-risk members before they need dialysis. DMS Case Managers are specially trained registered nurses and licensed social workers. They work closely with patients, families and providers to help ensure high quality, cost-effective care. Case Managers can answer questions and help patients understand their treatment

options with a focus on enhancing the overall member experience. While early intervention may help some members avoid the need for dialysis, case management needs to be complemented with additional cost-saving mechanisms to help protect Plan assets when members do progress to ESRD.

Dialysis Cost Savings for Self-Funded Employers

In order to protect Plan assets and generate lasting savings for self-funded health plans, the foundation for any dialysis cost management program must be built on a platform that is consistent and defensible. The DMS program is based on two key components: our proprietary plan language and our Reasonable Value Payment re-pricing methodology. Together, these components balance savings, flexibility and defensibility for our clients.

Each dialysis claim is evaluated on its individual merits and payment recommendations are based on the specific criteria surrounding each unique circumstance. The Reasonable Value Payment re-pricing program typically saves clients an average of more than 75% off billed charges including all program fees. And there are no upfront or fixed monthly costs.

SAMPLE MONTHLY RESULTS		PPO PLAN DISCOUNTS			DIALYSIS MANAGEMENT SOLUTIONS		
Actual Examples	Billed Charges	PPO Allowed	PPO Savings	Percent off Billed	Total Net Cost	DMS Savings	Net Client Savings
Patient 1	\$75,059	\$52,541	\$22,518	30%	\$17,832	\$55,227	76%
Patient 2	\$105,001	\$78,751	\$26,250	25%	\$28,075	\$76,926	73%
Patient 3	\$94,512	\$68,049	\$26,463	28%	\$18,457	\$76,055	80%
Average	\$91,524	\$66,447	\$25,077	27%	\$21,455	\$70,069	77%

With a sample of dialysis bills and current discount information, DMS can re-price actual claims to provide examples of case-specific savings illustrations. For more information please contact us at dms@amwins.com or 855-367-0484.

For more information,
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