

Thinking Outside the Box with HCC Life

Manage Smarter, Preserve Resources & Reduce Wasteful Spending

HCC Life's Specialty Claim Unit (SCU) can assist you in your managing large claims such as transplants and premature infants. Our goal is high quality, cost-effective care. We have access to several vendors who will help achieve this goal.



Manage Smarter

The national average cost for a kidney transplant is now more than \$200,000¹. HCC Life can help mitigate the costs of transplants by providing clients with the best coverage and pricing for virtually all transplant centers of excellence in the U.S.

We reimburse access fees for use of the following networks*:

- LifeTrac Network
- Optum Healthcare
- Interlink
- Cigna LifeSource
- Multiplan Transplant Network
- Mayo Clinic



Preserve Resources

Premature birth rates are climbing and “million dollar babies” are becoming more common. The complexities of these cases and claims require specialized expertise. Through the SCU, HCC Life clients have access to a specialty neonate program providing physician-to-physician care management and complex forensic claims review and resolution. This program can result in reduced hospital stays, thus reducing costs to plans. HCC Life reimburses the costs for this program.

See the back page for how HCC Life's PCU can help clients reduce wasteful spending.

Contact Specialty Claim Unit

For more information about how HCC Life's SCU can help you “think outside the box,” contact Beverly Brown at (800) 447 0460, ext. 437 or bbrown@hcclife.com.

* HCC Life reserves the right to change networks without notice.
¹ 2008 Milliman data

HCC Life's Preliminary Claim Unit (PCU) helps clients reduce wasteful spending via early case intervention. Through partnerships with TPAs, Case Managers, and Employer Groups, the PCU team can provide access to select vendors.

Reduce Wasteful Spending

Dialysis Claim Management

According to the National Kidney Foundation, 26 million Americans have Chronic Kidney Disease, 350,000 adults are on dialysis and 70,000 people are waiting for a transplant.

HCC Life has partnered with several preferred vendors who can assist with:

- reducing costs by negotiating patient-specific contracts and fixed case rates.
- access to dialysis provider networks and volume discounts.
- contracting for both dialysis and eventual transplantation, if appropriate, with specialized staff who work with case managers to ensure the treating physicians and dialysis facilities are discussing transplant options with patients.

Cancer Cost Containment

Significant changes in medical care, including advances in medicine and technology, have contributed to the complexity of oncology care. In response to these changes, HCC Life has developed a portfolio of specialty service vendors, including the LifeTrac Network, which provides access to more than 90% of the National Comprehensive Cancer Network (NCCN) Member Institutions. When it comes to treating the complexities of cancer, it is more important than ever to get the right treatment at the right facility at the right time.

Claim Cost Containment

HCC Life provides assistance with out-of-network claims, claims with questionable charges and claims with inadequate PPO discounts. PCU offers assistance with:

- specialty pharmacy preferred rates and forensic bill audits.
- bill audit with provider sign-off, refund or issue of a corrected bill.
- access to direct provider relationship and volume discounts.
- pre-negotiation for complex treatments or surgeries.
- additional discounts and prompt pay discounts.
- specialty reviews for medical appropriateness or implant mark-up.
- usual, customary and reasonable benchmarking.
- provider sign-off to eliminate patient balance billing.

Contact Preliminary Claim Unit

For more information about how HCC Life's PCU can help you "think outside the box," contact Jennifer Hill at (800) 447 0460, ext. 432 or jlhill@hcclife.com.