

With the ever-changing environment of healthcare brought on by PPACA, Medical Stop Loss insurance is more important than ever. Plans are moving towards unlimited maximums while high-cost procedures are increasing in frequency.

That's why the National Labor Alliance of Healthcare Coalitions (NLAHCC) has selected HCC Life Insurance Company (HCC Life) to be their exclusive recommended provider of medical stop loss insurance during this time of transition – we call this partnership the [NLA Advantage](#) program.



NLA ADVANTAGE FREQUENTLY ASKED QUESTIONS

What are the benefits of NLA Advantage?

The NLA Advantage eliminates unnecessary costs and uses premium dollars to fund claims. The NLAHCC has negotiated a discount to some of the fixed costs and a premium rate credit to members of the coalition that obtain and renew medical stop loss policies through the NLA Advantage program.

Who is HCC Life?

HCC Life Insurance Company has been a leading provider of medical stop loss insurance for more than 30 years. As a direct-writer and claims payor, their strength comes in numbers, including an A+ (Superior) rating by A.M. Best Company and an AA (Very Strong) rating by Standard & Poor's. This unique program allows the NLAHCC to gain access to HCC Life and their many innovative stop loss solutions.

What employee benefit company manages the NLA Advantage program?

All quotes through the NLA Advantage program will be managed by Knight International. Knight assists many of the current NLA funds with their insurance needs. Because not every situation is the same, Knight has the experience and relationships to bring other options to the table.

Who do I contact for more information about the NLA Advantage?

For more information about the NLA Advantage, contact Ruth Gillan at Knight International at (781) 966 3708 or rgillan@knightint.com.

OTHER BENEFITS OF NLA ADVANTAGE

COST CONTAINMENT PROGRAMS

The HCC Life SCU and PCU Cost Containment programs can help protect your bottom line:

- **Specialty Claim Unit (SCU)**

The Specialty Claim Unit ensures early case intervention for transplant and neonatal claims in an effort to preserve patient lifetime maximums while helping reduce costs to the plan and HCC Life. SCU also produces activity reports to indicate information such as volume, realized savings and soft savings.

- **Preliminary Claim Unit (PCU)**

The Preliminary Claim Unit receives early potential claim information via 50% notices, large case management reports and electronic pre-certs. Upon review, the PCU will refer information to the HCC Life SCU department and outside re-pricing vendors. In addition, the PCU makes referrals for out-of-network claims, high-dollar claims and diagnoses that lend themselves to high-dollar results.

SIMULTANEOUS FUNDING

HCC Life recognizes that occasionally groups may have difficulty paying extremely large provider bills. So, HCC Life offers simultaneous funding, a claim reimbursement advance service.

EXCLUSIVE CONTRACT WITH MAYO CLINIC

HCC Life has joined forces with the renowned Mayo Clinic hospitals to offer medical stop loss policyholders an elite level of care for complex medical issues, including transplant services. Mayo Clinic, which has locations in Rochester, Minnesota, Jacksonville, Florida and Scottsdale, Arizona, utilize an outcome-based approach to practicing medicine that helps save policyholders money.

ALTERNATIVE FUNDING OPTIONS

HCC Life's innovative split-funding options provides additional risk sharing opportunities for plans that want to reduce their fixed premium costs by assuming additional potential risks.

Get started today!

Submit electronic quotes to
NLA Advantage at:
stoploss@nlahcc.org

