



## DIALYSIS CLAIM SOLUTIONS

### PRODUCT HIGHLIGHTS

As with a group's "one off" Catastrophic claims, End Stage Renal Disease and its associated chronic costs have become an expensive and visible challenge for employers, TPAs and reinsurers.

As provider consolidation has taken place, prices and costs have risen dramatically. A month of Dialysis care can incur billed charges from \$25,000.00 to upwards of \$100,000.00 a month.

On an annual basis, this can lead to anywhere from \$300,000.00 to \$1,000,000.00 in claims while prices have increased dramatically, contracted PPO discounts have not kept pace, leading to ever increasing plan costs.

Advantria's Dialysis Claim Solutions provides a framework to implement enhanced cost containment measures beyond traditional PPO/Network repricing and/or negotiations.

### The Question Remains, Why Advantria?

#### EXPERIENCE WITH PLAN DESIGNS ACROSS NUMEROUS CLIENTS

Advantria has extensive experience across a large number of groups in the cost management of Dialysis / ESRD claims. Our product is designed with all stakeholders in mind. From the employer/group all the way to the reinsurer, there are benefits to using Dialysis Claim Solutions.

Advantria has supported several different types of programs and has the experience and expertise to work with nearly any plan design. Importantly, our breadth of experience allows our client to benefit from our connection to the marketplace as well as reduced costs from economies of scale.

As such, Advantria can provide experiential feedback on the client's SPD and procedures.

### Contact Us Today!

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### SPECIALIZED PRODUCT DESIGN AND SUPPORT

Our program is designed by the group to ensure their specific needs are met. Advantria does not advocate for a specific Summary Plan Design, but rather supports all aspects of the client's decision.

The client, as the ultimate payer, makes an informed decision on the program, benefiting from Advantria's experience across multiple clients.

Since the plan design is developed collaboratively, all parties are aligned and working toward the same goal. This is an improvement over a one size fits all approach, where one or more parties are more protective of their position rather than the client's position.

### THIRD PARTY RELATIONSHIP

Working with Advantria eliminates the need for an in-house solution. For a group with only one or two patients this can be costly from both a resource and relationship standpoint. Building expertise for a small number of claims may not be feasible.

Further, a TPA must maintain relationships with networks and providers across the rest of their medical claims. Advantria maintains a third party, direct relationship with the group outside the ordinary claim flow.

### ACCURATE REPRICING & PROVIDER SUPPORT

Advantria has extensive experience in repricing, Medicare reimbursements and provider negotiations. These are the same resources we utilize when handling a group's Catastrophic cases. This allows Advantria to accurately provide claim reimbursements and manage provider inquiries.

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### RATIONAL PRODUCT – RATIONAL PRICING

Given our extensive experience and our ability to leverage our systems and talent across numerous clients, Advantria's product is simple to understand, easy to implement.

Finally, it is less expensive, (both in terms of \$ costs and possible relationship costs), than a small internal or one-off solution.

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