



## OUR ROLE

### A Solution For Your High Dollar, High Visibility, Problem Cases

In today's healthcare market, the number of large, catastrophic and chronic claims is increasing. These high visibility claims are occurring more often, and all parties are demanding transparency and better financial results. High dollar, problem cases are presenting ever greater challenges in the marketplace.

These claims lead to higher costs today and higher reinsurance costs in the future. Reinsurance premiums are now the second largest expense for self-insured medical plans; second only to actual medical claim costs.

A group wants to know how they are being handled, both in general terms and when a case arises. Brokers, consultants, case managers, administrators, networks and reinsurers all are asking:

### What Are You/We Doing On This Case?

#### ADVANTRIA PROVIDES THOSE ANSWERS

Everyone involved with the group plays an important role. The group's plan design and choice of partners is vitally important. As well, quality medical management certainly affects the group's results. Networks provide general cost containment that every group must have. Third Party Administrators manage the claim process and add additional cost containment such as claim edit and fraud and abuse review. Finally, stop loss carriers are there as the backstop to it all.

When claims run normally, and the system runs well, the results are generally positive. Like any system, outliers occur. When a devastating case arises, the system needs help. Help from a partner that specializes only in this type of situation and is solely focused on solving the issue. In this way, one claim does not pull all parties away from focusing on the many other day-to-day responsibilities.

### Contact Us Today!

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#### ADVANTRIA IS THAT PARTNER

We only focus on high dollar cases across our product lines. Every claim receives personal attention because that is what is required. Claims, once referred, do not fall through any gaps between the other partners. We obtain superior results because of that attention. We are here not only to help the group, but every party involved. To put it simply, this is all we do, so we can focus and do it well.

#### HOW DOES ADVANTRIA DO IT?

Advantria takes an overall approach but focused on the specific case at hand. We look at the claim from all sides, coordinating with our partners as needed to tap their expertise. We look to finalize the case and obtain a fair, objective reimbursement. We work as a third party buffer to have the case resolved so all stakeholders are taken into account. This allows all partners to maintain their good relationships without having these large, difficult cases becoming an issue.

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