



Client Success Stories

- Challenge:** 1600-life client. One month before their stoploss renewal, a plan member, who had been on the transplant waiting list for two years, received notice that there was a cadaver donor match for his liver transplant. Surgery is scheduled and the transplant is performed.
- Objective:**
- 1) Obtain up-to-the minute case management and provide information to stoploss carriers.
 - 2) Negotiate aggressively to minimize potential lasers from the stoploss carriers.
 - 3) Make sure member's claims were processed prior to the end of the reinsurance contract year.
- Strategies**
- 1) MBP, Inc. was in daily contact with the nurse case manager to obtain information and distribute the information to the carriers.
 - 2) MBP, Inc. staff was in daily contact with the PPO to ensure the discount would not be lost due to the hospital billing in advance before the 30-day negotiated hospital stay was up.
 - 3) MBP, Inc. worked with PPO and TPA to make sure all information was received so the TPA could process the claim.
 - 4) MBP, Inc. confirmed that the reinsurance carrier would reimburse the stoploss claim if the client funded it before the plan year ended.
 - 5) MBP, Inc. kept the client up-to-date on the processing of this large claim to ensure the client could fund the claim once it was processed.
- Result:** MBP, Inc was able to save the client \$94,000 by managing this large claim. If MBP, Inc. had not worked with the PPO and hospital, the client would not have received reimbursement from the stoploss carrier since the claim would have been received in the start of the new contract year.

