



Client Success Stories

- Challenge:** 359-life client. Stoploss renewal was almost completed when a full-term infant was born with multiple serious health problems. Infant's bills were over \$200,000 when she expired.
- Objective:**
- 1) Obtained up-to-the minute case management reports and provided information to stoploss carriers.
 - 2) Negotiated aggressively to minimize potential lasers from the stoploss carriers.
 - 3) Made sure infant's claims were processed prior to the end of the insurance 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. was able to get the in-force carrier to remove the potential laser.
 - 3) MBP, Inc. staff was in daily contact with the U.W. Madison billing office to fax over bills as incurred in order to get them into the current health insurance contract year.
- Result:** MBP, Inc negotiated with the in-force carrier who generously covered \$90,000 in stoploss claims for this infant even though it was not legally required to do so.
- The carrier stated that it was due dedication of MBP, Inc to this claim and persistence in resolving the claim which led to its generous offer.