

HMConnects™

Your link to smart cost containment strategies

It's important to have methods for containing costs in place before a claim is even on the horizon. After all, the ability to control costs is far less successful when efforts are made after the fact. Unmonitored claims can rise quickly, with significant implications, so incorporating a cost containment strategy from the very beginning enables better management of high-dollar claims that could have the potential to escalate to catastrophic levels.

At HM Insurance Group, we use data and trend observations; smart business practices like the proactive oversight of claims; and knowledge of vendor engagement opportunities to make recommendations that can help our Stop Loss and HM Specialty clients gain better control of claim outcomes and costs. This approach is executed through our **HMConnects** cost containment program.

Through **HMConnects**, our insightful and engaged team of cost containment specialists and our two expert in-house PharmDs work with third-party administrators, plan administrators, ASO providers, and others involved in our clients' claims processes to help bring more knowledge of ways to control scenarios driving high-dollar medical and pharmaceutical claims.

Working Together

Communication and collaboration are essential to the cost containment process. We work with our clients and partners to build awareness of potential high-cost claim situations so we can work together to provide access to services that may help to lessen the financial impact of catastrophic health care costs.

Some scenarios that prompt intervention may include:

- Neonates 26 weeks or less
- Transplants including multi-visceral or pediatric cases
- Hemophiliacs
- Out-of-network catastrophic claims
- Complex cancer cases including pediatric patients
- Accidents and trauma
- Dialysis
- Use of high-cost specialty pharmaceuticals
- Gene therapies and other emerging treatments

Integrating the Program

Catastrophic claims management often requires a multi-disciplined methodology. Using a clinically based approach to financial management, we can implement the **HMConnects** program to assist in a wide array of situations. **HMConnects** supports the specific needs of each client – before and after a claim is presented for payment.

Core offerings include:

- Negotiation for single cases or out-of-network claims
- Independent bill reviews for financial payment accuracy, medical necessity and treatment protocols
- High-cost case review, including clinical necessity assessment
- Review of specialty pharmacy dosing and supplies (evaluation of number of units, cost of units, etc.)
- Introduction and evaluation of transplant networks
- Services addressing fraud, waste and abuse

Engaging Well-Vetted Vendors

HMConnects™ deploys a number of tactics in the selection of vendors for cost containment efforts, including the use of a testing period and performance tracking. Based on the results of our evaluations, we offer our TPA partners and others with whom we do business access to vendors who can assist with helping to mitigate exposure on catastrophic, high-dollar claims in the following categories:

- Air Ambulance
- Cancer Resource Services
- Cancer Treatment Centers of America Contracts – Repricing
- Congenital Heart Disease
- Dialysis Claims Discounting
- Facility and Professional Repricing/Negotiations
- Medical Bill Audit Services
- Medicare Plus Verification Program
- Neonatology
- Pharmacy – Reducing Costs of High-Dollar Charges
- Transplant Network Contracts/Cell and Gene Therapy

Continued ...

Incorporating RxOps

Recognizing the positive impact pharmacy review and interaction can have on high-dollar claim outcomes, HM was one of the first companies delivering risk protection against catastrophic claims to introduce Pharmacy Operations (RxOps) to its business model.

RxOps has three primary areas of focus: cost containment, risk assessment and education. We know that clients benefit when their members are receiving Best Practices. By reviewing the data, RxOps has the ability to share administrator-specific knowledge, which may provide potential strategies for clients to consider. This is done by reviewing population health data and sharing awareness and experience when medication costs, quantity, frequency or duration may not follow FDA-approved guidelines.

Via RxOps, risk is assessed on two different levels. The first is an objective review that determines the baseline impact of a medication regimen in the current plan year and projects that utilization into the next plan year. The second is an enhanced assessment by RxOps that enables discussions related to opportunities for cost efficiencies for clients to consider.

The education provided by RxOps is focused on high-cost therapies like gene therapy, cellular therapies, oncology, hemophilia, and other ultra rare disease states. We have seen that the therapies associated with genetic disorders currently play a significant role in health care, so it is important to identify clients with services that differentiate who is and who is not eligible for these therapies in order to share our knowledge and industry experience with our partners to help reduce ineffective, high-cost therapies. Many educational resources on market issues are available to our partners and clients for informational purposes.

About HM Insurance Group

HM Insurance Group (HM) works to protect businesses from the financial risk associated with health care costs. A recognized leader in Employer Stop Loss, the company delivers protection for a range of group sizes. HM also offers assumed Accident and Health reinsurance solutions and Provider Excess insurance through HM Specialty.

HM Life Insurance Company, HM Life Insurance Company of New York and Bridge City Insurance Company are all rated "A" (Excellent) by AM Best Company.* Through its insurance companies, HM Insurance Group holds insurance licenses in 50 states and the District of Columbia and maintains sales offices across the country.

If you are interested in learning more about how the **HMConnects** program can link you to cost containment strategies for medical-related claims, contact **Stacey McGowan**, cost containment specialist, at 412-544-0246 or stacey.mcgowan@hmig.com or **Kimberly McCurdy**, cost containment specialist, at 412-544-0942 or kimberly.mccurdy@hmig.com.

For pharmaceutical-related claims, contact **Erin O'Mara**, lead pharmacist, at 412-544-8648 or erin.omara@hminsurancegroup.com, or **Amanda Kunkle**, senior pharmacist, at 412-544-5793 or amanda.n.kunkle@hminsurancegroup.com.

*AM Best Company, November 2024

Stop Loss coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, or Bridge City Insurance Company, Pittsburgh, PA, in all states except New York under policy form series HMP-SL (08/19), HMP-SL (06/20) or BCICP-SL (06/20) or similar. In New York, Stop Loss coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HMP-SL (06/20) or similar. In all states except New York, Provider Excess Insurance is underwritten by HM Life Insurance Company, Pittsburgh, PA, or Bridge City Insurance Company, Pittsburgh, PA, under policy form series HMP PEL (09/20) or BCIC PEL (09/20) or similar. In New York, Provider Excess Insurance is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HMNY PEL1 105 or similar. In all states except New York, Assumed Accident and Health Reinsurance is underwritten or reinsured by HM Life Insurance Company, Pittsburgh, PA, or Bridge City Insurance Company, Pittsburgh, PA, under form HM1005-ELR or similar. In New York, Assumed Accident and Health Reinsurance is reinsured by HM Life Insurance Company of New York, New York, NY. The coverage or service requested may not be available in all states and is subject to individual state approval. Reinsurance agreements only reflect a form number when required by applicable state law. In Oregon, Bridge City Insurance Company does business as BCIC Insurance Company.



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