

Cost Containment Vendors

HM Insurance Group (HM) works to protect businesses from the financial risk associated with health care costs. The company is a recognized leader in Employer Stop Loss and delivers assumed Accident and Health reinsurance solutions and Provider Excess insurance through HM Specialty. To assist our clients in better managing claim costs, HM 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 clients access to vendors who can assist with helping to mitigate exposure on catastrophic, high-dollar claims in the following categories.

Air Ambulance Program

- OccuNet
- Valenz

Bundled Pricing Platform

- Accarent Health

Cancer Resource Services

- OptumHealth Care Solutions

Cancer Treatment Centers of America Contracts - Repricing

- Valenz

Congenital Heart Disease

- OptumHealth Care Solutions

Dialysis Claims Discounting

- Golden Triangle Specialty Network
- OptumHealth Care Solutions

Facility and Professional Repricing/Negotiations

- Green Light Cost Management
- OccuNet
- Penfield Care Management
- The Phia Group
- Valenz

Medical Bill Audit Services

- OptumHealth Care Solutions
- Penfield Care Management
- Valenz

Medical Second Opinion Virtual Care

- Included Health (Expert Medical Opinion)

Medicare Plus Verification Program

- Valenz

Neonatology

- OptumHealth Care Solutions

Pharmacy – Reducing Costs of High-Dollar Charges

- Golden Triangle Specialty Network

Transplant Network Contracts/Cell and Gene Therapy

- Emerging Therapy Solutions (ETS)
- Evernorth (FKA Cigna LifeSOURCE)
- Interlink Health Services
- OptumHealth Care Solutions

Stop Loss Advance Funding Requests

Specific Advance Funding reimbursement requests provide discounting intervention opportunities when provider reimbursement is held for Stop Loss disbursement. Therefore, those requests will be reviewed by the HM cost containment team with possible TPA outreach for vendor mediation.

For additional information, contact:

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Stop Loss coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, in all states except New York, under policy form series HMP-SL (08/19) or HMP-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 Highmark Casualty Insurance Company, Pittsburgh, PA, under policy form series HM PEL 1105, HC PEL 1105, HMP PEL (09/20) or similar. In New York, Provider Excess Insurance is underwritten under policy form series HMNY PEL1105 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 Highmark Casualty 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.