Cost Containment Vendors

As a leading Stop Loss carrier, HM Insurance Group (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 TPA partners 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

Medicare Plus Verification Program

Valenz

Neonatology

OptumHealth Care Solutions

Pharmacy - Reducing Costs of High-Dollar Charges

Golden Triangle Specialty Network

Transplant Network Contracts/Cell & Gene Therapy

- Cigna LifeSOURCE
- Emerging Therapy Solutions (ETS)
- InterlinkHealth Services
- OptumHealth Care Solutions

Continued...



Success Examples

Category	Facility & Professional Repricing/Negotiations	Cancer Resource Services	Facility & Professional Repricing/Negotiations	Transplant Network
Vendor	Penfield Care Management	Valenz	Penfield Care Management	Cigna LifeSource
Type of Service	Spinal Surgeon/Assistant Surgeon/Anesthesiologist	Cancer Treatment	High-Dollar In-Network Claim	Lung Transplant
Discounting Method	Negotiation	Vendor Contract	Negotiation	Case Rate
Total Charge	\$372,265	\$3,357	\$1,888,040	\$2,235,482
Savings	\$244,265	\$2,692	\$772,146	\$1,144,268
Vendor Fee	\$36,640	\$676	\$25,000 (capped fee applied to realize additional savings)	\$10,000
Net Savings	56%	60%	40%	51%

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:

Kimberly McCurdy

Cost Containment Specialist 412.544.0942 kimberly.mccurdy@hmig.com

Stacey McGowan

Cost Containment Specialist 412.544.0246 stacey.mcgowan@hmig.com



800.328.5433 | hmig.com

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, coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HMP-SL (06/20) or similar. The coverage requested may not be available in all states and is subject to individual state approval.