

RSL Risk Solutions®

Managing catastrophic claim costs means a healthier bottom line

Reliance Standard has been helping businesses and individuals prepare for and minimize financial risk for more than a century. When it comes to self insured medical plans we offer more than just insurance: like the name implies, we offer a portfolio of *RiskSolutions*.



Planholders and their administrators invest time and resources delivering exceptional service and care, but when catastrophic claims arise, some are better equipped than others to aggressively treat them efficiently and cost-effectively. When our clients may benefit from a deeper bench, we are there with national reach, superior expertise and complementary skills — a cost-saving safety net.

Through key partnerships we maintain, our stop-loss clients have access to a wide variety of specialized services to help control claims and related costs. While some TPAs have strong partnerships in a particular region or clinical area, our team of tenured nurse consultants is dedicated to identifying, evaluating, certifying and coordinating specialized vendors and resources nationwide. We have access to pre-qualified partners, so our clients have access to solutions.

Network Access

The key to managing catastrophic claims often begins with the right specialty care network. Negotiated rates are important, but accessing centers of excellence — facilities and providers that are recognized clinical leaders — is vital to achieving superior outcomes for patients and payors.

Individually, each plan may have only one or two such cases at a given time, limiting access and keeping rates high. Our preferred network resources include:

Transplant Networks

- ▶ Organ transplants
- ▶ Bone marrow transplants
- ▶ Renal Disease and Dialysis Networks
- ▶ Cancer Networks
- ▶ And other specialty networks

Qualified provider networks include over a million hospitals and physicians in the U.S. and Canada.

Claim Services

Claim Negotiation Services

- ▶ Proven national and regional service providers with outstanding track records
- ▶ International claim negotiation services available
- ▶ Discounted access fees

Claim Review and Audit Services

- ▶ Prospective and retrospective claims review
- ▶ Clinical and financial claim analysis, including: coding assignment, billing accuracy, care management and experimental treatment

Consultative Services

Our national partners include full time staff resources to help improve program results at the case or plan level. These services can help optimize quality and utilization, improve communications and processes and bring a client's case management program in line with national standards of excellence.

Specialized consultants include:

- ▶ **Experienced nurse consultants** who can offer guidance and resources to manage clinically complex patients; identify alternative care options; and measure/evaluate case management services.
- ▶ **Practicing physician consultants** who can review individual cases or program related inquiries, including the following medical specialties:
 - Transplants
 - Oncology
 - Perinatology/Neonatology
 - Cardiology
 - HIV and other infectious diseases

We also offer access to disease management services and resources to help manage high cost, complex and/or chronic medical conditions. At the plan level, we have industry leading wellness and proprietary health and productivity management programs to moderate the overall spending on care and treatment.

High Risk Maternity/Neonatal Services

High risk pregnancies and deliveries are among the most common and costly challenges to any medical plan. Complex and emotionally charged, these cases require guidance and assistance from trained, experienced professionals to assure appropriate care, cost and outcomes. The key is often early intervention, which can minimize the cost and duration of specialty care post-delivery. Specialized services include:

Perinatal Services

- ▶ Screening and education services to assess risk and promote healthy behavior
- ▶ Perinatal case management for pregnant women experiencing complications during pregnancy or identified as being at-risk for preterm delivery, including:
 - In-depth risk screening and assessment
 - Facilitation of specialized care delivery
 - Ongoing education and support provided for pregnant women and their families

Neonatal Services

Neonatal case management for infants with complex needs to help decrease NICU stays:

- ▶ Clinical assessment
- ▶ Parent education
- ▶ Coordination of required services and equipment for home care

Consultation Services

- ▶ Staff training on perinatal and neonatal assessment and management issues for clients and TPAs
- ▶ Comprehensive review of plan's processes, policies and procedures, incorporating national standards and guidelines
- ▶ Review of case management records; tracking and reporting clinical and financial outcomes
- ▶ Comprehensive reporting and recommendations for program development

Want to know more? Contact your Reliance Standard sales representative or account manager, or contact us at info@rslistoploss.com.