



Payment Integrity Solutions

How brokers can add compelling value to self-insured employers

Self-insured employers are searching for ways to slow the rapidly increasing costs and risk in health benefit plans. A broker of record (BOR) can provide value to self-insured employers by delivering guaranteed return on investment (ROI) and other compelling value through the strength of HMS® payment integrity solutions.

Key Benefits

As a BOR, you can deliver badly-needed cost reduction options to self-insured employers while reducing the risk associated with compliance errors. There is a service advantage that Administrative Service Only (ASO) agreements can't touch.

Key benefits to employer-funded plans include:

- Guaranteeing return on investment on most solutions
- Reducing risk through gaps in compliance and escalating plan costs
- Mitigating the financial drain caused by errors on claims, improper billing, benefit claims abuse, and outright fraud.

The Solutions

HMS's solutions fill a critical service gap for self-insured employers because self-insured plans typically need more help than what large carriers provide through ASO agreements. What's missing is cost, waste, fraud, and abuse mitigation, along with ERISA and other legal compliance verification. Industry proven HMS

solutions meet those needs in effective, demonstrated ways. Meanwhile, broker gain unique leverage for client development – even by taking these solutions to carriers/TPAs to implement with their fully insured plans.

These payment integrity solutions include:

- **Clinical Claim Reviews.** HMS manages millions of member lives through auditing diagnosis related group clinical validation, non-appropriate place of service, readmissions, skilled nursing facility and high-cost drug pricing of claims. HMS Clinical Claim Reviews help payers avoid many types of errors. This can be achieved upstream in a pre-pay environment or in a post-pay environment. With a 4:1 guaranteed ROI, it's worth looking into.
- **Dependent Eligibility Verification.** By uncovering the hidden cost to a plan created by ineligible dependents, Dependent Eligibility Verification can deliver a typical ROI beyond 400 percent. HMS handles verifications sensitively to ensure employees understand every step in the process and why a dependent may be ineligible. With the expertise



Reduce risk and stop the endless cycle of increasing cost.

backed by thousands of verifications and saving self-funded plans more than a billion dollars, HMS is the right choice for Dependent Eligibility Verification.

- Working Spouse Provision Verification. Many spouses may have coverage available from their own employer. Find out with a Working Spouse Provision Verification. This will help you identify and remove covering a plan participant's working spouse, or give you the ability to add a surcharge for those who choose to remain in the employer plan.
- **Fraud Solutions.** Self-funded clients are usually shielded from provider fraud and provider billing anomalies. This way, they don't see the full picture of what impacts their members and their healthcare costs. HMS has a Fraud Solutions portal

and hosted solution that assists a TPA or a large broker to see what is happening within the provider network, identifies where the outliers exist, determines who should be avoided due to over-prescribing potential, and shines a light on potential fraud cases. With Fraud costing U.S. healthcare payers at least \$80 billion a year, can you afford not to address this growing epidemic?

Taking It To The Customer

HMS knows this space. We have provided risk and cost mitigation to large insurance carriers and the plans they manage for years. Now we're offering the same advantages to self-insured employers. By offering these services to your current and potential clients, as a BOR you have an opportunity to provide unusual value that sets you apart from the competition.

To learn more about how HMS payment integrity solutions can help you stand out in the market and increase your value to customers, visit us on hms.com.

hms.com



HMS® provides the broadest range of solutions in the industry to help payers and at-risk providers improve financial and health outcomes. Using innovative and time-tested technology and analytics, we help our clients reduce costs, enhance quality, and safeguard compliance. As a result of our services, our clients save billions of dollars every year and achieve their performance goals.