

# Is your stop loss coverage enough?



4 ways our clients improved savings and outcomes with enhanced coverage

If you have stop loss insurance to protect your company from high-cost claims, you've taken the right first step. But many of our clients are adding an additional layer of protection with clinical oversight—a benefit of Mercer's stop loss coalition provided at no additional cost—because:

 <p>Once a rare event, catastrophic high-cost claims are now an everyday occurrence</p>	 <p>85% of employers are expected to experience at least one high-cost claim</p>	 <p>Specialty drugs, novel technologies and administrative complexities are leading to soaring medical costs</p>
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With Mercer's Stop Loss Clinical Oversight Solution, our team can help you make a difference in how you're managing risk, cutting costs and advocating for better patient care.

Here are four examples of results our clients experienced with additional stop loss clinical oversight:

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## \$12.6 million in savings for a newborn baby

Our clinical oversight team collaborated with a client's medical carrier on a neonatal intensive care unit case with \$17 million in billed claims, strategically advocating for innovative cost containment measures that resulted in allowed claims of \$4.4 million.



## \$1.4 million specialty drug savings for a rare disease

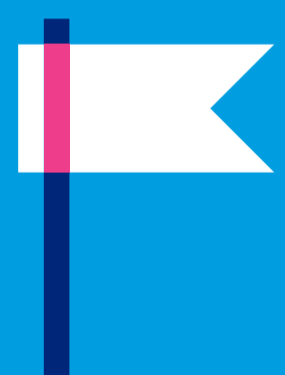
Working in partnership across multiple teams, we shifted the pharmacy delivery channel for a specialty medication—used to treat a rare genetic condition—to the PBM, resulting in a better price point for continued therapy. Additionally, Mercer recommended benefit design changes to drive future savings for the plan.

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## \$1.3 million in cancer treatment billing error

After collaborating with the medical carrier to review the status and treatment plan for a member receiving treatment for blood cancer, the Mercer team discovered that the bill had been paid without contract pricing applied, and requested repricing.



## 2-hour road less traveled for an arthritis patient

Our team facilitated the transition of infusion therapy from an outpatient facility to self-administration at home, saving a rheumatoid arthritis patient a 2-hour round-trip commute each month.

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## Take it to the next level with Stop-Loss Clinical Oversight

If you're ready to enhance your cost mitigation strategies and lead your employees to better quality of care, our team can show you the way.

Our proven model will:

 <p>Provide ongoing monitoring of claims spend</p>	 <p>Target opportunities to improve medical and pharmacy spend</p>	 <p>Deliver additional insights that benefit members, carriers and your organization</p>
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To get started, let's discuss how a review of your medical, pharmacy, and claims data—done in partnership with your medical carrier case management teams—can make a difference.

**Connect with us today.**