

MedBen Saves Clients an Additional \$5.4 Million!

MedBen has added **more than \$5.4 million in claim savings for its clients in just 12 months** by adding the next generation of claims cost containment tools. For the employer, **this translates into a \$13.23 savings Per Employee Per Month (PEPM)!** Importantly, these savings are produced *after* network discounts are applied, but *before* claims are paid.

While most third party administrators offer traditional claims cost control measures, MedBen finds additional savings by going one step further. Each day, 100% of our clients' claims – regardless of the size or type – are screened by a physician-designed claims surveillance software that uses 80,000 financial and clinical algorithms to determine an employer's potential for large loss, risk of inappropriate billing or fraud, and opportunity for further cost reduction. This extensive claims screening is performed at **no additional charge to our clients!**



MedBen accesses this proprietary software as a member of the AWAC® Alliance, a select network of third party administrators. This software assessment enhances MedBen's own claims processing system, which uses 300 auto-checks to detect billing errors and ensure network discounts have been properly applied – not to mention the claim reviews conducted by our dedicated claims examiners and the cost containment efforts of our URAC-accredited medical management program.

So where do the additional savings come from? When the surveillance system flags a claim, an AWAC® medical team further evaluates the claim to determine the appropriateness of charges and to see whether the course of treatment met established clinical guidelines. Charges are then adjusted according to industry standards. In certain cases, the AWAC® team uses a physician-to-physician approach to determine the best care situation for the patient, from both a clinical and cost perspective. On average, **this physician-driven process saves 43% per selected claim.**

Employers can realize substantial savings from MedBen's enhanced cost containment methodology – that is, **hard dollar claims savings.** As explained, these savings are beyond what MedBen produces through plan provisions, network discounts, medical management and other cost controls. And, the only charge to a client is a percentage of savings, if AWAC® is used for claims negotiation or care management services. Employers simply cannot lose: No savings. No expense.

However, MedBen believes the first step in cost containment lies in prevention and early detection. Clients using our **iHealth™** program (available through AWAC®) can have better management of members' chronic conditions and can improve overall compliance rates for early detection testing. Looking ahead, MedBen is pleased to bring clients the AWAC® **iProcort program** for Precertification and Case Management services beginning January 1, 2009.

ISO 9001:2000 CERTIFIED