

## **Success Story**

A Vice President of a nationally recognized MGU reveals in his own words how PredictDx helps effectively manage his business.



## **Results**

\$100k reduction in claim costs

## His Words...Not Ours.

"As Vice President of Underwriting it is my responsibility to review potential catastrophic diagnoses, in conjunction with clinical staff, to determine the effect on the expected stop loss claims experience.

In one case, a claimant with ESRD was receiving dialysis. The underlying plan document had no special plan wording for dialysis; claims were paid at the PPO rate. I reviewed the diagnosis in PredictDx, and found that the PPO rate was on the high end for both the state and national paid claim figures, and significantly greater than Medicare rates shown in PredictDx.

Working with the broker and TPA, we were able to recommend a vendor that could negotiate a better rate for the dialysis claims that would reduce claim costs by more than \$100,000.

The TPA contracted with the vendor, all parties were happy with the claim savings, and we were able to write the case at a lower specific excess premium with no laser. A win-win."

