

We Can Help

Struggling With Out-of-Network Health Care Expenses?

We're HealthRisk Resource Group (HRGi), and if you haven't looked to us for out-of-network cost containment, you may not be getting the best value for your money.

Simply put, we help you achieve your financial objectives by reducing out-of-network claim costs without added strain on your valuable administrative resources. Here are just a few of the ways we do it.

- **Fee negotiation.** Our expert negotiators achieve excellent results in obtaining discounts that reduce your out-of-network claims expenses.
- **Supplemental national network repricing.** We offer prearranged discounts through thousands of hospitals, physicians and ancillary medical providers across the country.
- **Hospital bill audit services.** We coordinate our other discount programs with a nationally recognized hospital bill audit vendor to ensure the best aggregate result.
- **Cost-based pricing.** We help you avoid the inflationary spiral of "usual and customary" fee-based schedules by pricing claims using cost-based prevailing fees.

What We Do

The following services distinguish HRGi from the competition:

An exclusive claim prioritization system. Our proprietary in-house system ensures claims are returned in time to meet state and ERISA timing requirements, so penalties and late fees can be a thing of the past.

Exceptional claims turnaround. We complete most cost-savings processes in four days or fewer. If you require different timing, we'll work with you to meet your requirements.

Low incidence of appeal. HRGi's discount reversal record translates into fewer hassles – and a healthier bottom line – for you.

Reputation protection. HRGi's program design helps protect your good name by alleviating troublesome customer-service and provider perception issues.

What We Don't Do

Let us show you that we mean business. Send HRGi as many out-of-network claims as you wish this month. You'll receive them back when you want them, and we'll meet or beat your current discounts. If we don't meet your expectations, we won't charge you, and you'll have no further obligation.



Visit us online at www.hrgi-online.com
or call 800.955.9600