

ClaimSAVE

Fee Negotiation that Gets Results

Strategic value and results with HRGi's ClaimSAVE

All claims are not created equal, and a strategic approach to each claim is necessary to maximize out-of-network savings. At HRGi, we do this with skilled negotiators, continuous training and process improvements, and our own Claims Scoring and Valuation Engine, known as ClaimSAVE.

Many traditional programs require high dollar thresholds for fee negotiation or rely on run-of-the-mill fax programs to approach providers. With ClaimSAVE, we can sort through claims to pinpoint those with the greatest savings potential and apply our time-honored negotiation strategies to smaller claims. This enables us to negotiate significant discounts on claims of all sizes.

Defining best practices for the industry

For nearly two decades, HRGi has been defining the practices needed to achieve the deepest discounts through the negotiation process. We recognize the importance of employing skilled negotiators and equipping them with the right techniques and tools – like ClaimSAVE. Our negotiators participate in ongoing training and quality performance audits to help them achieve successful results with every negotiation.

ClaimSAVE: how it works

We extract the greatest possible discounts from claims by using a custom selection process to focus on claims with the greatest savings potential.

Incoming claims are scored by billed amount, provider type, specialty, geographic location, claim attributes and provider history.

Potential savings yield is projected for each claim.

Claims with the largest potential are assigned for negotiation; low-yield claims are faxed for settlement.



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

ClaimSAVE

The Difference

Through targeted negotiation, *ClaimSAVE* achieves results. See our estimates below.

	Without <i>ClaimSAVE</i>	With <i>ClaimSAVE</i>
Total claims	1,000	1,000
Average claim size	\$200	\$200
Negotiated percentage	0%	60%
Faxed only percentage	100%	40%
Success rate	12%	28%
Average discount	25%	37%
Savings yield	\$6,000	\$22,720

ClaimSAVE identifies the claims with the greatest savings potential which can lead to results like these – a \$397 claim that yields greater savings than a \$750 claim.

	Ranking	Claim Amount	Provider State	Provider Type	Savings Value
NEGOTIATED	1	\$397	California	DME	\$160.35
	2	\$543	Minnesota	Urologist	\$130.37
	3	\$412	New Jersey	Radiologist	\$118.24
FAXED ONLY	4	\$578	Colorado	Derm Surgery	\$99.76
	5	\$750	Wisconsin	Emergency MD	\$71.18

Start saving with skilled services

Fee negotiation with *ClaimSAVE* is just one of the ways we help secure out-of-network savings. We offer a number of programs that work together to achieve the best results. Contact us today to learn more about our fee negotiation, supplemental networks, claim cost repricing and hospital audits.

Visit us online at www.hrgi-online.com



This publication is intended only as a general announcement. It is not an insurance contract or plan document. It is not a complete statement of the benefits, limitations, restrictions or exclusions of the coverage. HRGi is a member of the Principal Financial Group®. Savings are not guaranteed. GP 58331 | 09/2009 | © 2009 Principal Financial Services, Inc.