

# Optimize

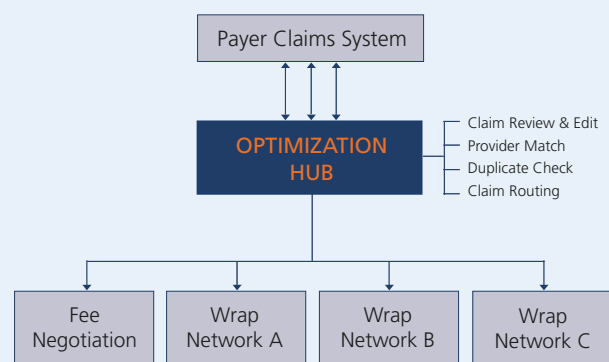
Your Claims Savings

## Have you optimized your out-of-network claims savings?

If you are not using HRGi, you may not be maximizing your out-of-network savings. Traditional programs rely on a simple tiered structure without considering which program will achieve the best result for each claim. Only HRGi employs the Claim Optimization Hub, a proprietary process that programmatically evaluates each out-of-network claim and routes it to the program that will deliver the maximum savings. Claim optimization consistently delivers exceptional results. Our clients achieve average discounts exceeding 30% on out-of-network claims with turn around times under five business days.

### The HRGi Optimized Claim Flow

After receiving the claim from the Payer, HRGi reviews the claim, checking for accuracy, completeness, and duplicates. Provider match is performed, and then the claim is routed to the program that will produce the greatest savings based on the hierarchy developed for that specific Payer. Processed claims are returned to the Payer for final adjudication and payment.



### HRGi Optimizes Your Results

	Industry Standard*	HRGI**
Success Rate	60%	<b>75%</b>
Average Discount	23%	<b>30%</b>
Turnaround Times	7 Days	<b>3 Days</b>

\* Informal poll of competitor websites

\*\* Averages based on existing customer base and claim experience. Individual results will vary.



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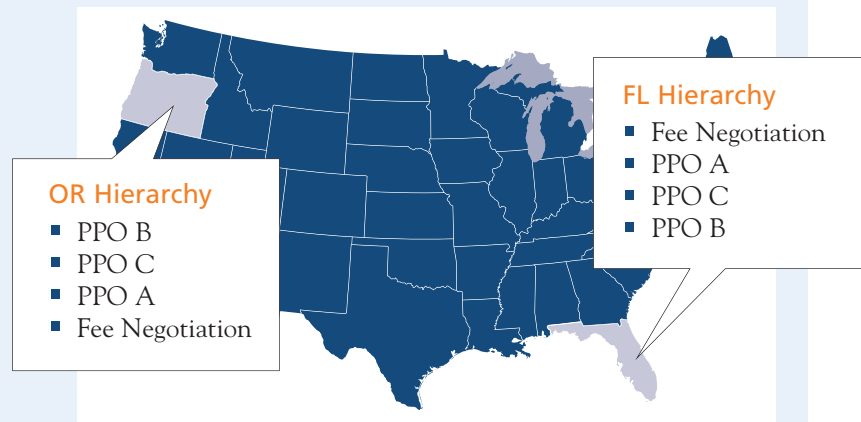
Your Claim Flow Hierarchy

## Your Claims, Your Rules, Your Customized Solution

All out-of-network solutions are not created equal. HRGi builds customized solutions that are based on your historical claims and are designed to maximize your future savings. Prior to implementation, we will run your claim history through our Claim Optimization Hub to identify and prioritize those programs that will deliver the most effective results. The Optimization Hub results are then evaluated to establish the hierarchy of programs to be used on your claims through the plan year. Annually thereafter, HRGi reviews your results and proposes changes as needed to maximize the savings from your claim hierarchy. The result is a continuously updated program that grows with you.

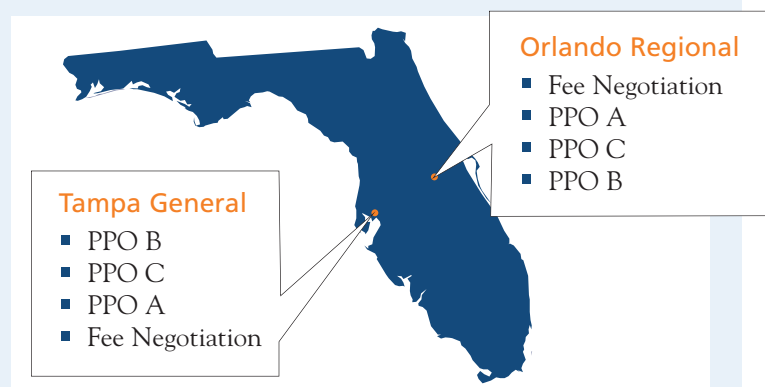
### Optimizing Professional Claims

HRGi uses your claim history to establish a geographic based hierarchy of out-of-network programs for professional claims. Each geographic area is assigned a unique hierarchy of programs based on your specific experience.



### Optimizing Facility Claims

HRGi uses your claim history to establish a hierarchy of out-of-network programs for each facility. Each facility is assigned a unique hierarchy of programs based on your specific experience.



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