

# Improved third party **Stop Loss** individual **Reporting** and process for **Self-Funded** customers

## Delivering improvements in health care affordability, quality, usability and accessibility

A self-funded customer may purchase Stop Loss insurance to provide protection from losses resulting from claims greater than a specific dollar amount per covered person or per group per year. This type of additional insurance allows Administrative Services Only (ASO) customers to limit liability on claim losses.

UnitedHealthcare provides data for self-funded customers who place their individual Stop Loss coverage with a third party Stop Loss carrier. To better serve you and your clients, a new Third Party Stop Loss Package process has been implemented, effective with January 1, 2007 business, which streamlines account set-up, requests and reporting.

### UnitedHealthcare /stop • loss (stăp' lôs): n.

- 1** Insurance coverage taken out by a self-funded employer to provide protection from losses resulting from claims over a specific dollar amount per covered person per year (calendar year or illness-toillness).
- 2** Types of Stop Loss insurance include specific or individual in which reimbursement is given for claims on any covered individual which exceed a predetermined deductible; aggregate in which reimbursement is given for claims which in total exceed a predetermined level of the amount expected in an average year.

# Improved installation, process and supplemental report distribution

Below are the key components of the improved Stop Loss External Reporting and distribution process:

Function	Improved process
<b>Customer introduction letter</b>	The customer introduction letter confirms the contract parameters and contact information of the third party stop loss, and defines the scope of services provided, including limitations.
<b>Questionnaire</b>	A new Stop Loss Data Questionnaire has been developed to facilitate the collection of critical information for UnitedHealthcare's Account Management Team to service the customer.
<b>Supplemental reporting service</b>	A revised Stop Loss External Supplemental Report has been developed to improve upon the communication and distribution of information to support the customer's request for individual stop loss reimbursement. The process now automates the detection of claimants who reach 50% of the specific deductible, where in the past the customer was responsible for identifying and requesting the data. The Report will be distributable to the customer's approved designees once the proper Nondisclosure Agreements have been executed. Customers should continue to seek reimbursement based on submission of Financial claim information provided in the eCR Financial Reports.
<b>Claim images</b>	The Stop Loss External Supplemental Report has been enhanced to allow the customer, or its designee, to choose which claims images are requested. This will eliminate duplicate and unnecessary images.
<b>Ongoing management</b>	The customer will designate the frequency (monthly or quarterly) for ongoing report generation and distribution.

UnitedHealthcare customers will automatically convert to the new Third Party Stop Loss Reporting process effective January 1, 2007, with no change in premium or price. Assuming the appropriate and executed Confidential Data Release and Indemnification Agreement is in place, you will receive a monthly/quarterly report from UnitedHealthcare for each of your ASO customers with third-party stop loss insurance detailing their respective Individual Stop Loss insurance activity. Please coordinate, as applicable, with your Strategic Account Executive(s).

Note: Reporting information and support services are provided only after the appropriate Non-Disclosure Agreement between UnitedHealthcare, the Customer, Stop Loss Carrier and Broker/Consultant has been executed.

## Catastrophic reporting

A high dollar claim advance notification report is available as a benefit plan management tool for selffunded customers. This catastrophic report provides early notification to customers of a possible high claim payment and its estimated cost. Notification is based on detection of an inpatient confinement that satisfies pre-determined criteria for the possibility of a payment in excess of \$50,000. Case-specific diagnosis and length of stay information is used to calculate the estimate. Reports do not reveal member identity and there is no fee associated with this report. The \$50,000 threshold value is consistent for all groups; customized reporting is not available. Reports are automatically generated on a monthly basis for customers who have completed the administrative services agreement, BA (HIPAA privacy) and EPHI (HIPAA security) business associate contracts and have applicable activity. **Report delivery to you, or a third party, requires execution of a separate confidential data release and indemnification agreement among UnitedHealthcare, the customer and the third party.** Please coordinate with your Strategic Account Executive(s).

## Better service through better technology


Customer delight is the goal of everything we do at UnitedHealthcare. Service is a significant part of our commitment to improve the health care experience for your customers and their employees. The redesigned Third Party Stop Loss Reporting package is another example of our continuing investment in technology and our staff to offer service solutions when and how you, your customers and their employees need them.

Please contact your UnitedHealthcare representative with any questions about the new Stop Loss External Supplemental Report Service, or how we can help design the perfect benefit plan for your clients.

visit us at [www.unitedhealthcare.com](http://www.unitedhealthcare.com)



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