

Cost Plus

Plan Components

Claim Process

Claim Audit

- Duplicate Charges
- Medical Necessity

Claim Re-pricing

- Cost Plus 12% Margin or
- Medicare + 20%

Frequency	100%
Cost	?

Appeals

- Provider Files Appeal
- Full & Fair Review By Independent Expert

Frequency	7%
Cost	?

Liability Exposure

Balance Billing

Law firm inserted between patient and provider.

Frequency	50%
Cost	?

Lawsuits

Insurance policy indemnifies the Plan, patient, TPA and broker/consultant

Frequency	Low
Cost	Retention & Premium