



Cost containment services

Helping our customers reduce medical expenses








Controlling costs and reducing healthcare expenses are two of the leading priorities for Taft-Hartley trust funds across all employer industries and insurers.

QBE's industry leading Claims and Risk Management team is dedicated to helping our customers minimize the financial impact of claims, while preserving the quality of care for members. Our team of accomplished nurses continuously reviews and monitors potential and ongoing claims to identify cost savings opportunities. Once an opportunity for savings is identified, we collaborate with our customers and producer partners to recommend cost containment solutions to optimize their financial outcome.

Through QBE's established cost containment vendor partners, we can provide our customers with a comprehensive suite of cost containment solutions including:

- Dialysis claims
- Medical bill review and negotiations
- Reference-based pricing
- Air ambulance bills
- Transplant network access
- Specialty drugs
- Gene and cell therapy network access
- Specialized case management

Benefits of QBE's cost containment services may include:

-  Safeguarding against overpayment
-  Reducing healthcare expenses
-  Preserving member benefits
-  Customizing solutions to meet customer needs
-  Vendor selection and process management
-  Negotiating out-of-network claims
-  Identifying potential fraud

Below are some examples of how QBE's cost containment efforts helped reduce claims costs for customers:*

Case 1: In-network dialysis treatment costing \$1M annually. QBE engaged a preferred vendor, and based on their recommendation, plan language was modified, allowing dialysis claims to align with reasonable and customary.

Result: Billed charges reduced by 90%, saving the policyholder \$900K.

Case 2: QBE identified a member beginning high dollar specialty drug treatments for lung and liver cancer. Through our specialized case management access, we assisted the policyholder in providing the member with long-term coverage options that better fit their needs.

Result: Improved patient quality of care, saving the policyholder \$400K.

QBE cost containment efforts have generated **\$16M+ in net savings** over the past 3 years for our customers.

To learn more on how QBE can help your group or customer, contact your account manager, business development lead or Kristine Karish, Lead Cost Containment Specialist at kristine.karish@qbe.com.

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