



## *Specialty Care Management*

Maximize savings **every time!**

**No Balance Billing!**

**No Access Restrictions!**

## **SCM Renal Dialysis Program**

Renal dialysis claims are among the most costly in all of healthcare. Dialysis care across the country is concentrated with two providers monopolizing the delivery of care with more than 80% of treatments provided in their facilities. SCM counters their dominance by using multiple processes that consistently save our clients an average of more than 80% of billed charges, while not increasing the patient's out-of-pocket costs. We offer a full range of services that benefit our clients by saving significant healthcare dollars when they are confronted with these very expensive and often long term cases. SCM has a 100% success rate on provider appeals meaning that our clients and their reinsurers can count on a consistent, predictable and reasonable costs for dialysis.

### **Points to Consider:**

- Billed charges for a single typical dialysis treatment range from \$5,000 to \$7,000 with a typical patient needing three to four treatments weekly (twelve to sixteen treatments each month).
- Employer-sponsored health plans are considered primary for up to 33 months before Medicare assumes the primary source of cost reimbursement.
- Utilizing standard PPO discount arrangements or other negotiated options may only reduce employer financial responsibility by 20-45 %, still leaving the employer-sponsored plan with up to \$500,000 each year and affecting the availability and cost of stop loss insurance.
- Upon renewal, most reinsurers will require lasers on dialysis patients that can be set anywhere from 2 to 8 times the expiring individual stop loss level and stop loss insurance premiums will rise substantially.

### **The Value of Partnering with SCM**

SCM offers time-tested programs to relieve employer-sponsored plans of the burden associated with the high cost of dialysis treatment and provide reinsurers with the certainty they seek so they will not need to impose restrictions on their reinsurance contracts.

- SCM consistently prices a dialysis treatment between \$500 and \$700 with no balance billing to the patient and no additional payments by the plan down the road. This means employers can budget a month of dialysis treatment at a cost of less than \$12,000, still a large expense, but much more manageable than the alternatives. Because of SCM's record in dealing with provider appeals, employer-sponsored plans and their reinsurers can have the peace of mind that there will be no additional payments down the road.
- Utilizing the SCM program can eliminate or at least significantly reduce the application of lasers at renewal, providing additional savings for the employer-sponsored plan.

With 33 months of primary exposure before Medicare steps in, employer-sponsored plans can be faced with up to 400 dialysis treatments billed at \$5,000 to \$7,000 per treatment. SCM reduces that exposure to less than \$750.00 per treatment with no cost to the patient. This also can help preserve reinsurance relationships over time.