

**Greetings from Intermediary Insurance Services, Inc, (IISI).** Intermediary appreciates the opportunity to provide the stop loss coverage for our mutual client(s). We recognize that your client base may involve you with several stop loss carriers and MGUs, each with their own procedures and expectations. Our primary goal is to provide accurate and efficient reimbursement of excess claims in accordance with the plan document and the stop loss policy. We are on the same team, both working to manage our mutual client's claims in the most cost-effective manner without sacrificing the quality of care.

A vital part of the management of the claims is the direction of high dollar, tertiary claim situations into specialty networks. We have excellent relationships with several networks and managed care vendors specializing in transplants, rehab, and neonates. Our clients who have utilized these resources have realized better clinical outcomes and dollar savings, benefiting the employers and the claimants.

Healthcare costs continue to increase significantly, especially the billed charges in hospital facilities. It is important to access all the tools available to ensure that the charges are appropriate. It is no longer sufficient to just rely on the PPO contracts that discount off of billed charges or have per diems with low outliers because the hospitals have been known to manipulate their charges to maximize their payments. We suggest the use of independent hospital bill review organizations for large claims (over \$100,000) before any payment is made to the hospital. Those TPAs who have adopted this process have saved significant claim dollars for their clients.

For your reference, IISI's Claims Guidelines are attached as a reminder of our procedures and helpful vendor resource information. Our intent is not to make your processes more complex or difficult, but to develop a relationship with you so the stop loss reimbursement process is as efficient and accurate as possible. If there are ways we can improve our working relationship or if you have any questions or special requests, please contact the people listed below. Thank you for your consideration and cooperation.

For Claim Processing:

Josephine Jenkins, Claims Manager , 415-399-6705 or [josephine\\_jenkins@iisinet.com](mailto:josephine_jenkins@iisinet.com).

For Claim Notification and Management

Madeline McGriff, V.P., Managed Care 415-399-6713 or [madeline\\_mcgriff@iisinet.com](mailto:madeline_mcgriff@iisinet.com)

For more information about IISI, please visit our website at [www.iisinet.com](http://www.iisinet.com)