



**USBenefits**  
Insurance Services, LLC

## Cost Containment Opportunities

We strongly recommend the claim types listed below not be paid, and that advanced funding is requested. USB will then have the opportunity to review the claims with a vendor that is an expert in each of these areas. Should a claim be paid prior to USB's review of a claim, we reserve the right to review the claim and reimburse in accordance to our cost containment analysis.

- Inpatient claims - with a paid amount over \$50,000 and a PPO paid amount over \$10,000/day.
- Air Ambulance – billed amount more than \$20,000.
- Cancer Drugs – paid amount more than \$25,000/month.
- Prescription Drugs - with a paid amount more than \$10,000/month.
- Implantable devices - to include Heart ventricular devices
- Transplant – we have access to the Optum Transplant Network and Emerging Therapy Solutions (ETS/LifeTrac) Transplant Network.
- COVID related claims
- Rehab/Skilled Nursing claims
- Back Surgery claims
- Substance abuse claims
- Gene Therapy Claims

877.877.4USB (4872)

USBenefits Insurance Services, LLC  
dba Employer Stop Loss Insurance Services, LLC (CA only)



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