



Mitigate Risk with Stop Loss Coverage

EVHC brokers an array of stop loss coverage options that help protect employers from high medical claims. Our stop loss plan management includes stop loss bid marketing, placement, contract management, reporting, claim filing and reimbursement management.

Advantages – The EVHC Difference

By utilizing our preferred relationships with leading stop loss carriers and our extensive and comprehensive medical and PBM reporting, EVHC can extend the maximum value to your clients. We offer employers the following advantages:



Competitive advantage by leveraging our preferred relationships and pricing to market and negotiate favorable rates with and unique solution with carriers.



Highly competitive rates due to our claims processing excellence, clinical expertise, unique cost containment strategies, quality of disclosure, and completeness of information provided to substantiate claims



Carrier commitments for faster reimbursement turnaround times, preferred disclosure requirements, and early renewal lock-ins.



Experience and expertise – With 50 years in the self-funded health benefit plan industry, our team of experts can tailor a comprehensive solution that includes:

- The recommended type of stop loss (specific, aggregate, or both)
- Deductible options
- Aggregate factors that match your goals and risk tolerance

Stop Loss Carrier	AM Best Rating*
Aetna	A-
Anthem Stop Loss	A
Berkley Accident & Health	A
Cigna	A
Granular Insurance	A-
HM Insurance Group (HMIG)	A
IOA Re	A
Optum	A
Skyward Specialty Insurance	A
Sun Life Financial	A+
Swiss Re Corporate Solutions	A
Tokio Marine HCC – Stop Loss Group (TMHCC)	A++

*Rating provided by Standard & Poor's.

EVHC's Stop Loss Services

Our dedicated stop loss team monitors, manages, and submits stop loss claims to the carriers for reimbursement. They provide the following services:

- Billing, receiving and forwarding premiums to the carrier
- Monitoring specific stop loss claims for timely filing and reimbursement
- Integrating data with carriers for efficient and timely claims reimbursement
- Coordinating and integrating with PBMs and specialty vendors for transplants, specialty drugs, and other services applicable to the stop loss contract
- Submitting final SPDs to the carriers and ongoing communication regarding plan changes
- Regular reporting to carriers on potential high dollar claimants
- Negotiating discounts directly with facilities and doctors
- Filing aggregate claims, including a final reconciliation performed within 30 days following the end of the plan year
- Providing underwriting support for plan design options and stop loss contract recommendations
- Providing detailed, comprehensive reporting for both specific and aggregate stop loss coverage



Information Needed to Quote

To market clients for stop loss insurance, EVHC provides the required information to our preferred vendors so they can create a proposal. This information includes:

- Company's legal name and any affiliates
- Address of headquarters and affiliate locations (if applicable)
- Standard Industrial Code (SIC), North American Industry Classification System (NAICS), description/nature of business
- Proposed effective date
- Current census report
- Current and proposed design information for each plan offered
- Current carrier/TPA with history (3-5 years)
- Current and requested managed care network(s)
- Current and requested coverages under the specific and aggregate, as applicable
- Current and proposed specific deductible level
- Current and proposed aggregate corridor
- Current and proposed specific and aggregate contract basis
- Plan design history to match experience periods
- Current and proposed commission
- Current and proposed utilization review and claim management organization
- Current specific and aggregate stop loss policy or schedule (if available)

Additional helpful information includes:

- Current rates
- Renewal rates (when available)
- 2-3 years of monthly claims and enrollment history
- 2-3 years of large claim historical information for corresponding experience periods
- 50 percent claims reports (if self-funded)

For more information on stop loss plan management, contact your EVHC sales executive or client manager.

