

Evolution Helps Company Save **\$22,000 a Month** by Not Auto-Adjudicating

Hands-on approach saves company--now and in the future--with a custom home health plan

The Challenge: **Save Thousands of Dollars, Hours, and Headaches**

Providing employees with high quality healthcare for severe health conditions like arthritis or certain diseases can be hard on companies' bottom lines and employees' bank accounts. And frequent visits to doctor's offices or hospitals can be exhausting and take a toll on a patient's mental well-being.

One of Evolution's customers experienced these challenges firsthand. An employee was receiving regular treatments of Remicade, a drug that treats arthritis and other ailments. Every six weeks, the employee had to travel 40+ miles round trip to and from the hospital and spend six hours receiving the infusions. Each treatment cost the employees' company a staggering \$27,000.

Before turning to Evolution, the company and employee just accepted this situation—but it didn't have to be this way. The expensive, time consuming, and exhausting process was the result of auto-

adjudication from the employer's fully funded carrier. Auto-adjudication is when an insurance company pays or denies an insurance claim automatically, without actually looking closely at the claim. Injectable drugs like Remicade are often auto adjudicated by carriers, who don't bother to try and help employers and plan members save headaches and money.

This employer and plan member had enough. So, they contacted Evolution.

The Solution: **Stop Auto-Adjudicating!**

Unlike traditional fully insured carriers, which typically auto-adjudicate 90% of claims, we limit our auto adjudication to 65% of claims. Instead of automatically passing along higher costs, we pour over complex cases to help clients—like the one depending on Remicade—save time, money, and their sanity.

Our process doesn't just help employers save money in the short-term—it also helps them avoid paying

higher premiums when it comes time to renew. Not auto-adjudicating every claim keeps companies from having to exceed their specific insurance coverage and resort to stop-loss. When an employer goes into stop-loss, fully insured carriers will pay the overage—but to make up that money, they'll jack up next year's premiums. This costs companies and their employees a lot of money that could have been saved if their carriers had been willing to work with them in the first place.



The Results:
Save \$22,000 a Month
(and Wear Fuzzy Slippers)

Fortunately, our customer found Evolution. We were not only willing to work with them, we were also willing to go the extra mile to save them and their employee a lot of money, time, and energy.

Immediately, our representatives went to work to find an alternative to the frequent trips to the hospital. The answer was simple: home healthcare treatments. We worked with the employer and the employee and their physician to get a home health regimen approved, planned, and implemented. The physician also wrote a prescription for Remicade that the employer could pick up at a local pharmacy—a far better option than driving 40 miles.

Both the employer and employee benefitted from this plan:

The elimination of hospital visits saved the employer more than \$22,000 a month in healthcare costs.

The ecstatic employee no longer had to travel far to receive the medication. Instead, he was able to relax at home (in his “fuzzy slippers,” as he put it)—without sacrificing exemplary care.



Learn more about how Evolution can provide your company with a customizable and flexible healthcare plan that saves you time and money while providing great care.

Visit evolutionhealthcare.com
or call **844.388.EVHC**.