

Easy-to-Use Complimentary Out-of-Network Solution



You may be hearing from your clients that they are facing more frequent instances of their members seeking care from out-of-network (OON) providers

While PPO's are an effective way to reduce claim costs and manage utilization, members who seek care from non-participating providers incur higher costs which impact the plan. Aside from these higher costs, providing members with referrals, explaining their financial responsibilities, and processing and paying claims correctly are additional challenges related to OON services. There continues to be a need for contracted solutions either as an out-of-network option or as a wrap option.

HPO exists to help reduce the impact of out-of-network services provided to members

HPO alleviates the most frequent OON headaches

HealthSmart created the Health Payors Organization (HPO) to help reduce the financial and operational impacts of this trend. A national contracted network, HPO addresses every aspect of OON claims processing. Whether the network is HealthSmart's own directly contracted national network or one of our network partners, members who go out-of-network receive care at a reasonable cost. This enables the health plan to address providers reluctant to participate in the PPO network and provides its members with an agreed upon, established discounted rate contracted through HPO. In addition, HPO can prevent complications to comply with No Surprises Act and Qualified Payment Amount requirements.

HPO extends savings to your clients' members who receive care from providers that are not in their primary network. Participation in HPO reduces the time and expense associated with costly OON claims. In the last five years, strategic network growth has yielded \$83 million in incremental savings for our HPO customers. The HPO solution focuses on partnering with our network providers to offer solutions which include competitive rates and contract terms. Benefits typically apply at a reduced or out-of-network benefit level, based on the benefit Plan.

Savings are just the beginning

Your clients will appreciate the thoughtful, practical design of HPO. They and their covered members will benefit from:

- + Discounts on more than 85% of OON claims submitted with average discounts of more than 30%
 - + Claims repriced at a fair, contractually negotiated rate which leads to fewer unpredictable reductions and no balance billing of members
 - + Quick claim repricing turnaround with an efficient EDI connection
 - + Minimal access requirements including no ID card logo and no financial incentives or steerage requirements
 - + HPO combines HealthSmart's directly contracted provider network, partner networks, and real-time OON fee negotiations to provide savings
 - + HPO provides contractually agreed to discounts that reduce the number of claims that would otherwise be subject to the No Surprises Act
 - + HPO mitigates a health plan's requirement to apply a Qualified Payment Amount to claims we handle. It reduces risk from Independent Dispute Resolution (IDR) appeals and forced negotiations with an OON provider
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A winning formula for OON utilization – flexibility, scope, discounts, satisfaction and price

HPO's unique approach to OON services includes the key components for success:

- + **Flexibility** – HPO works with all kinds of health plans, plan designs, networks, group types, providers, and other health benefit products. Providers and directory customization leads to industry-leading solutions which support diverse member needs. ID cards are offered with or without a special HPO logo
 - + **Scope** – HealthSmart's HPO network provides national coverage and strong representation across all medical specialties
 - + **Discounts** – Discounts represent an average of 30% off of billed charges
 - + **Satisfaction** – Best in class client support featuring a dedicated team that ensures timely resolution of concerns. The member experience is smooth and efficient across all aspects. Plus, our Net Promoter Score - respondents who would recommend us to others- of 52 is excellent for the industry
 - + **Price** – HPO is offered on a percentage of savings basis, meaning that clients save on each covered transaction, and only pay for the service when it is used. Alternative pricing offers are also available
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Your clients will appreciate the value they receive from HPO

HPO clients experience new savings based on the negotiated discounts for services provided outside of a contracted PPO network. In effect, HPO gives them the ability to expand their network beyond its traditional limits. HPO also prevents plan sponsors from having to use Qualifying Payment Amounts (QPA) that are often rejected by the provider and cause the plan to initiate the Independent Dispute Resolution (IDR) process under the No Surprises Act. Claims repricing is fast and efficient, so providers are paid promptly limiting noise for the plan sponsor. In addition, plan sponsors don't hear complaints from members about being balance billed and their members also appreciate receiving discounts without access limitations or administrative hurdles.

If you've been looking for an OON solution for your clients, look no further than HealthSmart HPO.

Call (214) 574-1141 or visit healthsmartnetworksolutions.com

