



Even with the best plan language and member support in place, out-of-network claims happen. With our process and methodologies in place, our clients have seen an average savings of up to 60% on their out-of-network claims.

THE JOURNEY OF AN OUT-OF-NETWORK CLAIM

WITH MARPAI

- We work with you to define strong plan language aroundrepricing, networks and access.
- An out-of-network claim comes to Marpai.
- The claim is assigned to one of our in-house reimbursement specialists.
- The reimbursement specialist uses our proprietary repricing platform to examine the claim and understand any geographic pricing information. They will also look at:
 - The plan's preferred out-of-network repricing language
 - Local provider billing practices and financials
 - Patterns regarding member education about in-network options with the plan
 - The reimbursement specialist may also coordinate with other teams, like clinical care management and client engagement, to better understand your needs and the necessity of the claim.
 - The reimbursement specialist documents and reprices the claim using your plan language alongside our standard and proprietary methodologies including:
 - Negotiated provider agreements
 - Supplemental networks
 - Medicare and Cost Plus
 - Billing and coding audits
 - Our repricing team provides post-payment support including:
 - Appeal responses
 - Documented and custom client and member communication
 - Dispute resolution, including balance bills and single-case agreement negotiations

WITH THE OTHER TPAs

- You choose an off-the-shelf cookiecutter plan with little-to-no room forcustomization.
- An out-of-network claim comes to
 the TPA or carrier and is sent to a
 third-party repricer.
- The claim is auto-adjudicatedaccording to plan language.
- The member is balance billed ifthe provider doesn't like thereimbursement.

DITCH THE AUTOPILOT

We've got your back with cost management strategies designed around your needs.

For more information, please contact Pam Burns, EVP Enterprise Sales at pburns@marpaihealth.com or visit www.MarpaiHealth.com