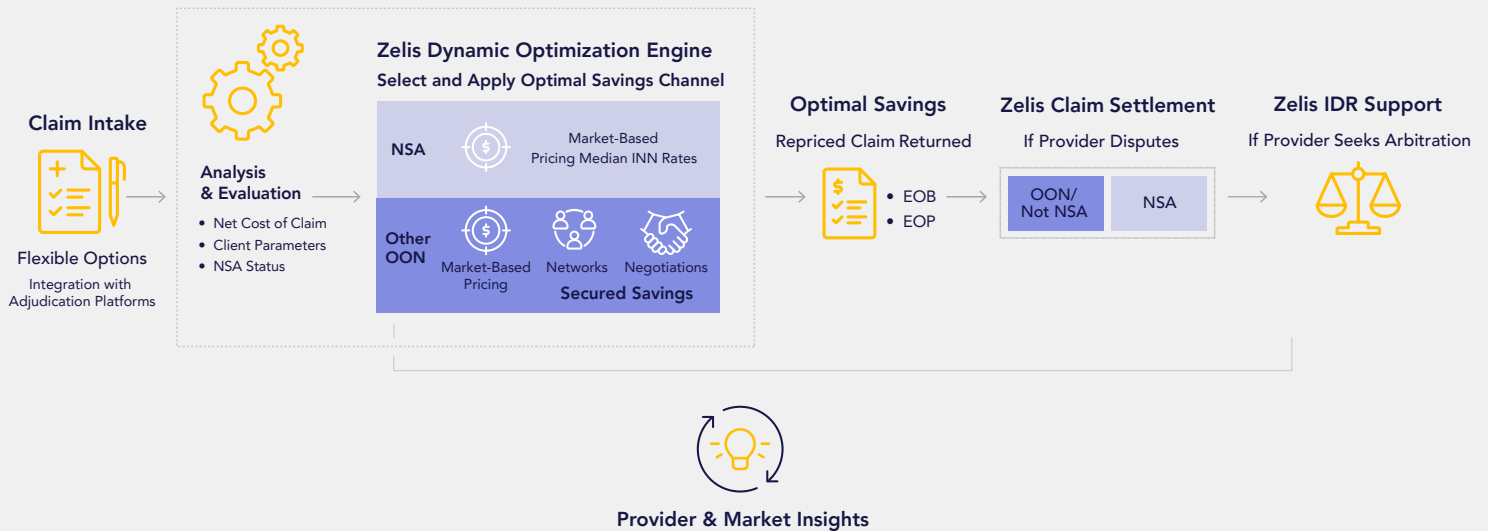


Out-of-Network Solutions for Taft-Hartley Funds

Secured savings to protect the Fund and its members.

Outdated reimbursement strategies lead to overpaying on out-of-network claims, and the difference can mean millions of dollars. Zelis helps drive member satisfaction with greater savings, while finding the optimal balance between savings and provider abrasion.

Zelis replaces traditional strategies with a combination of savings channels orchestrated by technology, experience, and analytics. The Zelis model uses our **dynamic optimization engine** called ClaimPass. Its adaptive configuration allows clients to set parameters and tolerances, balancing savings with abrasion to define the best outcomes based on plan goals.



Zelis’ multi-layered approach dynamically drives each claim to the optimal savings channel, delivering quality savings on every claim. Our continuous analysis of results is used to inform and enhance all solutions and services.

BALANCED

Approach

Finds the optimal mix of savings and abrasion

PRECISION

Focus

Applied at the claim-by-claim level

MEMBER

Centric

Savings and balance bill protection

FLEXIBLE

Tailoring

Configured to client parameters and tolerances

Flexible Claims Intake

Zelis offers several configurable options, including integration with a variety of core adjudication platforms or setting up a custom EDI.

Zelis Dynamic Optimization Engine – ClaimPass

ClaimPass performs sophisticated analysis and evaluation on every claim.

- The net claim cost is determined using edits, benchmarks, and clinical review to ensure that discounts are applied appropriately.
- Zelis identifies whether a claim qualifies for processing based the No Surprises Act (NSA.)
- Client parameters and preferences are applied throughout the process.

75%
Average Savings

4%
Dispute Rate

97%
Retention Rate

Claims are routed to the optimal savings channel.

- **NSA Claims:** Zelis Market-based Median In Network pricing qualifies as a 3rd party eligible database.¹
- **Other OON claims:** Every available savings channel is examined on a claim-by-claim basis, with client rules applied. Savings channels include Market-based pricing and secured savings from network discounts, continuous discount agreements and pre-payment negotiations.

Optimal Savings Achieved

Savings reflect each Plan’s unique parameters to deliver the best outcomes based on Plan goals.

Repriced claims are returned with the appropriate EOB and EOP language, reflecting the claim’s NSA status.

Zelis Claims Resolution

If a provider seeks arbitration in an Independent Dispute Resolution for an NSA claim, Zelis’ comprehensive defense package demonstrates the validity of the reimbursement offer.

Zelis Claims Settlement

If the provider disputes the payment, Zelis manages the settlement process on the client’s behalf with a skilled team of settlement, clinical and coding experts.

Our settlement approach considers the claim’s NSA status and applies relevant laws and timelines as needed to ensure compliance.

Provider and Market Research

Across the entire OON pricing and settlement process, Zelis aggregates and analyzes claims acceptance, settlement, and arbitration data. The insights derived ensure that our reimbursements and settlement strategies reflect trends in acceptance rates and pricing.

This gives us a unique ability to guide clients through a range of acceptable and defensible pricing scenarios.

Experience savings on all out-of-network claims.

Get started with an impact analysis by contacting Taft-Hartley@Zelis.com

¹As defined by the Requirements Related to Surprise Billing, Part I Interim Final Rule.