

# THE 100% DIFFERENCE

#### EVERY CLAIM \$ EVERY POSSIBLE DOLLAR.

Healthcare Horizons' comprehensive audits review every healthcare claim to identify over-payments for recovery and correct systemic claims-processing errors for long-term savings.

We make it right. Finding the source. Correcting the problem. Putting things back the way they should be.

Our No.1 priority is your company's financial interest.



Our expertise works for you. Our expert data review process triggers creation of custom queries for "best probable error" selection, identifying more systemic errors and leading to increased future savings.



We make it simple. We do most of the work, keeping you up-to-date along the way. It is our job to take a closer look, so you don't have to.



**Low risk. High return.** We offer customized, flexible pricing options designed to meet your needs and accommodate your TPA requirements. The return is more recovered dollars for your bottom line.



**Until YOU are satisfied.** We monitor the recovery efforts of overpaid claims by your third-party administrator until you are satisfied.



**Satisfies fiduciary responsibility.** Performing an annual healthcare claims audit protects your financial interest and fulfills the duty of care for your stakeholders, ensuring their trust and confidence.

# Even with the Best Intentions Errors Happen.

Many employers choose to self-insure their employees' medical expenses to save money and maintain greater plan control by having a third-party administrator (TPA) manage claims processing. However, one of the unintended consequences of self-insuring is that claims payers have no financial incentive to control costs, which may result in the overpayment or erroneous payment of employers' claims. Errors can range, on average, from 1 to 3 percent of total spend, a cost that self-insured employers must cover out of their own pockets. Regular healthcare audits help keep healthcare expenses in check.

### Complete and accurate information puts you in the driver's seat to define what is right for your workforce.

Your current TPA service agreement may limit you to a random sample audit. However, a random sample audit will not look at every claim, possibly leaving thousands of dollars paid in error. Our comprehensive audits give you the complete picture - that's our 100% Difference.



#### The Healthcare Horizons Promise:

## People First.

**You are in charge:** You determine which claims to recover. You decide how hands-on you want to be.

**Clear communication:** We keep you informed. We take special care to alert you so recovery decisions are made with an understanding of member impact.

**TPA relationship respected:** Healthcare Horizons works with your TPA to identify errors, monitor collections, and help negotiate direct credits or settlements.

**Leadership guides the way:** You will receive hands-on involvement from Healthcare Horizons' leadership for every audit.

## When Close Enough Isn't, Choose Our 100% Difference

Call us today for a free audit rights assessment. We help you better understand your audit rights so you can avoid pitfalls like limitations to random sample audits or the two-year "no recovery" trap.

An opportunity is on your horizon.

(800) 646-9987

healthcarehorizons.com

# A Trusted Partner. Uncompromising Accuracy. Superior Personal Service.

Healthcare Horizons is a leading expert in providing healthcare claims audit services, recovering millions of dollars for our clients with uncompromising ethics and accuracy. Since 1999, our 100% Difference claims audits have been protecting the financial interest of some of the world's largest self-insured employers, involving all national payers.

## Sword & Shield

#### Our Standards are Not Standard.

Because data integrity and security are top priorities at Healthcare Horizons, we maintain extensive administrative, technical, and physical safeguards to protect the confidentiality,

integrity, and accessibility of protected health information (PHI) consistent with the requirements of HIPAA policies. Healthcare Horizons' processes, controls, and policies are analyzed quarterly using the U.S. Department of Health and Human Services (HHS), Office for Civil Rights (OCR), audit protocol. Healthcare Horizons has been certified as HIPAA-compliant.

Our 100% Difference assures you more. More return on investment. More future savings.



If hindsight is 20/20, we give you perfect vision ... leading to future savings.



That's Our 100% Difference!



The Difference is in Knowing.

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