



## When the Emergency Occurred ... We Were There



February, 2009 a young woman suffered severe head injury from a major motor vehicle accident and was airlifted to a trauma center in Birmingham, AL for emergency treatment. The best emergency medicine was applied to save her life. After forty days, sadly the patient succumbed to her injuries.

As tragic a circumstance as this was, her family was faced with the financial situation that this was an out-of-network emergency. The Payer, a Healthplan had their Stop Loss partner contact GlobalCare shortly after the patient's arrival to the trauma center. We contacted the Payer and the facility, which subsequently produced a Provider Service Notification<sup>SM</sup> or medical referral to the facility. Details of the claim:

Medical Charges .....	\$659,527.42
Allowable Charges .....	\$461,838.89
Savings .....	\$197,688.53
Savings Percentage .....	30%

Our intervention on behalf of the Payer and Stop Loss Partner secured incremental savings of more than \$131,000. As one of the nation's "Best Hospitals 2009/2010" as named by US News and World Report the typical negotiated discount is 10% of billed charges. GlobalCare saved 3x the average amount.

Our commitment is to meet the needs for savings and choice. By tailoring solutions to the employee, employer, payer and stop loss carrier, GlobalCare can significantly reduce the medical expense associated with out-of-network occurrences. Our model configures primary and secondary network solutions, delivers access to the provider or facility of choice, and ensures the deepest discounts are secured through one of our 150 network relationships with local, regional or national PPOs.

### ***How do we secure the savings?***

Through network optimization and rigorous compliance to pre-negotiated agreements between the networks and providers.

GlobalCare --- Simply More.