

# **A & S Financial Services, Inc.**

**Claim Repricing, Negotiation & Audit**



# A & S Financial Services, Inc

## OVERVIEW

- É Founded in **1983**, A & S entered into a joint-marketing agreement with BCBS of Florida and with AvMed Health Plan
- É In **1991** A & S established the **Health Care Strategies** division to provide unique methodologies & strategies to help clients maximize savings on the retrospective discount of both **OUT-OF-NETWORK & IN-NETWORK** medical claims
- É A & S is affiliated with **over 100** local, regional, national and international PPO networks, covering the US mainland, Hawaii, Puerto Rico, Mexico and most of South America
- É Our clients include corporations, insurance & managed care companies, TPAs, Taft-Hartley funds, municipalities and Multi-Employer Trusts.

## A & S offers two programs to help your organization maximize its savings on OUT-OF-NETWORK & IN-NETWORK claims

### Net/CHOICE

- Deep discounts on out-of-network health claims regardless of size
- More than 100 PPO networks that yield multiple levels of discounts for each claim submitted to us
- Result: Our system selects the deepest discounts for our clients
- A & S negotiates with provider when a claim is not matched to one of our PPO networks
- A & S can discount between 60 to 80% of all out-of-network claims submitted by our clients
- Large claims might be audited

### Audit/MASTER

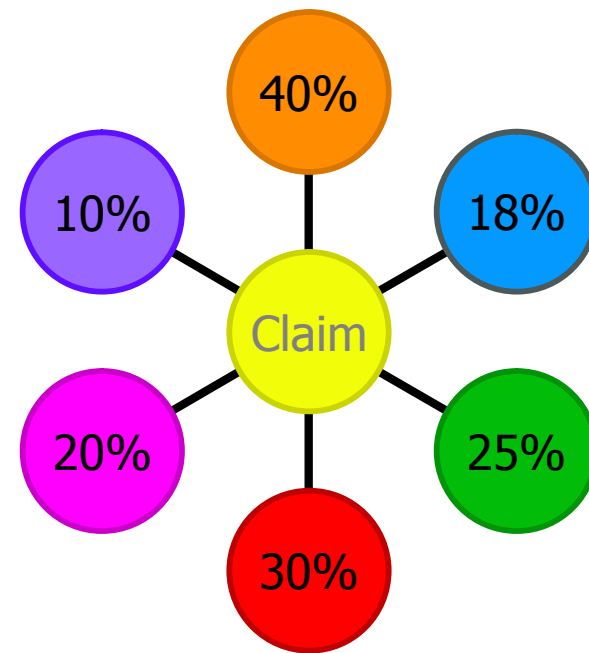
- It maximizes savings on large IN-NETWORK & OUT-OF-NETWORK claims
- Large inpatient and outpatient surgical facility claims are filled with questionable billing. Why accept a 15% contract with an IN-NETWORK provider when you are overcharged 70 to 80%?
- Average savings:
  - 56% for outpatient reviews
  - 47% for inpatient reviews
- We back up the audit until settlement

# Net/CHOICE: Features & Benefits of the REPRICING program

**FEATURE:** A & S is affiliated with over **100** national, regional and local PPO networks

**BENEFIT:** A & S will match your hospital, physician and ancillary claim, of any size and in any area, to one or more of the national, regional and local networks in its database, and will select for you the **deepest** discount in the area.

A & S will choose the **DEEPEST** discount available



# The “Access/Discount” factors of the Net/CHOICE program

## Traditional Method

**2 or 3 Networks**

Wide Access/SHALLOW Discounts

**18% Average Discount**



## A & S Financial Services

**Over 100 Networks**

Wide Access/DEEP Discounts

**35% Average Discount**  
**NATIONAL,  
REGIONAL &  
LOCAL  
NETWORKS**



## **Net/CHOICE: Negotiation Capabilities**

- **When A & S is unable to match a claim to one of its more than 100 PPO networks we will contact the provider to negotiate a discount**
- **Forms are sent to the provider to sign off on the agreed arrangement**
- **Average savings: 20%**
- **A & S has no dollar limit: all claims are eligible to be negotiated**

# **Audit/MASTER: AUDIT your**

## **IN-NETWORK and OUT-OF-NETWORK claims**

**Why should you accept a 15% discount on large claims when you are being overcharged 70% , even within your primary network?**

**PPO Discounts, while effective in most instances, do not take into consideration the significant up-coding and billing of multiple additional codes which basically negate many PPO discounts provided. Standard Provider contracts limit the Payer's ability to save additional moneys in many instances, especially on large INPATIENT claims and OUTPATIENT surgical facility's claims.**

**A&S will provide you with OUTPATIENT facility bill repricing using a global CPT approach, only after review of the actual operative or procedural report by the appropriate physician specialist.**

**A&S is averaging approximately 56% saving on Outpatient Surgical Reviews!**

**INPATIENT claims are reviewed by line item analysis and repricing of procedural, HCPCS and drug items as well as more challenging non-codable line items which may comprise significant portions of an inpatient bill.**

**A&S is averaging approximately 47% saving on Inpatient Hospital Bill Reviews!**



# What are your Costs?

Allow A&S to do an initial review of your larger claims with no obligation! If the bill is worthy of an audit and there is potential for savings, we will tell you how much savings we anticipate and allow you to decide on a claim by claim basis. And, we back the audit until the facility agrees to a settlement

**A&S Guarantees Savings  
or YOU PAY NO FEES**

**A&S Financial Services Fees are  
contingent upon the Gross Savings.**





# Interfacing with A & S is Easy



A & S has a flexible, state-of-the-arts claims transmittal system that will accommodate to the needs of its clients

- Electronic
- Internet
- Non-Internet
- Electronic file transfer including imaging, facsimile and paper

## SAMPLE CLIENT - Reviewed Claims

FACILITY PROVIDER NAME	Primary Net %	CLAIM TOTAL	ORIGINAL REPRICED	ORIGINAL SAVINGS	ASFIN REPRICED	ASFIN SAVINGS
HOSPITAL A	15	\$110,282.83	\$93,740.41	\$16,542.42	\$55,182.41	\$55,100.42
HOSPITAL B	20	\$40,162.25	\$32,129.80	\$8,032.45	\$11,618.60	\$28,543.65
HOSPITAL C	25	\$129,824.83	\$97,368.62	\$32,456.21	\$50,185.51	\$79,639.32
HOSPITAL D	15	\$11,805.00	\$10,034.25	\$1,770.75	\$4,651.73	\$7,153.27
HOSPITAL E	22	\$43,416.00	\$33,864.48	\$9,551.52	\$19,995.99	\$23,420.01
HOSPITAL F	18	\$88,990.00	\$72,971.80	\$16,018.20	\$33,596.02	\$55,393.98
HOSPITAL G	31	\$102,787.84	\$71,400.98	\$31,386.86	\$45,057.64	\$57,730.20
HOSPITAL H	10	\$149,091.00	\$115,281.90	\$33,809.10	\$48,728.64	\$100,362.36
HOSPITAL I	21	\$99,773.00	\$78,820.67	\$20,952.33	\$43,867.68	\$55,905.32
<b>TOTALS</b>		<b>\$776,132.75</b>	<b>\$605,612.91</b>	<b>\$170,519.84</b>	<b>\$312,884.22</b>	<b>\$463,248.53</b>

**This Client Achieved a Gross Savings of \$463,248.53  
which is \$292,728.69 above their Primary Network Savings.**

