

# ProAct support for medical stop loss customers

## Expert risk management and cost containment when you need it most

This valuable risk-management program gives you resources that rein in cost and minimize hassle at a critical time.



### Snapshot of coverage in action

#### We help a community-based health facility

- An ICU admission of 79 days
- \$721K in charges

The bill review process resulted in:

**51%** cost reduction

**Partner with Liberty Mutual,** and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

#### Learn more about safeguarding your team with ProAct today

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### Strengthening your team in challenging times

When you purchase medical stop loss coverage from Liberty Mutual, you get the advantage of ProAct<sup>®</sup>, our advanced, voluntary risk-management program. ProAct adds further protection for your business, with input from catastrophic claim professionals.

**ProAct complements your program, creating a comprehensive solution for catastrophic situations.**

### Expert guidance for better results

ProAct gives you access to the best advice through our clinical team of on staff nurses. If a catastrophic claim arises, our Specialty Claims Coordinator will listen to your concerns, connect with the appropriate professionals, and respond to you with information and solutions.

Our resources include:

- Specialty care management and support. Access to national tertiary specialty networks that manage:
  - Transplants, solid and soft tissue
  - Neonates and complex infants
  - Oncology care
  - Renal care, including dialysis
  - Traumatic injury/rehabilitation
  - High-cost pharmaceuticals
  - Implantable devices
  - Other high-risk/high-exposure cases
- Bill review, auditing and negotiations
- Access to national PPO/wrap networks to round out your provider network when members go out of network
- In-network and out-of-network
- Case-specific and full-risk solutions
- Peer medical reviews, prospective and retrospective, to promote the highest quality of care and ensure standards of care are met
- Claim-specific case consulting and risk-improvement planning
- Supportive resources on claims below policy deductible
- In-house clinical review team, offering expert guidance to producer partners and informed risk assessments

In many cases fees for vendor services can be considered as an eligible expense under the Stop Loss Policy for members that exceed the Specific Deductible.