

# HCR

## HEALTH CLAIM RESOURCES

*Efficient, Effective Healthcare Claim Systems*

### *About Us*

Health Claims Resources was founded in 2004 by business professionals in the industry to help insurance companies, TPAs and self-funded insurance plans save up to 70% on the costs of certain claims.

### *HCR Solutions*

- Bring a business approach and old-fashioned common sense to the claim problem.
- Negotiate directly with providers on behalf of insurance organizations.
- Save employers up to 70% depending on the type of claim.
- Give employees access to care without restriction.

America's healthcare bill rose to more than **\$2 trillion** in 2006, or about **\$6,280** for every man, woman and child.

—Centers for Medicare and Medicaid Services

Medical costs paid by our nation's health insurers continue to spiral out of control and remain largely unchecked. Health Claim Resources specializes in managing and controlling medical costs on behalf of health insurance organizations.

Healthcare consumers are not spending their own money when they seek medical services in the marketplace. In group plans sponsored by employers, employees are spending money freely as if using a company-supplied credit card with no limit. The employer foots the bill either directly or indirectly through higher premium costs.

We at Health Claim Resources believe that this system invites providers to charge too much and they often do. We feel that health insurance payers are entitled to a fair and reasonable price for services rendered instead of whatever is considered usual and customary.

With Health Claim Resources, you get expert advice and solutions for reducing your total healthcare bill. We will show you how to maintain patients' full access to care yet control the costs.

***Our Mission*** is to provide cost containment services to the health insurance industry that benefit employers, insurance plans and employees.

### ***Our Services***

- Specialized Cost Containment Consulting
- Claim Analysis and Negotiation with Providers

***Our Philosophy*** is that providers can—and should—charge less.

HEALTH CLAIM RESOURCES, LLC

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# HCR equals sound healthcare spending

## Controlling Costs A Different Way

Health Claims Resources is an organization that works solely for the benefit of payers. Our focus on reducing provider's costs is in sharp contrast to the normal methods of cost containment, which limits patients' access to care or in some way has patients pay more.



### Traditional Health Claim Cost Containment Options

**Deductible:** The use of plan deductibles can provide cost containment savings and can be used effectively against high-cost, infrequent expenses. Employees who have low claims can be penalized in the process. Deductibles reduce claims processing costs when an employee's claims fail to exceed the level of the deductible.

**Eligible Claims:** Health plans usually stipulate eligible expenses that can be reimbursed. Money is saved when non-cost effective healthcare services are not covered by a plan.

**Policy Maximums:** Some group health plans are no longer covering catastrophic healthcare in their plans. Instead, they address only costs associated with routine services. Policy maximums shift costs to employees or government plans.

**Coinsurance:** Employees are being required to pay part of their medical expenses. The higher the coinsurance, the more a patient is likely to shop price for services. The drawback of coinsurance is that too high of a burden is put on claimants with high-level claims.



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