

# PROVEN RESULTS



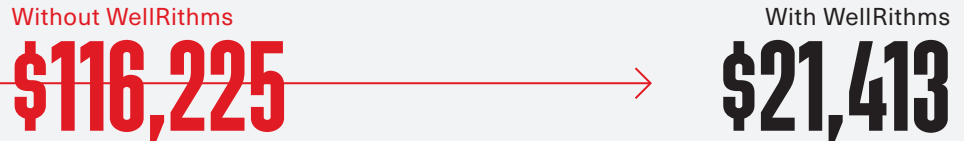
## Dodging the Financial Bullet: Protecting a Patient from Balance Billing with WellRithms Shield

### SIGNIFICANT FINDINGS

How WellRithms indemnified a patient in the aftermath of an accidental firearm discharge.

After determining that the \$116,225 bill should be a justifiable \$21,413, saving \$94,812, WellRithms stepped in with its Shield product to indemnify the patient and plan.

Billed Charges	<b>\$116,225</b>
<b>WellRithms Reductions</b>	<b>\$94,812</b>
Final Payment	<b>\$21,413</b>



### BACKGROUND

After an accidental gunshot injury led to surgery and subsequent billing complications, a group health member in Pennsylvania faced a \$116,225 bill. His injury, a damaged fifth metatarsal of the left hand, was serious enough to warrant surgical intervention with an open reduction and internal fixation (ORIF) using plates and screws, complemented by a nerve graft procedure. This bill was originally repriced by a reference-based-pricing (RBP) vendor.

### RESULTS

The initial patient bill was unusually high, mainly due to implant charges totaling \$55,828. Inspection revealed that the cost of the implants was approximately \$5,175. With an industry standard markup of 25%, implant charges should have been \$6,469. Moreover, the nerve graft, a critical component of the patient's recovery, was billed at almost \$38,000 when its actual cost was about \$3,000.

WellRithms started by conducting an exhaustive review, comparing the billed amounts to actual costs and standard markups. WellRithms found that the initial hospital payment of \$11,999 recommended by the RBP firm underpaid the facility, putting the case at risk. Based on the underlying hospital costs

involved, WellRithms recommended payment of an additional \$9,414, which resulted in a more defensible case for the plan and member. Based on the strength of its case WellRithms was able to indemnify the bill using its Shield product, assuming financial risk and protecting the patient from further financial and legal liability.

Shield also ensures:

- Sustainable Savings & Financial Security: WellRithms Shield protects savings that average 75% off the billed amount.
- Prompt Bill Resolution & Exposure Protection: Shield provides immediate bill closure for the patient and plan, safeguarding against financial exposure and bringing swift resolution to the billing dispute.

WellRithms Chief Medical Officer Ira Weintraub, M.D., noted, "We approached this case with the full weight of our expertise and resources. Shield isn't just about numbers; it's about standing up for patients in the complex world of medical billing.

"By dissecting the hospital's charges and aligning them with our comprehensive cost database, we were able to challenge the inflated figures with confidence. Once we presented our findings, backed by WellRithms' reputation and data, the conversation shifted. We didn't just suggest a fair payment, we guaranteed it, offering indemnification that took the financial risk off the patient completely."

