



## **AGGREGATE AND MONTHLY AGGREGATE ACCOMMODATION CLAIM PROCEDURES**

Once an Insured has exceeded the Aggregate Annual Deductible at the end of a Policy Period we would ask that the following information be submitted for our review:

- Complete the Aggregate Insurance Claim form
- Paid Claims Report ( which we will then choose a selection of claims from)

After we have had an opportunity to review the above material we will contact your office to arrange an on site audit of the claim file. As stated in the stop loss policy, any administrative charges relating to the filing of a claim will not be considered an eligible charge under the reimbursement request.

While on site we will need to review copies of the itemized bills for each claim, the corresponding explanation of benefits, and proof of payment. We will also need to review the following material:

- Enrollment and eligibility record for all covered employees and dependents, including evidence of insurability, if applicable;
- Financial records documenting the funding of claims during the plan year, including reconciled bank statements for the policy period and the three months thereafter;
- A benefit analysis report and/or similar documentation identifying any out of contract payments, medical records fees and administrative fees;
- Documentation regarding voids and refunds processed during and after the policy period pertaining to payments made during the policy period.
- The monthly detailed prescription card billings including claimant name and identification number, drug name and fees charged if a drug card is included on your Insured's plan. (also include if Dental and Vision are included)

We will also need to have access for one technician on an inquiry only basis, if possible, to review on line notes and the like.

Of course there may be additional information necessary for our review once we have had an opportunity to review your initial submission and we would advise you of this information as soon as we could.

At the end of the Audit, the documentation will be evaluated and you will be advised of the results.