

Cost containment programs



At Voya Workplace Solutions, we take pride in offering solutions to help employers mitigate costs and maximize savings.

Our dedicated cost containment team reviews claims to determine if one of our programs could help reduce cost. All of our cost containment programs are designed to be a seamless experience for the member. You can expect:

- Review of claims for savings opportunities or to ensure rates are appropriate, at no cost
- Competitive vendor fees that are a fixed percentage of savings
- Vendor fees to be reimbursed on stop loss claims
- Vendor fees for claims that do not reach the stop loss deductible are not reimbursable under stop loss
- An experienced cost containment team member to meet your individual needs

Please send all inquiries to stoplossnurse@voya.com

ReliaStar Life Insurance Company (Minneapolis, MN) and
ReliaStar Life Insurance Company of New York (Woodbury, NY),
members of the Voya® family of companies

Voya's cost containment programs

Learn more about the programs available to help your clients manage claims costs more effectively. Our team of experts will ensure employers are connected to premier networks and vendors.

Please reach out to us at stoplossnurse@voya.com.

Program	How it works	Actual case*	Cost Containment Savings
Claims review	<p>Our vendors specialize in reviewing claims for billing appropriateness and cost. Our vendors review claims, such as high dollar inpatient claims (COVID, NICU/ PICU/ICU) in and out of network claims, Children's Hospital claims and air ambulance claims to ensure claims are billed appropriately.</p> <ul style="list-style-type: none"> The third-party administrator (TPA) pends the claim and provides our team with the UB-04 and itemized bill Our team then collaborates with the vendor to provide free, preliminary results back to the TPA within two business days TPA and client to determine best course of action The stop loss deductible does not need to be met (this would be direct savings for the employer) Vendor fees are capped and competitive The PPO discount is always retained. Any bill review savings achieved is in addition to the PPO/network discount. It is the plan's responsibility to ensure claims are paid appropriately Our vendors perform off-site, pre-payment bill reviews 	<p>Diagnosis: Respiratory distress of newborn</p> <p>Billed charges: \$1,429,936</p>	<p>\$311,921 (Savings of 23.8%)</p> <p>Vendor fee: \$50K (capped fee)</p> <p>Year of savings: 2023</p>
Specialty pharmacy	<p>There are a variety of ways our vendors can help cost contain high dollar pharmacy claims. Our vendors have access to some of the most competitive drug rates and network options.</p> <ul style="list-style-type: none"> The TPA notifies our cost containment team of the high-cost drug name, charges, dosage, frequency, and location of treatment Our team sends the referral to the vendor for free analysis The vendor provides savings options for future claims 	<p>Diagnosis: Crohn's Disease Rx: Remicade</p> <p>Billed charges: \$37,400</p>	<p>\$11,000 70%</p> <p>Year of savings: 2023</p>
Cancer treatment	<p>We have multiple options to cost contain high-cost cancer claims. We offer access to premiere network rates at nationally recognized facilities and our vendors offer discounts with Cancer Treatment Centers of America (CTCA).</p> <ul style="list-style-type: none"> The third-party administrator (TPA) provides treatment information to our cost containment team Our team sends the referral to the vendor for free analysis The vendor provides savings options for future claims 	<p>Billed charges less the In- Network Discount: \$113,983</p>	<p>\$47,924 42%</p> <p>Year of savings: 2019</p>
Multiple transplant networks	<p>We work with multiple transplant networks. As part of a streamlined process, the TPA/Case Manager provides us with claimant age, facility and type of transplant. In addition:</p> <ul style="list-style-type: none"> We compare contract rates and determine the best contract for each claimant's situation Our team then discusses the findings with the TPA/Case Manager and submits the referral on the TPA's behalf to the vendor of their choice The access fees vary by vendor, type of transplant, and are charged at the time of transplant Once the vendor notifies the facility of the contract, bills are sent directly to the vendor for repricing and then to the TPA for payment 	<p>Type of transplant: Allo Stem Cell</p> <p>Billed charges: \$1,691,159</p>	<p>\$965,742 62%</p> <p>Year of savings: 2021</p>

Program	How it works	Actual case*	Cost Containment Savings
Dialysis	<p>Clients benefit from our established dialysis vendor relationships. Our vendors have contracts with key national dialysis providers.</p> <ul style="list-style-type: none"> • TPA notifies our cost containment team of the high-cost frequency, and location of treatment • Our team sends the referral to a vendor for free analysis • The vendor provides savings options for future claims 	<p>Diagnosis: End-stage renal disease</p> <p>Billed charges: \$155,016</p>	<p>\$121,016</p> <p>78%</p> <p>Year of savings: 2019</p>
Cell and gene therapies	<p>Cell and gene therapy is an emerging treatment that comes with a high cost. We will work with our clients to:</p> <ul style="list-style-type: none"> • Provide a second set of eyes to ensure the treatment is covered under the plan document • Reduce markup on these therapies • Provide savings up to seven figures on the drug alone (AWP) • Provide vendor support to analyze client's dataset to better understand risk 	<p>Type of treatment: CAR-T: Carvykti</p> <p>Billed charges: \$2.86M</p>	<p>\$2.22M</p> <p>(Savings of 78%)</p> <p>Year of savings: 2023</p>

* Claim examples based on actual claims savings realized in the years indicated under each. They are not guarantees of future results. Actual results may vary.



With all vendors: no savings = no fees

About us

Voya Employee Benefits offers a broad array of traditional group insurance products, supplemental benefits, non-insurance services, and stop loss insurance to meet the financial needs of employers and their employees. Insurance products are provided by ReliaStar Life Insurance Company (Minneapolis, MN) or ReliaStar Life Insurance Company of New York (Woodbury, NY). Voya Employee Benefits is a division of both companies.

When it comes to Stop Loss, we've got you covered:

- We have more than 40 years of Stop Loss experience and are one of the top Stop Loss providers¹ in the nation.
- We are a direct writer, which streamlines the claims process so employers get reimbursed faster.
- Our flexible contract offers several optional features and can be tailored to mirror or enhance an employer's existing medical plan.
- We can provide several options for renewals that include no new lasers² and renewal rate caps.
- We offer advanced funding and immediate reimbursement options available for groups that meet certain requirements.

Work with Voya Employee Benefits, and you'll experience:

- ✓ **Confidence.** The insurer receives strong ratings based on financial strength and security from leading independent financial rating organizations.
- ✓ **Flexibility.** Our diverse product portfolio complements many benefit plans, and can be built on an array of enrollment platforms or benefits administration systems.
- ✓ **Simplicity.** You'll experience prompt underwriting, efficient claims processing, premium payments via payroll deduction and more.
- ✓ **Support.** You'll be able to reach out to your dedicated, local team for support, anytime you need it.



¹ Ranking of top stop loss providers in the United States based on yearly premium as of 06/12/2023 by MyHealthGuide Newsletter: News for the Self-Funded Community, and does not include managed health care providers.

² Also known as individual adjusted deductible.

Cost containment services are managed and administered by independent third-party entities not affiliated with Voya Employee Benefits. Voya Employee Benefits, a division of ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, does not warrant, guaranty, or make any representations or warranties whatsoever, express or implied, or assume any liability regarding the use or the results of the cost containment services, including without limitation any financial results, any information transmitted or received, any delay in claims processing or payment, or loss of use of such cost containment services.

Excess Risk (Stop Loss) Insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Policy Form #RL-SL-POL-2013. Form numbers, product availability and specific provisions may vary by state.

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