

Expedited Reimbursement Program





The fastest way to receive funds for eligible claims

QBE's Expedited Reimbursement Program is an enhancement to the QBE Initiated Claims (QIC) program and is only offered to select customers. QBE will initiate specific claim reimbursement requests on behalf of the policyholder, advance and issue the reimbursement, then perform a claims audit. The program is offered at no additional cost to policyholders using ASO Administrators and will reduce the lag time between policyholder funding and stop loss claim reimbursement.

How the Expedited Reimbursement Program works

- To enroll in the Expedited Reimbursement Program, the policyholder must request the service.
- Monthly claim reporting should be sent directly to QIC@qbe.com.
- A QBE claims professional will monitor monthly reporting to identify any individuals with claims in excess of the specific deductible.
- Excess claims must be at least \$10,000 to be eligible.
- Once a claim is identified, QBE will initiate the reimbursement process on the policyholder's behalf.
- QBE will request any additional information (i.e. eligibility, coordination of benefits, etc.) after the reimbursement is processed.
- If, after reimbursement, QBE determines the claim is ineligible, in part or in full, the policyholder will be required to refund QBE the value determined ineligible or QBE may offset the value from future reimbursements.

Benefits of QIC reimbursement

-  Valued-added service with no additional fee
-  Immediate claims initiation removes delay in QBE receiving the claim
-  Simplified claim filing with no request forms required
-  Assists with identifying stop loss claims; we do the work for you

Receiving the reimbursements

To assist with further reducing reimbursement turnaround time, we encourage policyholders to elect ACH claim reimbursements, allowing direct payment to the policyholder's bank account. QBE does not utilize a third party; reimbursement is issued directly from QBE's account to the policyholder's. The policyholder can expect to receive funds within 24 hours of reimbursement. This method also provides a secure conveyance, eliminating paper check handling.

In the event the policyholder chooses to receive funds via paper checks, they can expect checks to be mailed within one business day of claims processing.



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- ▶ **For more information, please contact your QBE business development leader or policy account manager.**

*Top 10' claim made based on premiums earned, see 2023 NAIC Accident & Health Policy Experience Report.

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