

News and Events



**TOKIO MARINE**  
**HCC**

**Benefiting The Self-Insurance Industry**

The  
Pulse

OCT  
2024

HCC Life Insurance Company operating as Tokio Marine HCC - Stop Loss Group

Tokio Marine HCC - Stop Loss Group  
A member of the Tokio Marine HCC Group of Companies  
TMHCC-1235- 10/2024

Visit us online at [tmhcc.com/StopLoss](https://tmhcc.com/StopLoss)  
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50 YEARS  
1974 – 2024

View the  
full report



# 2024

## ANNUAL MARKET REPORT

HCC Life Insurance Company Operating as Tokio Marine HCC – Stop Loss Group  
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TMHCC1218 – 06/2024

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Tokio Marine HCC – Stop Loss Group (TMHCC) is proud to present our 2024 Annual Market Report. As you have come to expect from this report, we provide useful information for consulting with your clients on the challenges of offering competitive and affordable healthcare benefits to their employees and their families. We cover topics including the continued escalation of catastrophic claims, top diagnostic categories by frequency, severity, and total cost, trends in transplants, and more. We also provide helpful information around subjects such as maturity of stop loss claims, appropriate specific deductible levels, average stop loss deductibles and claims by state, leveraged trend, cost containment savings, and Preferred Provider Organization network versus Reference-Based Pricing program experience.

# Annual Market Report 2024



# TEA TIME WITH TOKIO MARINE HCC

## EPIISODE 3: CELL AND GENE THERAPY

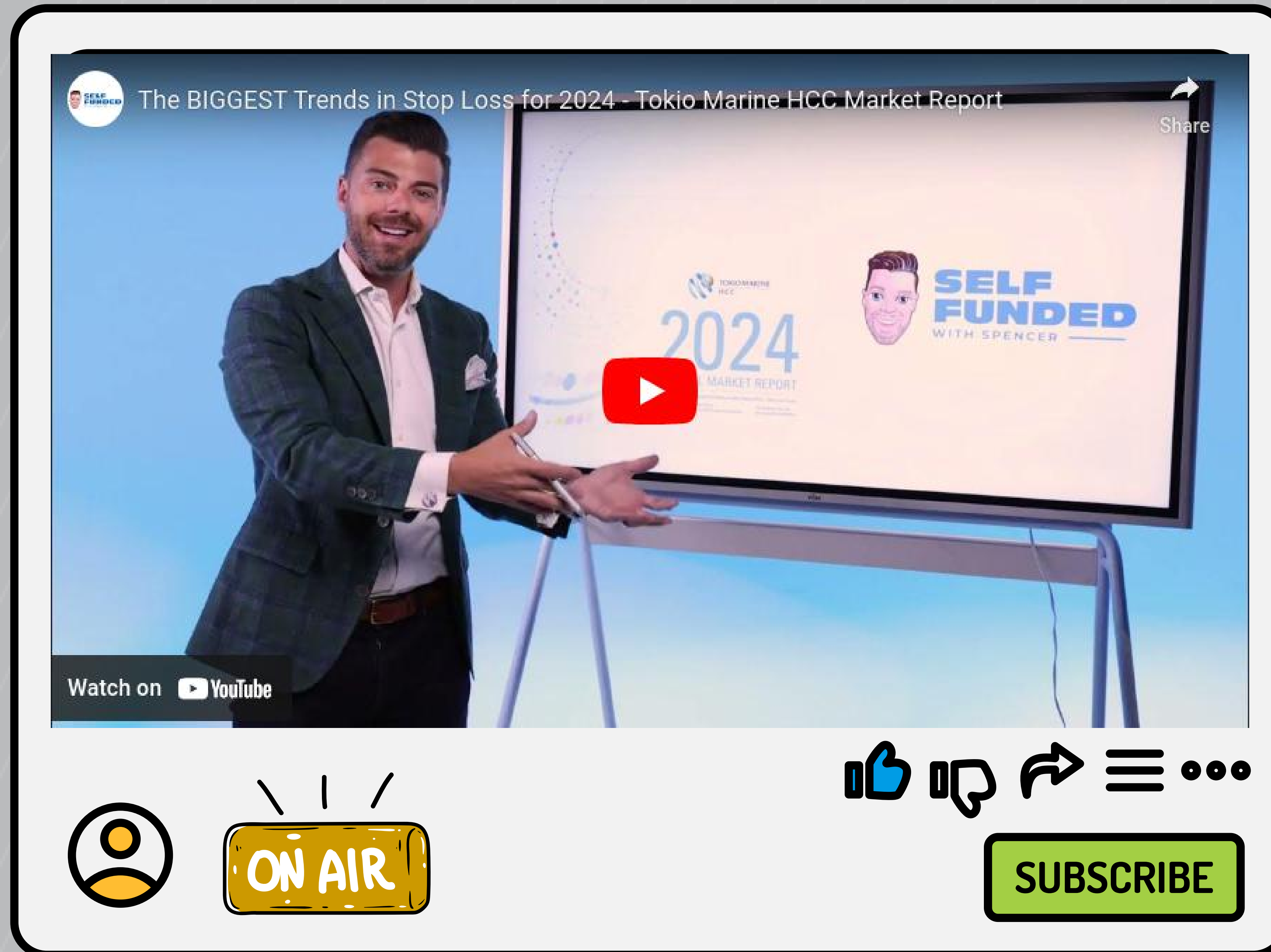


Join David Grider (Chief Marketing Officer) and Robby Kerr (Chief Product Officer) as they discuss cell and gene therapy and how it ties in with the stop loss industry.



Send us your comments, questions or topics you would like to hear about in future podcasts- [teatime@tmhcc.com](mailto:teatime@tmhcc.com)

# SELF-FUNDED WITH SPENCER SMITH



**The BIGGEST  
Trends in  
Stop Loss for 2024:**

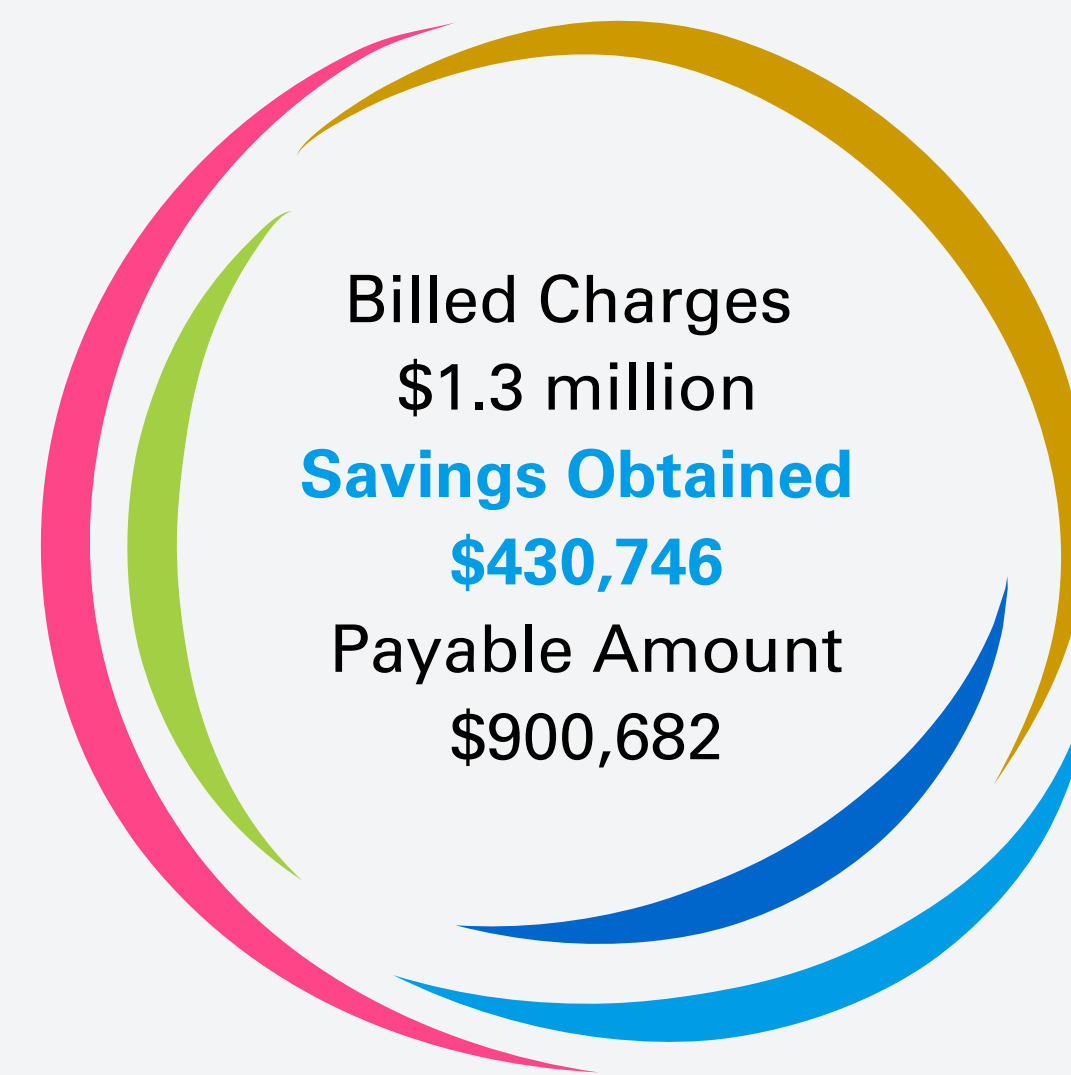
**Join Spencer Smith, Senior Vice President of Consultant Development at ParetoHealth, as he discusses the 2024 Tokio Marine HCC Annual Market Report.**

# CLAIMS SUCCESS STORIES

## Neonate:

TMHCC received a claim for a neonate born with complications such as a prolonged intubation course prior to transfer, respiratory failure, interstitial emphysema, and germinal matrix hemorrhage. A TMHCC Neonate nurse identified this neonate in a pre-cert review. TMHCC then engaged a third-party vendor and worked closely with the Administrator who in turn submitted a revised claim and paid according to the bill review provided by the Vendor.

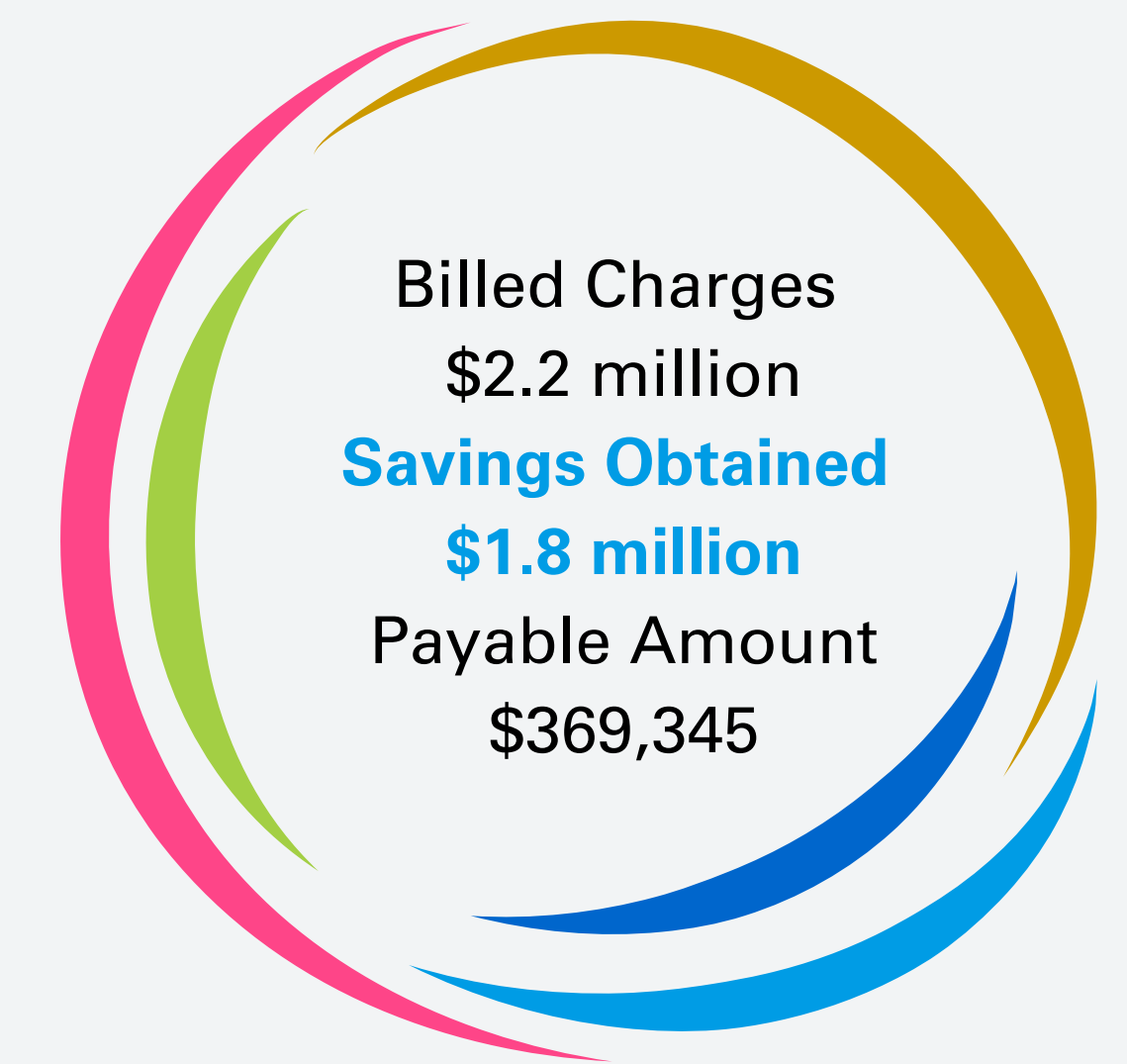
Savings obtained: **\$430,746.38**



## Transplant:

In November of 2022 SCU was notified by the TPA of a claimant who was in need originally of a kidney transplant. The Specialty Claims Unit (SCU) nurse was able to put a contract in place for when the situation would occur. Unfortunately, less than a year later the claimant ended up with a kidney and pancreas transplant, with complications. With the contract in place, the billed amount was \$2,240,826, paid amount was \$369,345.

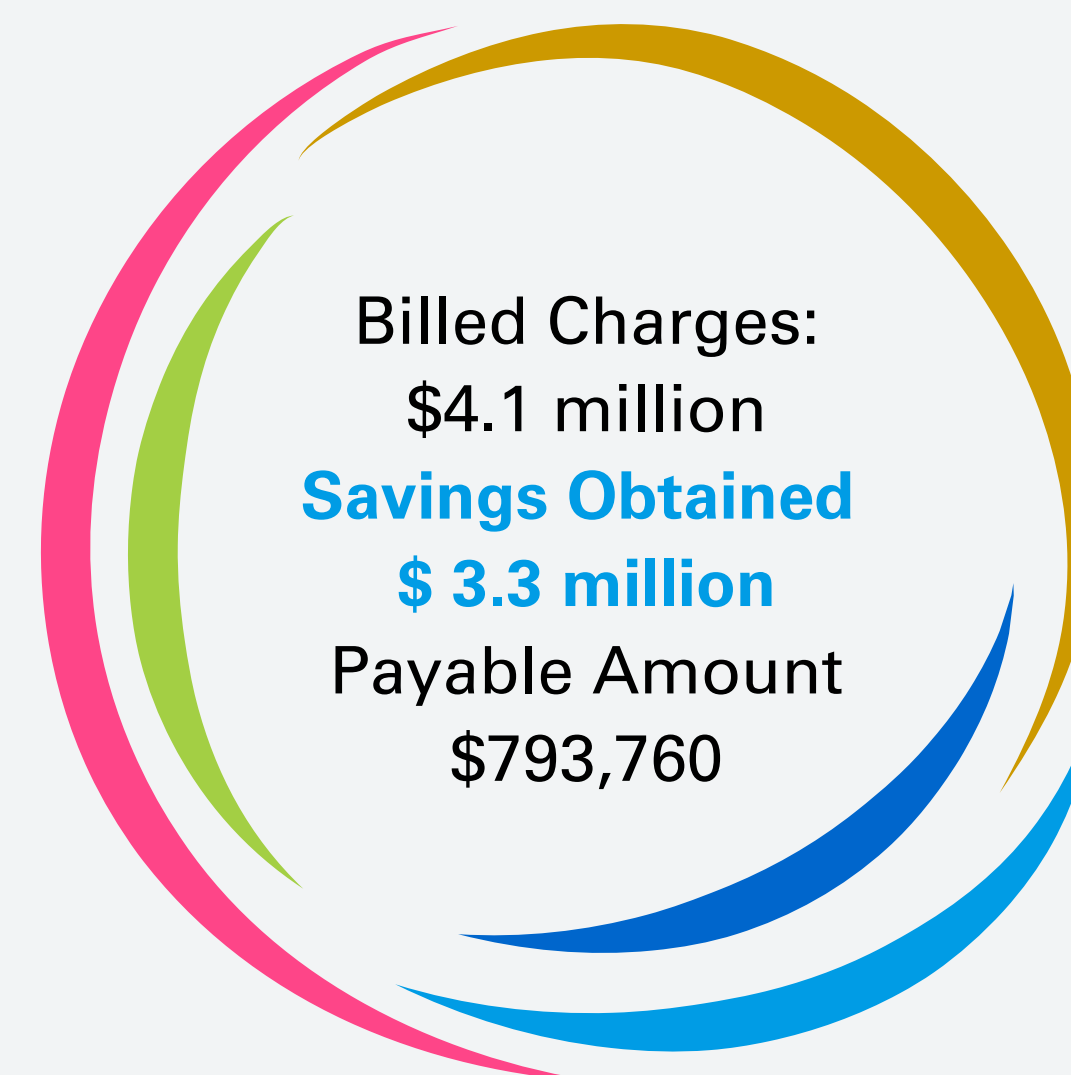
Savings obtained: **\$1,871,481.**



## PCU Negotiated Success:

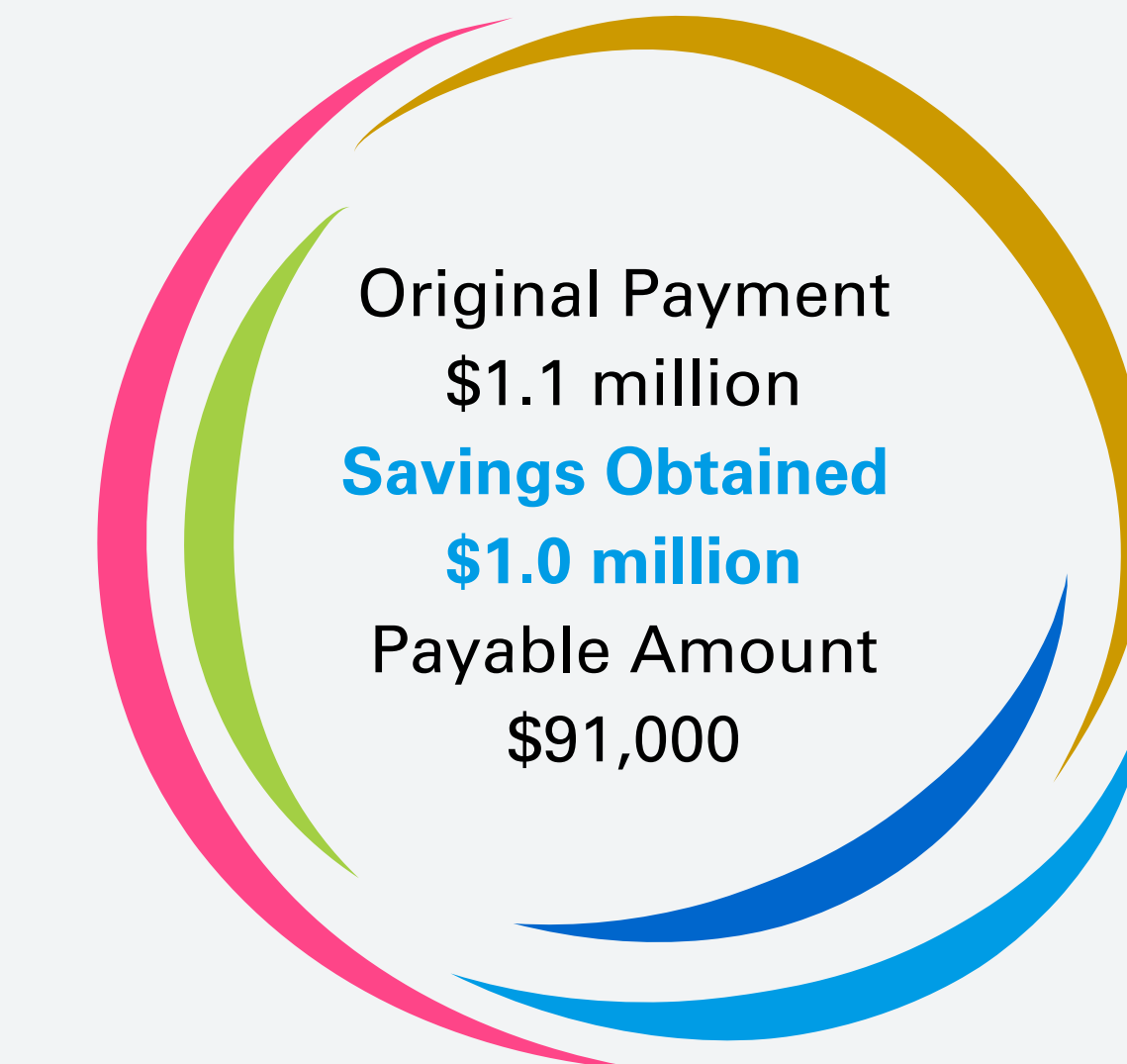
TMHCC received a rush request on a high dollar reimbursement request for \$4.1 million on a claimant that had a 59-day inpatient stay with sepsis. Fortunately, with the claim not yet being paid, our Preliminary Claims Unit (PCU) engaged a third-party vendor who reached out immediately to the facility and was able to negotiate a sign off in a matter of 3 days. The \$4.1 million claim was negotiated to pay \$704,000.

Savings obtained: **\$3.3 million**



## Claim Repricing Error:

SCU identified a potential claim repricing issue for a neonate where the 14-day inpatient stay was billed at \$91,000, but the facility was paid \$1.1 million. After extensive investigation and continued discussion with the producer and administrator, it was ultimately determined that the claim was repriced incorrectly and should have been paid at 91K. Savings of **\$1 Million** achieved was returned to the policy holder.





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# Custom Benchmarking New Business Proposal

Prepared for:  
DG Manufacturing Group

Presented by:  
Adroit Benefit Consulting



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Also available for Renewals, all TMHCC Proposals are accompanied by Custom Benchmarking pages to assist you as you consult with your clients in their stop loss coverage decisions.

## 2024 Custom Benchmarking Quick Reference Guide