

Help Take Control of Medical Costs with C&F ReClaim

Your Partner
in Catastrophic
Medical Management



C&F understands the weight of medical events and the impact they can have on employers' claims or healthcare costs. That's why we're proud to offer C&F ReClaim, our service designed to support employer stop loss, MGU and specialty risk programs, including student and travel medical. We are an exclusive, value-added-complimentary service, providing early identification of complex cases for the best clinical outcomes and cost savings for your customers.

Why Choose C&F ReClaim?

Clinical Expertise
and Customized
Case Solutions

Oncology Cost
Management

Hospital Claim
Payment Integrity

Expertise at Your Fingertips

Our dedicated in-house clinical professional team and select top cost containment vendors are committed to helping improve member health and managing costs for you and your clients.

Customized Support

We delve into each case, ask critical questions and tailor our consultation to help ensure optimal clinical and financial outcomes.

Our nurse consultants will help you answer questions such as:

- Can we reduce hospital costs with an existing PPO network in place?
- How do we determine if charges are reasonable or excessive?
- What's the standard of care for premature babies?
- Which transplant network contract is the best fit?
- What conditions can lead to a need for gene or cellular therapy?



Achieving Positive Financial Outcomes*

Our expert team collaborates with our partners to implement cost containment strategies that may help drive significant financial savings. For example, we saved over \$330,000 on two hospital claims with just one agency partner. By utilizing our bill review services to identify billing errors, we effectively reduced claim costs, helping control medical expenses and stabilize stop loss renewal rates. Reach out to us for help in enhancing your clients' financial health.

Comprehensive Services

From hemophilia to transplant management, and from specialty pharmacy to gene and cell therapy, our services cover a wide range of complex claims needs.

Cost Management

As cancer and other chronic diseases become more common and healthcare costs rise, employers are facing higher overall healthcare expenses. Through our arrangements with specialty pharmacy vendors and hospital bill negotiators, we can help you reclaim control over their financial exposure.

Seamless Support and Collaboration

Managing large claims can be difficult. Our service is designed to help protect the integrity of the self-insured industry by ensuring responsible claims payment. We'll collaborate with you and our partners to gather necessary information and provide expert guidance and recommendations. Our goal is to deliver timely and seamless support to help maximize member care and achieve cost savings.

Getting Started is Easy

Partner with C&F and let our experienced clinicians guide you through the complexities of medical claims management. Together, we can help limit claim expenses and manage medical risks effectively.

Connect with Sandra Lidberg, head of our ReClaim team, with any questions today! She'll walk you through our process and how you can get started even with just one claim.



Sandra Lidberg

RN, CCM, AVP, Clinical Risk Management

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www.cfins.com/accident-health/stop-loss-insurance/#ESL



*Cost savings can vary widely among individual cases. Please consult with your C&F ReClaim representative for specific details.

The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2024.

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