



January 2020

Go Live Date

Plan Health Review

Company C

Plan Name

Benefit Indemnity Corporation

Broker Name

SISCO Benefits

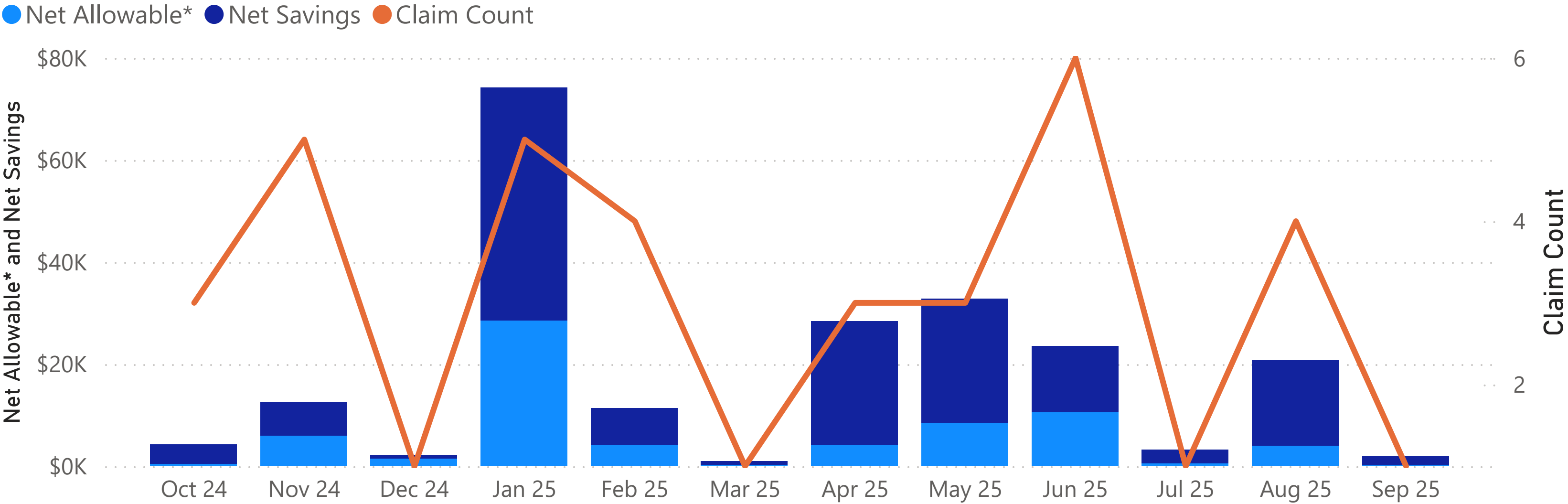
TPA

10/21/2025

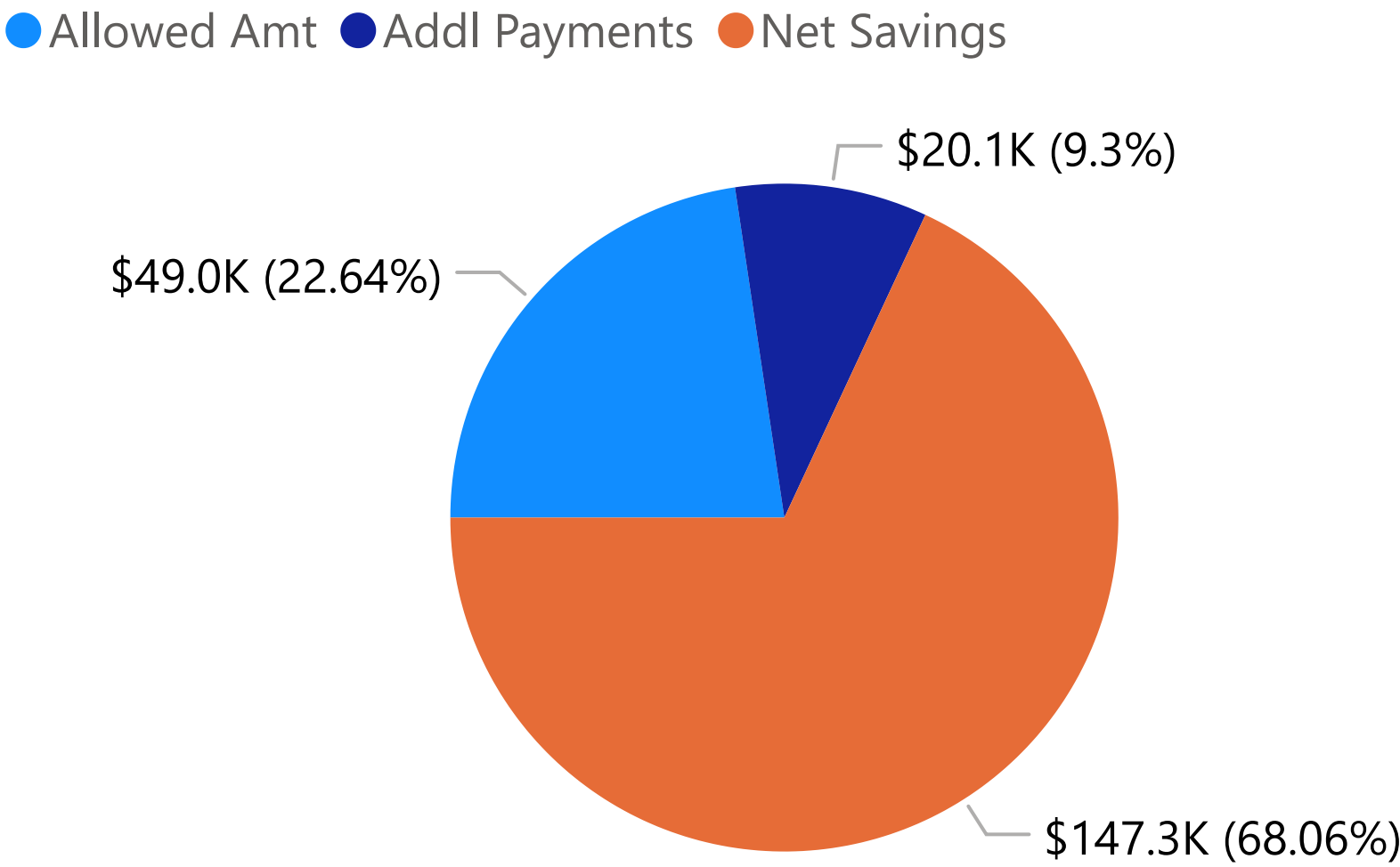
Date of Report

Executive Summary

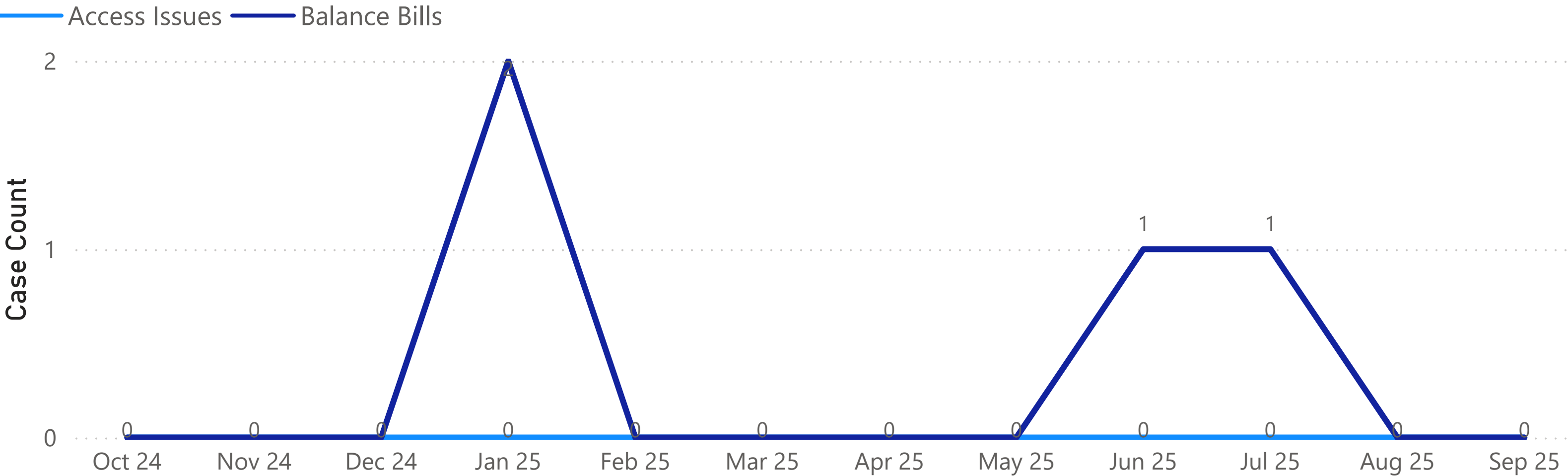
12 Month Claim Trend



Distribution of Total Billed Charges



12 Month Case Trend



Multiple of Medicare

Average Billed Charges	5.51
Average Allowed Amount	1.25
Average Net Allowable*	1.76



*Net Allowable - repriced allowable plus additional payments per settlement

These figures are for claims repriced by 6DH prior to adjudication and cost sharing being applied by the plan's TPA

High-Cost Drivers

Top 20 Outpatient CPT Codes

Code	Claim Count
80053 - Comprehen metabolic panel	6
85025 - Complete cbc w/auto diff wbc	5
81025 - Urine pregnancy test	4
90471 - Immunization admin	4
90715 - Tdap vaccine 7 yrs/> im	4
99284 - Emergency dept visit mod mdm	4
81001 - Urinalysis auto w/scope	3
85027 - Complete cbc automated	3
93975 - Vascular study	3
96374 - Ther/proph/diag inj iv push	3
96375 - Tx/pro/dx inj new drug addon	3
97530 - Therapeutic activities	3
99285 - Emergency dept visit hi mdm	3
G0378 - Hospital observation per hr	3
J2405 - Ondansetron hcl injection	3
Q9967 - Locm 300-399mg/ml iodine,1ml	3
82728 - Assay of ferritin	2
87491 - Chlmyd trach dna amp probe	2
97161 - Pt eval low complex 20 min	2
S9443 -	2

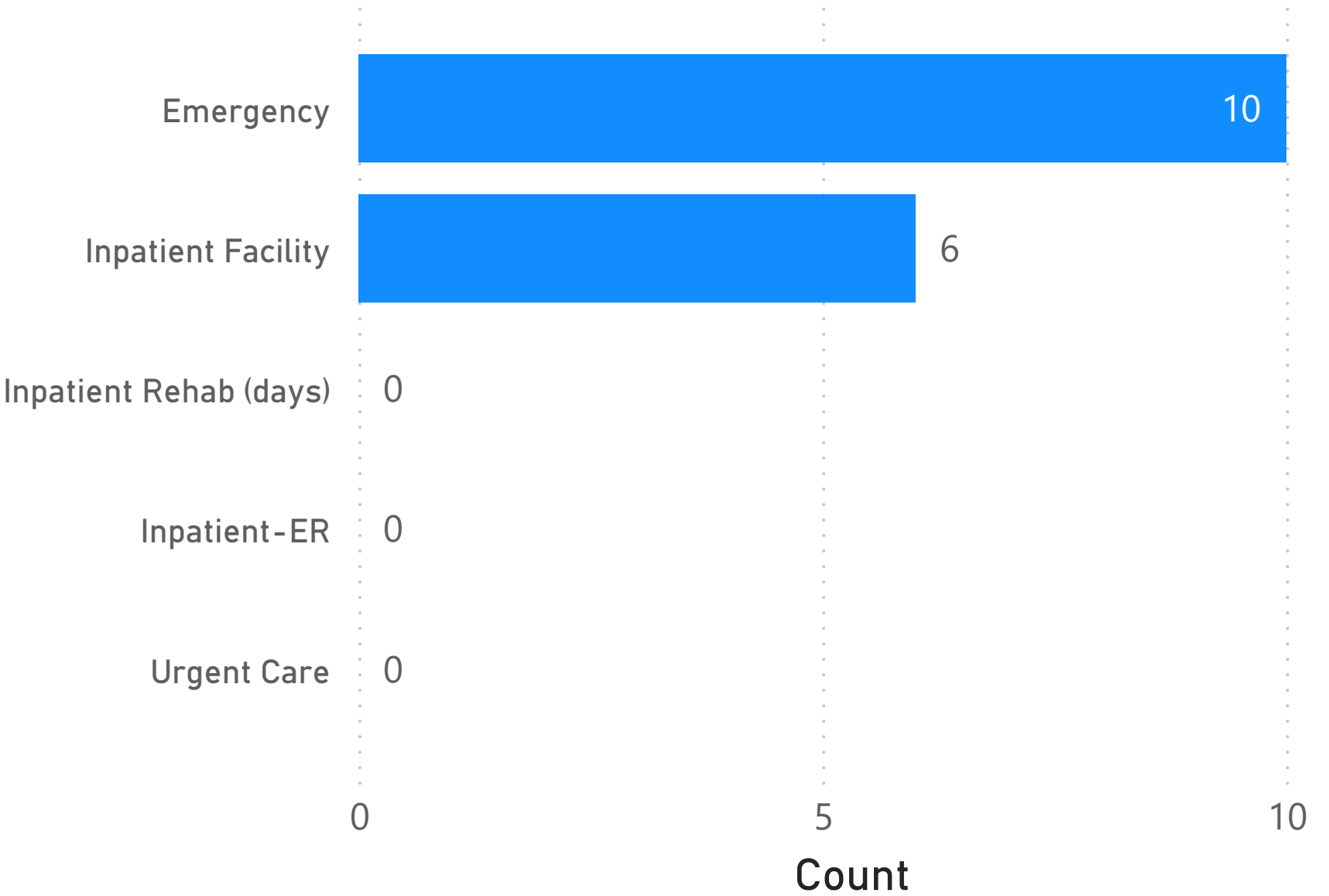
Top 5 DRGs

DRG Description	Net Allowable*
807 - Vaginal Delivery Without Sterilization Or D&C Without Cc/Mcc	\$7,685
794 - Neonate With Other Significant Problems	\$1,700

Top 10 Diagnosis Codes

Diagnosis Code	Net Allowable*
C4371 - Malignant melanoma of right lower limb, including hip	\$28,030
J101 - Influenza due to other identified influenza virus with other respiratory manifestations	\$2,057
N2889 - Other specified disorders of kidney and ureter	\$2,386
N3001 - Acute cystitis with hematuria	\$2,809
O200 - Threatened abortion	\$3,302
O9832 - Other infections with a predominantly sexual mode of transmission complicating childbirth	\$7,685
R519 - Headache, unspecified	\$2,460
S0232XA - Fracture of orbital floor, left side, initial encounter for closed fracture	\$3,724
S2242XA - Multiple fractures of ribs, left side, initial encounter for closed fracture	\$2,444
S53402A - Unspecified sprain of left elbow, initial encounter	\$1,519

Emergency and Inpatient Services



Top 5 States by Claim Volume

State	Claim Count	Billed Charges	Net Allowable*	Net CMS Multiple
NC	37	\$216,415	\$69,121	1.76

*Net Allowable - repriced allowable plus additional payments per settlement

Claim Summary - All-Time

Claims Repriced from: 4/1/2020 To: 9/1/2025

Claim Summary

Claim Type	Claim Count	Billed	Allowed	Additional Payment	Net Allowable*	Net Savings	Net Savings %	Net CMS Multiple*
Inpatient	12	\$189,416	\$54,260	\$1,885	\$56,145	\$133,271	70.36%	1.12
Outpatient	108	\$487,338	\$118,595	\$32,606	\$151,201	\$336,137	68.97%	1.68
Total	120	\$676,755	\$172,855	\$34,491	\$207,346	\$469,409	69.36%	1.48

4.85

Billed to Medicare

1.37

Average Claim Turnaround Time

1.48

Net CMS Multiple*

69.36%

Net Savings %

Balance Bills

12	12
Balance Bills Opened	Balance Bills Closed
169	0
Average Case Resolution Time (Days)	Average Case Resolution Time (Days)
10.00 %	
Balance Billed Claim Percentage	

Access Issues

0 Access Issues Opened 0 Access Issues Closed

0 Average Case Resolution Time (Days)

169 Average Case Resolution Time (Days)

10.00 % Balance Billed Claim Percentage

*Net Allowable - repriced allowable plus additional payments per settlement

*Net CMS Multiple - ratio of Net Allowable to CMS Total



Claim Summary - Plan Year

Claims Repriced from: 1/1/2025 To: 9/1/2025

Claim Summary

Claim Type	Claim Count	Billed	Allowed	Additional Payment	Net Allowable*	Net Savings	Net Savings %	Net CMS Multiple*
Inpatient	6	\$22,243	\$10,118	\$0	\$10,118	\$12,125	54.51%	1.40
Outpatient	22	\$175,058	\$33,030	\$17,980	\$51,010	\$124,048	70.86%	1.91
Total	28	\$197,302	\$43,148	\$17,980	\$61,128	\$136,174	69.02%	1.80

5.82

Billed to Medicare

1.35

Average Claim Turnaround Time

1.80

Net CMS Multiple*

69.02%

Net Savings %

Balance Bills

4

Balance Bills Opened

4

Balance Bills Closed

53

Average Case Resolution Time (Days)

7.14 %

Balance Billed Claim Percentage

Access Issues

0

Access Issues Opened

0

Access Issues Closed

0

Average Case Resolution Time (Days)

*Net Allowable - repriced allowable plus additional payments per settlement

*Net CMS Multiple - ratio of Net Allowable to CMS Total



Utilization - All-Time

Claims Repriced from: 4/1/2020 To: 9/1/2025

Top Utilized Providers by Claim Volume

Billing Provider Name	Claim Count	Billed	Allowed	Additional Payment	Net Allowable	Net Savings	Net Savings %	Claim Acceptance Rate	Net CMS Multiple
CAROLINAS MEDICAL CENTER	41	\$222,406	\$48,909	\$28,843	\$77,752	\$144,654	65.04%	75.6%	1.63
THE PRESBYTERIAN HOSPITAL	32	\$290,577	\$67,760	\$0	\$67,760	\$222,817	76.68%	100.0%	1.34
THE CHARLOTTE-MECKLENBURG HOSPITAL AUTHORITY	26	\$104,226	\$35,458	\$5,648	\$41,106	\$63,121	60.56%	88.5%	1.55
CAROLINAS REHABILITATION	4	\$4,390	\$1,206	\$0	\$1,206	\$3,184	72.52%	100.0%	1.40
NOVANT HEALTH MATTHEWS MEDICAL CENTER LLC	4	\$2,518	\$764	\$0	\$764	\$1,754	69.65%	100.0%	1.40
NOVANT HEALTH MINT HILL MEDICAL CENTER, LLC	4	\$20,310	\$4,018	\$0	\$4,018	\$16,293	80.22%	100.0%	1.22
CAROLINAS PHYSICIANS NETWORK INC	3	\$5,518	\$2,276	\$0	\$2,276	\$3,242	58.75%	100.0%	1.40
CHARLOTTE GASTROENTEROLOGY & HEPATOLOGY, PLLC	3	\$9,075	\$3,261	\$0	\$3,261	\$5,814	64.07%	100.0%	1.40
STONE INSTITUTE OF THE CAROLINAS LLC	2	\$15,784	\$8,539	\$0	\$8,539	\$7,245	45.90%	100.0%	1.40
CHARLOTTE GASTROENTEROLOGY	1	\$1,950	\$664	\$0	\$664	\$1,286	65.97%	100.0%	1.40
Total	120	\$676,755	\$172,855	\$34,491	\$207,346	\$469,409	69.36%	89.2%	1.48

Top Utilized Providers by Spend

Billing Provider Name	Claim Count	Billed	Allowed	Additional Payment	Net Allowable	Net Savings	Net Savings %	Claim Acceptance Rate	Net CMS Multiple
CAROLINAS MEDICAL CENTER	41	\$222,406	\$48,909	\$28,843	\$77,752	\$144,654	65.04%	75.6%	1.63
THE PRESBYTERIAN HOSPITAL	32	\$290,577	\$67,760	\$0	\$67,760	\$222,817	76.68%	100.0%	1.34
THE CHARLOTTE-MECKLENBURG HOSPITAL AUTHORITY	26	\$104,226	\$35,458	\$5,648	\$41,106	\$63,121	60.56%	88.5%	1.55
STONE INSTITUTE OF THE CAROLINAS LLC	2	\$15,784	\$8,539	\$0	\$8,539	\$7,245	45.90%	100.0%	1.40
NOVANT HEALTH MINT HILL MEDICAL CENTER, LLC	4	\$20,310	\$4,018	\$0	\$4,018	\$16,293	80.22%	100.0%	1.22
CHARLOTTE GASTROENTEROLOGY & HEPATOLOGY, PLLC	3	\$9,075	\$3,261	\$0	\$3,261	\$5,814	64.07%	100.0%	1.40
CAROLINAS PHYSICIANS NETWORK INC	3	\$5,518	\$2,276	\$0	\$2,276	\$3,242	58.75%	100.0%	1.40
CAROLINAS REHABILITATION	4	\$4,390	\$1,206	\$0	\$1,206	\$3,184	72.52%	100.0%	1.40
NOVANT HEALTH MATTHEWS MEDICAL CENTER LLC	4	\$2,518	\$764	\$0	\$764	\$1,754	69.65%	100.0%	1.40
CHARLOTTE GASTROENTEROLOGY	1	\$1,950	\$664	\$0	\$664	\$1,286	65.97%	100.0%	1.40
Total	120	\$676,755	\$172,855	\$34,491	\$207,346	\$469,409	69.36%	89.2%	1.48

Utilization - Plan Year

Claims Repriced from: 1/1/2025 To: 9/1/2025



Top Utilized Providers by Claim Volume

Billing Provider Name	Claim Count	Billed	Allowed	Additional Payment	Net Allowable	Net Savings	Net Savings %	Claim Acceptance Rate	Net CMS Multiple
CAROLINAS MEDICAL CENTER	11	\$137,925	\$24,931	\$17,980	\$42,911	\$95,014	68.89%	72.7%	2.18
THE PRESBYTERIAN HOSPITAL	10	\$46,133	\$14,140	\$0	\$14,140	\$31,993	69.35%	100.0%	1.30
THE CHARLOTTE-MECKLENBURG HOSPITAL AUTHORITY	3	\$7,977	\$2,054	\$0	\$2,054	\$5,924	74.25%	100.0%	1.12
NOVANT HEALTH MATTHEWS MEDICAL CENTER LLC	2	\$1,440	\$502	\$0	\$502	\$938	65.16%	100.0%	1.40
CHARLOTTE GASTROENTEROLOGY	1	\$1,950	\$664	\$0	\$664	\$1,286	65.97%	100.0%	1.40
CAROLINAS PHYSICIANS NETWORK INC	1	\$1,876	\$858	\$0	\$858	\$1,018	54.26%	100.0%	1.40
Total	28	\$197,302	\$43,148	\$17,980	\$61,128	\$136,174	69.02%	89.3%	1.80

Top Utilized Providers by Spend

Billing Provider Name	Claim Count	Billed	Allowed	Additional Payment	Net Allowable	Net Savings	Net Savings %	Claim Acceptance Rate	Net CMS Multiple
CAROLINAS MEDICAL CENTER	11	\$137,925	\$24,931	\$17,980	\$42,911	\$95,014	68.89%	72.7%	2.18
THE PRESBYTERIAN HOSPITAL	10	\$46,133	\$14,140	\$0	\$14,140	\$31,993	69.35%	100.0%	1.30
THE CHARLOTTE-MECKLENBURG HOSPITAL AUTHORITY	3	\$7,977	\$2,054	\$0	\$2,054	\$5,924	74.25%	100.0%	1.12
CAROLINAS PHYSICIANS NETWORK INC	1	\$1,876	\$858	\$0	\$858	\$1,018	54.26%	100.0%	1.40
CHARLOTTE GASTROENTEROLOGY	1	\$1,950	\$664	\$0	\$664	\$1,286	65.97%	100.0%	1.40
NOVANT HEALTH MATTHEWS MEDICAL CENTER LLC	2	\$1,440	\$502	\$0	\$502	\$938	65.16%	100.0%	1.40
Total	28	\$197,302	\$43,148	\$17,980	\$61,128	\$136,174	69.02%	89.3%	1.80

Balance Bill Summary - All-Time

Case Resolution

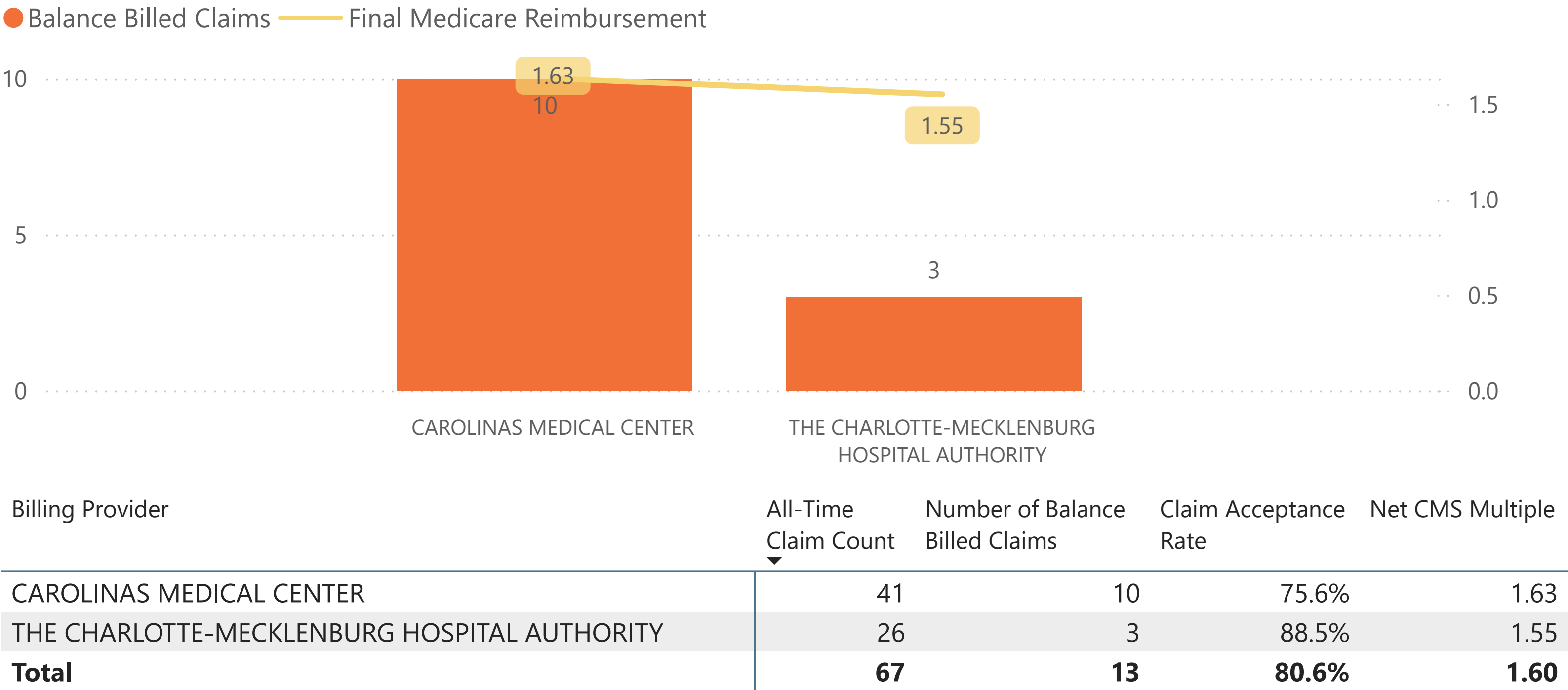
Status	Balance Bills	% of Cases
Above Authority	6	50.00%
Closed Without Settlement	1	8.33%
Settled Under Threshold	4	33.33%
Under Authority	1	8.33%
Total	12	100.00%

Note: A balance bill may contain multiple claims

Case Resolution Glossary

- Above Authority - case settled over plan-authorized multiple of CMS with plan signoff
- At Original Repricing - case settled with no additional payment
- Closed Without Settlement - case closed without settlement or write-off
- MediShield - case submitted to third-party legal team
- Open - case still being worked by 6 Degrees Health
- Outside Counsel - case submitted to client external legal team
- Settled Under Threshold - case submitted for payment under plan-designated threshold
- Under Authority - case settled under plan-authorized multiple of CMS

Top Balance Billers



Balance Bill Summary - Plan Year

Case Resolution

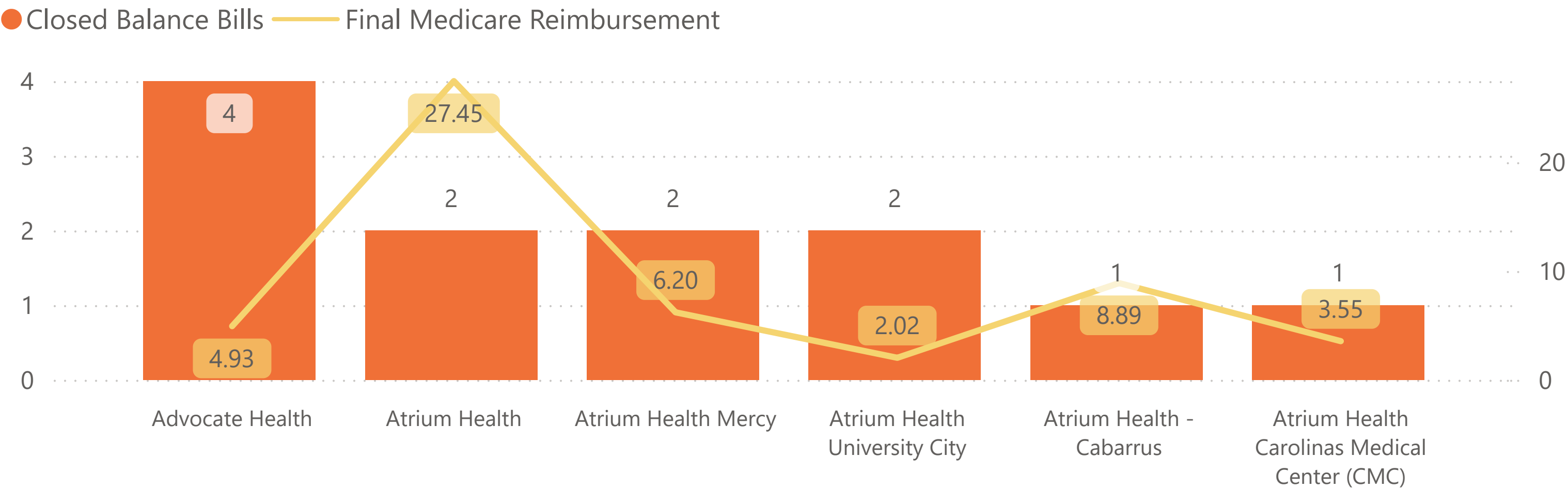
Status	Balance Bills	% of Cases
Above Authority	2	50.00%
Settled Under Threshold	2	50.00%
Total	4	100.00%

Note: A balance bill may contain multiple claims

Case Resolution Glossary

- Above Authority - case settled over plan-authorized multiple of CMS with plan signoff
- At Original Repricing - case settled with no additional payment
- Closed Without Settlement - case closed without settlement or write-off
- MediShield - case submitted to third-party legal team
- Open - case still being worked by 6 Degrees Health
- Outside Counsel - case submitted to client external legal team
- Settled Under Threshold - case submitted for payment under plan-designated threshold
- Under Authority - case settled under plan-authorized multiple of CMS

Top Balance Billers



Billing Provider	Closed Balance Bills	Total Balance Bill Amount	Additional Payment	Net CMS Multiple*
Advocate Health	4	\$13,428	\$6,986	4.93
Atrium Health	2	\$4,384	\$3,470	27.45
Atrium Health Mercy	2	\$4,035	\$3,527	6.20
Atrium Health University City	2	\$7,516	\$4,036	2.02
Atrium Health - Cabarrus	1	\$2,091	\$1,612	8.89
Atrium Health Carolinas Medical Center (CMC)	1	\$20,994	\$14,861	3.55
Total	12	\$52,448	\$34,491	3.49

*Net CMS Multiple is on balance bill cases only

Access Issue Summary - All-Time

Case Resolution

Status	Access Issues	% of Cases
Total		

Top Access Issue Providers

Provider	Access Issues	Avg Settlement Time (Days)
----------	---------------	----------------------------

Case Resolution Glossary

- Alternate Providers - case resulted in different Providers
- Closed at Client Request - case closed at request of the Client
- Executed Agreement - case resolved with Single-Case Agreement or Direct Contract
- First Call - case resolved with one call to Provider
- No response from member - case closed due to no member response
- Open - case still being worked by 6 Degrees Health

Access Issue Summary - Plan Year

Case Resolution

Status	Access Issues	% of Cases
Total		

Top Access Issue Providers

Provider	Access Issues	Avg Settlement Time (Days)
----------	---------------	----------------------------

Case Resolution Glossary

- Alternate Providers - case resulted in different Providers
- Closed at Client Request - case closed at request of the Client
- Executed Agreement - case resolved with Single-Case Agreement or Direct Contract
- First Call - case resolved with one call to Provider
- No response from member - case closed due to no member response
- Open - case still being worked by 6 Degrees Health



Appeals

Appeals Status

0

Appeal Case Count

0

Appeals Open

0

Appeal Closed

0

Appeal 1st Appeal

0

Appeal 2nd Appeal

0

Balance Bill Appeal

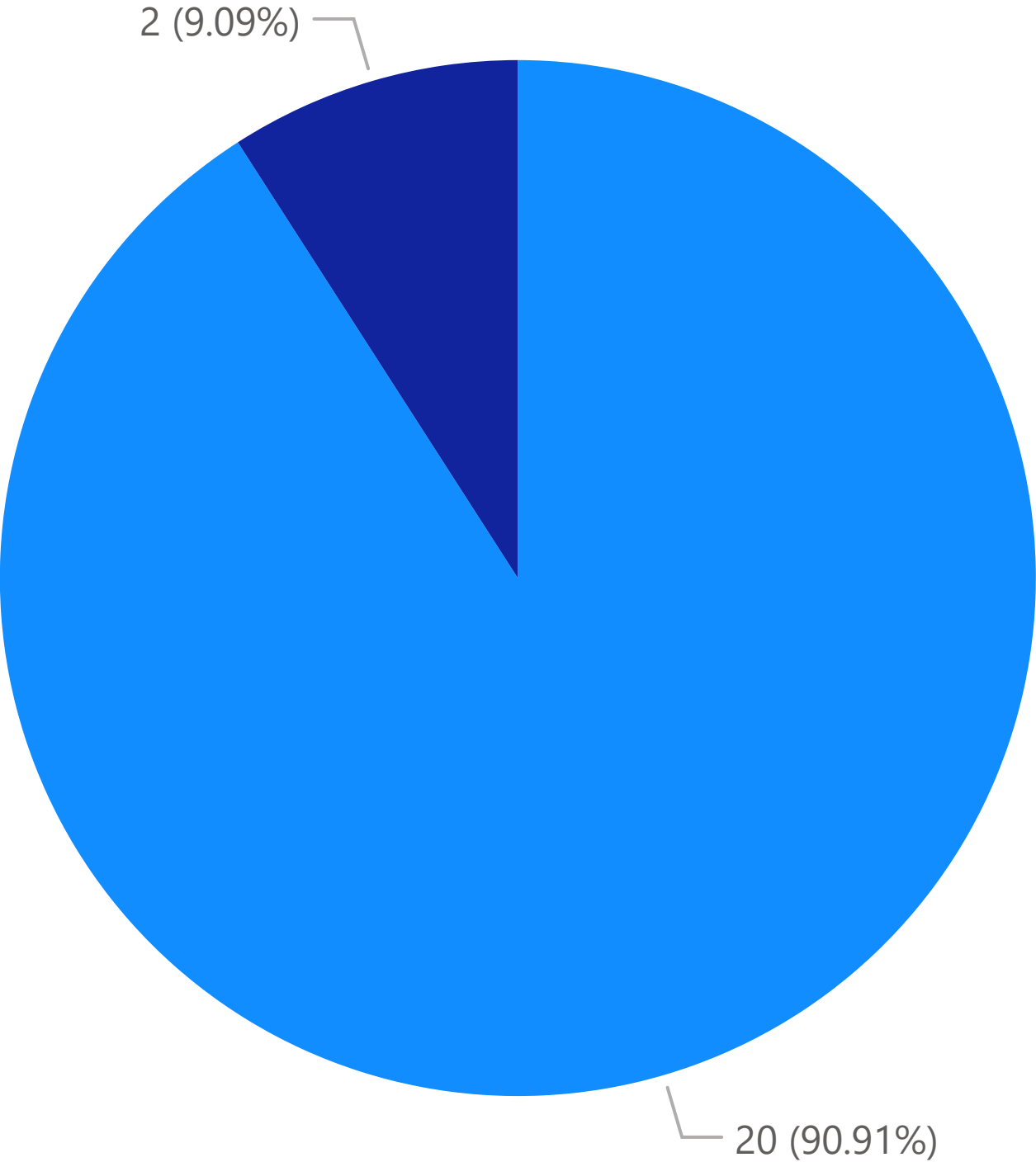
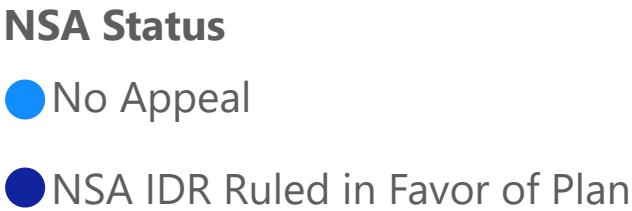
Appeal Closed Status Case Count

NSA Appeals



Claim Count	NSA Status
20	No Appeal
2	NSA IDR Ruled in Favor of Plan
22	

NSA Appeals



Call Ahead

Call Ahead Status

Call Ahead Status

Call Ahead Count

