



June 2020

Go Live Date

Plan Health Review

Company R

Plan Name

Benefit Indemnity Corporation

Broker Name

SISCO Benefits

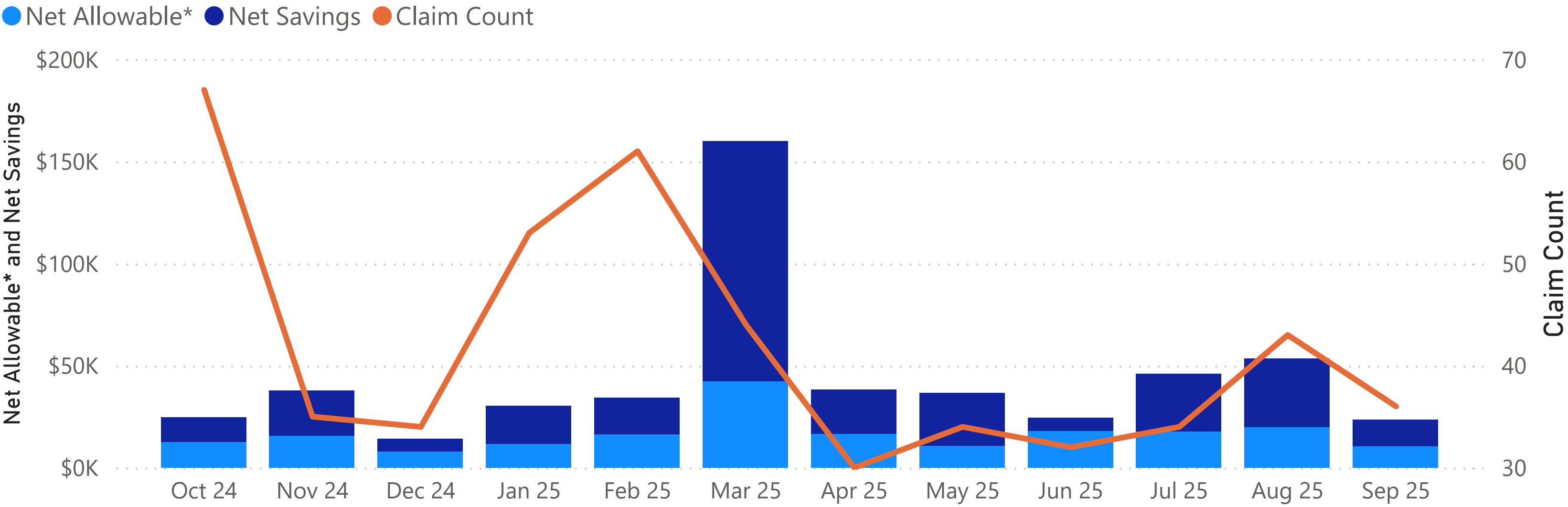
TPA

10/21/2025

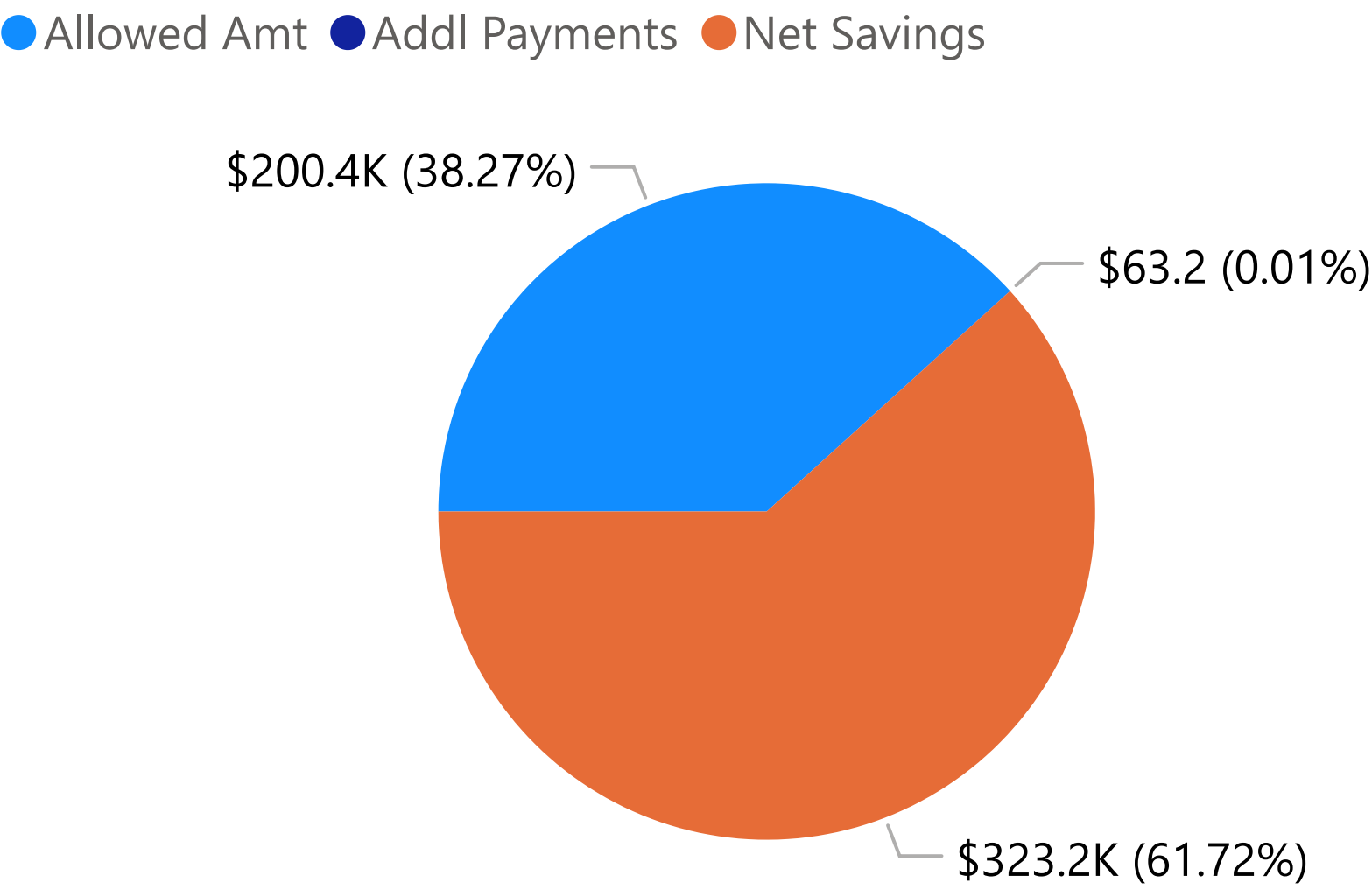
Date of Report

Executive Summary

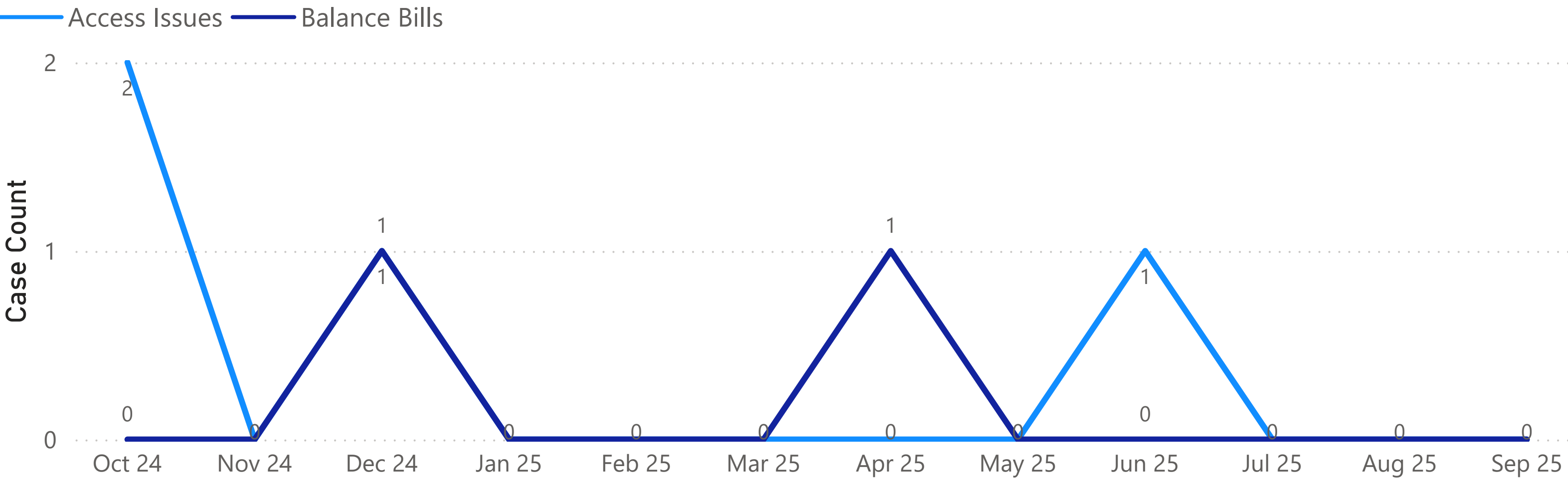
12 Month Claim Trend



Distribution of Total Billed Charges



12 Month Case Trend



Multiple of Medicare

Average Billed Charges	2.89
Average Allowed Amount	1.11
Average Net Allowable*	1.11



*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
36415 - Coll venous bld venipuncture	28
85025 - Complete cbc w/auto diff wbc	20
80053 - Comprehen metabolic panel	16
99284 - Emergency dept visit mod mdm	11
96374 - Ther/proph/diag inj iv push	9
80061 - Lipid panel	7
81001 - Urinalysis auto w/scope	7
86850 - Rbc antibody screen	7
96361 - Hydrate iv infusion add-on	7
99285 - Emergency dept visit hi mdm	7
76819 - Fetal biophys profil w/o nst	6
83036 - Hemoglobin glycosylated a1c	6
83690 - Assay of lipase	6
87086 - Urine culture/colony count	6
96375 - Tx/pro/dx inj new drug addon	6
J2405 - Ondansetron hcl injection	6
85027 - Complete cbc automated	5
86900 - Blood typing serologic abo	5
86901 - Blood typing serologic rh(d)	5
J1885 - Ketorolac tromethamine inj	5

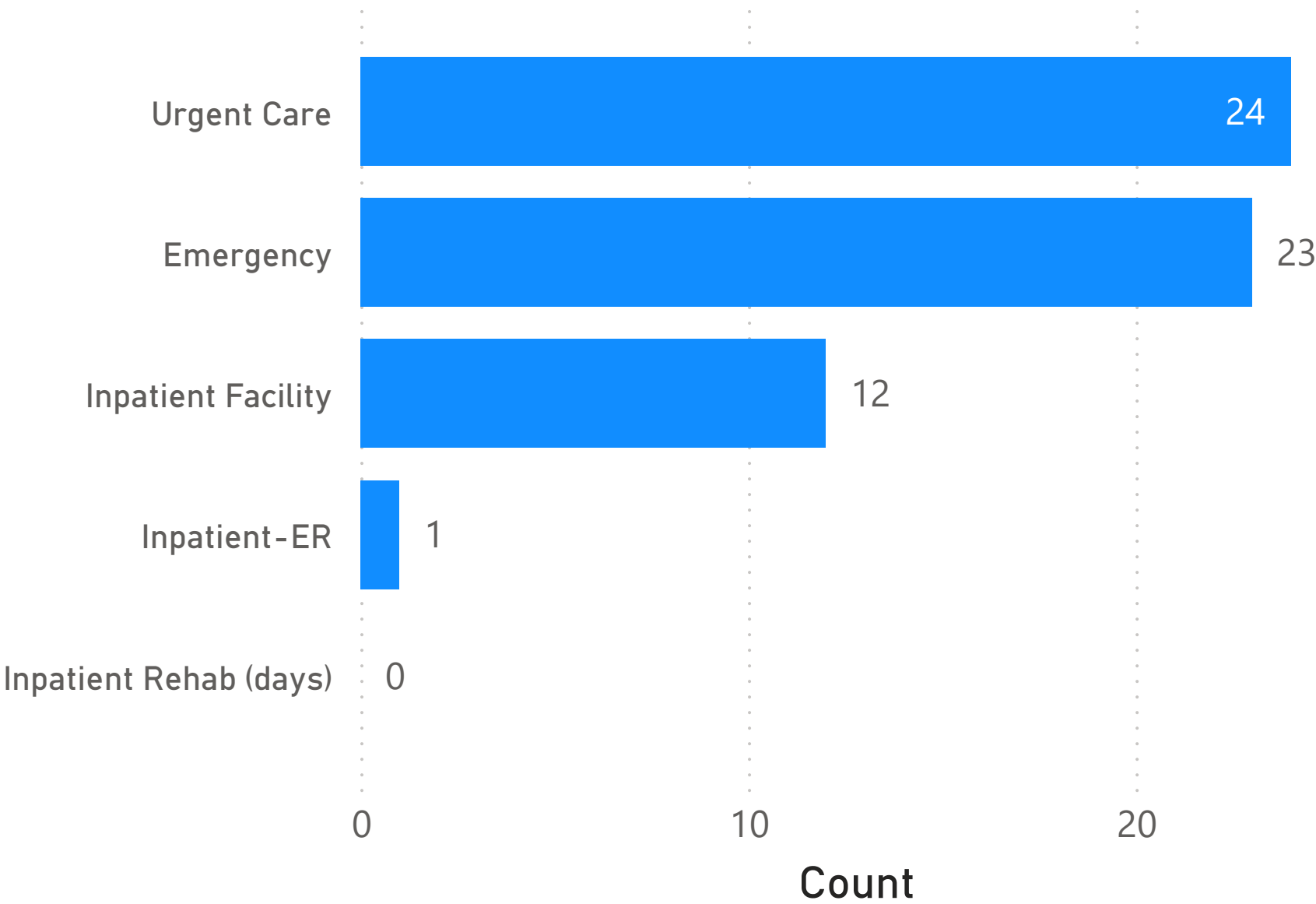
Top 5 DRGs

DRG Description	Net Allowable*
807 - Vaginal Delivery Without Sterilization Or D&C Without Cc/Mcc	\$15,005
683 - Renal Failure With Cc	\$10,488
788 - Cesarean Section Without Sterilization Without Cc/Mcc	\$9,307
794 - Neonate With Other Significant Problems	\$7,993

Top 10 Diagnosis Codes

Diagnosis Code	Net Allowable*
A080 - Rotaviral enteritis	\$4,662
I4710 - Supraventricular tachycardia, unspecified	\$5,974
N132 - Hydronephrosis with renal and ureteral calculous obstruction	\$7,541
N179 - Acute kidney failure, unspecified	\$10,488
N200 - Calculus of kidney	\$5,803
N201 - Calculus of ureter	\$12,588
O1092 - Unspecified pre-existing hypertension complicating childbirth	\$11,216
O134 - Gestational [pregnancy-induced] hypertension without significant proteinuria, complicating childbirth	\$9,307
O480 - Post-term pregnancy	\$6,671
S62613A - Displaced fracture of proximal phalanx of left middle finger, initial encounter for closed fracture	\$6,153

Emergency and Inpatient Services



Top 5 States by Claim Volume

State	Claim Count	Billed Charges	Net Allowable*	Net CMS Multiple
PA	437	\$494,075	\$186,714	1.11
NJ	21	\$7,708	\$1,126	1.07
MD	14	\$2,710	\$1,445	1.14
OH	14	\$4,875	\$2,377	1.18
TX	4	\$3,586	\$2,510	0.92

*Net Allowable - repriced allowable plus additional payments per settlement



Claim Summary - All-Time

Claims Repriced from: 7/1/2020 To: 9/1/2025

Claim Summary

Claim Type	Claim Count	Billed	Allowed	Additional Payment	Net Allowable*	Net Savings	Net Savings %	Net CMS Multiple*
Inpatient	140	\$1,792,250	\$575,402	\$28,855	\$604,257	\$1,187,993	66.29%	1.26
Outpatient	500	\$1,172,893	\$389,228	\$12,990	\$402,218	\$770,675	65.71%	1.54
Professional	908	\$327,582	\$163,282	\$542	\$163,824	\$163,758	49.99%	1.14
Total	1,548	\$3,292,725	\$1,127,912	\$42,387	\$1,170,299	\$2,122,426	64.46%	1.32

3.73

Billed to Medicare

0.95

Average Claim Turnaround Time

1.32

Net CMS Multiple*

64.46%

Net Savings %

Balance Bills

13	13
Balance Bills Opened	Balance Bills Closed
199	8
Average Case Resolution Time (Days)	Average Case Resolution Time (Days)
0.84 %	
Balance Billed Claim Percentage	

Access Issues

*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: 6/1/2025 To: 9/1/2025

Claim Summary

Claim Type	Claim Count	Billed	Allowed	Additional Payment	Net Allowable*	Net Savings	Net Savings %	Net CMS Multiple*
Inpatient	3	\$21,507	\$14,680	\$0	\$14,680	\$6,826	31.74%	1.15
Outpatient	21	\$64,200	\$27,047	\$0	\$27,047	\$37,153	57.87%	0.95
Professional	121	\$61,761	\$24,596	\$0	\$24,596	\$37,165	60.18%	1.15
Total	145	\$147,468	\$66,323	\$0	\$66,323	\$81,144	55.03%	1.06

2.35

Billed to Medicare

0.25

Average Claim Turnaround Time

1.06

Net CMS Multiple*

55.03%

Net Savings %

Balance Bills

0	0
Balance Bills Opened	Balance Bills Closed
0	16
Average Case Resolution Time (Days)	Average Case Resolution Time (Days)
0.00 %	
Balance Billed Claim Percentage	

Access Issues

1	1
Access Issues Opened	Access Issues Closed

16
Average Case Resolution Time (Days)

0.00 %
Balance Billed Claim Percentage

*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: 7/1/2020 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
PINNACLE HEALTH MEDICAL SERVICES	182	\$71,459	\$37,470	\$316	\$37,785	\$33,674	47.12%	99.5%	1.21
UPMC PINNACLE HOSPITALS	137	\$432,158	\$151,379	\$2,291	\$153,671	\$278,487	64.44%	97.8%	1.42
UPMC MEMORIAL	92	\$253,553	\$80,560	\$0	\$80,560	\$172,993	68.23%	100.0%	1.16
YORK HOSPITAL	86	\$900,122	\$237,900	\$268	\$238,168	\$661,954	73.54%	98.8%	1.32
UPMC HANOVER	84	\$245,841	\$70,178	\$0	\$70,178	\$175,663	71.45%	98.8%	1.34
QUANTUM IMAGING & THERAPEUTIC ASSOCIATES INC	45	\$7,738	\$2,364	\$0	\$2,364	\$5,374	69.45%	100.0%	1.20
DALLASTOWN MEDICAL ASSOCIATES LLP	42	\$8,821	\$7,904	\$0	\$7,904	\$917	10.39%	100.0%	1.17
THE CHAMBERSBURG HOSPITAL	36	\$382,510	\$143,080	\$32,275	\$175,355	\$207,155	54.16%	94.4%	1.57
QUEST DIAGNOSTICS INCORPORATED	34	\$12,231	\$1,676	\$0	\$1,676	\$10,555	86.30%	100.0%	1.04
THE MILTON S HERSHEY MEDICAL CENTER	30	\$157,268	\$53,772	\$0	\$53,772	\$103,496	65.81%	96.7%	1.37
Total	768	\$2,471,702	\$786,283	\$35,150	\$821,433	\$1,650,269	66.77%	98.8%	1.36

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
YORK HOSPITAL	86	\$900,122	\$237,900	\$268	\$238,168	\$661,954	73.54%	98.8%	1.32
THE CHAMBERSBURG HOSPITAL	36	\$382,510	\$143,080	\$32,275	\$175,355	\$207,155	54.16%	94.4%	1.57
UPMC PINNACLE HOSPITALS	137	\$432,158	\$151,379	\$2,291	\$153,671	\$278,487	64.44%	97.8%	1.42
UPMC MEMORIAL	92	\$253,553	\$80,560	\$0	\$80,560	\$172,993	68.23%	100.0%	1.16
FREDERICK SURGICAL CENTER, LLC	1	\$71,850	\$71,850	\$0	\$71,850	\$0	0.00%	100.0%	7.44
UPMC HANOVER	84	\$245,841	\$70,178	\$0	\$70,178	\$175,663	71.45%	98.8%	1.34
THE MILTON S HERSHEY MEDICAL CENTER	30	\$157,268	\$53,772	\$0	\$53,772	\$103,496	65.81%	96.7%	1.37
PINNACLE HEALTH MEDICAL SERVICES	182	\$71,459	\$37,470	\$316	\$37,785	\$33,674	47.12%	99.5%	1.21
UPMC CARLISLE	25	\$107,396	\$23,767	\$7,010	\$30,778	\$76,618	71.34%	84.0%	1.64
NORTHEAST ADDICTIONS TREATMENT CENTER	9	\$37,050	\$14,754	\$0	\$14,754	\$22,296	60.18%	100.0%	1.00
Total	682	\$2,659,208	\$884,710	\$42,160	\$926,870	\$1,732,338	65.14%	98.1%	1.46

Utilization - Plan Year

Claims Repriced from: 6/1/2025 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
PINNACLE HEALTH MEDICAL SERVICES	18	\$10,343	\$5,567	\$0	\$5,567	\$4,775	46.17%	100.0%	1.22
SHIELI PARIS	16	\$6,178	\$2,769	\$0	\$2,769	\$3,409	55.18%	100.0%	1.15
ORTHOPEDIC SURGEONS LTD	6	\$2,092	\$948	\$0	\$948	\$1,144	54.68%	100.0%	1.20
QUANTUM IMAGING & THERAPEUTIC ASSOCIATES INC	6	\$361	\$107	\$0	\$107	\$254	70.45%	100.0%	1.20
QUEST DIAGNOSTICS INCORPORATED	6	\$1,488	\$206	\$0	\$206	\$1,282	86.14%	100.0%	1.06
YORK HOSPITAL	6	\$27,179	\$17,454	\$0	\$17,454	\$9,724	35.78%	100.0%	1.03
CARLISLE PEDIATRIC ASSOCIATES	5	\$974	\$729	\$0	\$729	\$245	25.19%	100.0%	1.12
DALLASTOWN MEDICAL ASSOCIATES LLP	5	\$1,807	\$1,616	\$0	\$1,616	\$191	10.57%	100.0%	1.15
PINNACLE HEALTH EMERGENCY DEPARTMENT SERVICES LLC	5	\$1,595	\$888	\$0	\$888	\$707	44.34%	100.0%	1.00
QUEST DIAGNOSTICS INCORPORATED MD	3	\$1,315	\$210	\$0	\$210	\$1,105	84.00%	100.0%	1.08
Total	76	\$53,331	\$30,494	\$0	\$30,494	\$22,837	42.82%	100.0%	1.08

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
YORK HOSPITAL	6	\$27,179	\$17,454	\$0	\$17,454	\$9,724	35.78%	100.0%	1.03
UPMC MEMORIAL	3	\$14,768	\$6,960	\$0	\$6,960	\$7,808	52.87%	100.0%	1.40
THE CHAMBERSBURG HOSPITAL	3	\$24,245	\$6,918	\$0	\$6,918	\$17,327	71.47%	100.0%	0.72
PINNACLE HEALTH MEDICAL SERVICES	18	\$10,343	\$5,567	\$0	\$5,567	\$4,775	46.17%	100.0%	1.22
UPMC CARLISLE	3	\$6,013	\$3,864	\$0	\$3,864	\$2,149	35.74%	100.0%	0.92
UPMC PINNACLE HOSPITALS	3	\$8,562	\$3,672	\$0	\$3,672	\$4,890	57.11%	100.0%	1.06
SHIELI PARIS	16	\$6,178	\$2,769	\$0	\$2,769	\$3,409	55.18%	100.0%	1.15
WEST SHORE SURGERY, LTD	1	\$2,522	\$2,111	\$0	\$2,111	\$411	16.30%	100.0%	1.40
VERBER DENTAL GROUP, PC	1	\$5,157	\$2,095	\$0	\$2,095	\$3,062	59.37%	100.0%	1.20
DALLASTOWN MEDICAL ASSOCIATES LLP	5	\$1,807	\$1,616	\$0	\$1,616	\$191	10.57%	100.0%	1.15
Total	59	\$106,773	\$53,027	\$0	\$53,027	\$53,746	50.34%	100.0%	1.04

Balance Bill Summary - All-Time

Case Resolution

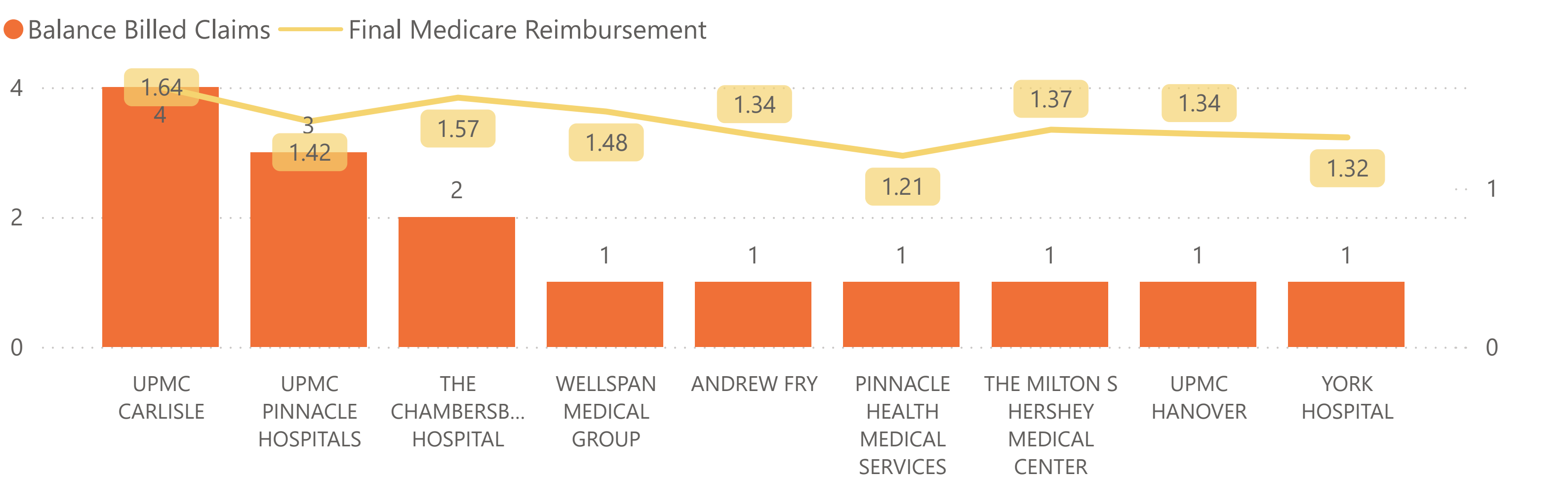
Status	Balance Bills	% of Cases
Above Authority	3	23.08%
At Original Repricing	2	15.38%
Closed Without Settlement	3	23.08%
Settled Under Threshold	1	7.69%
Under Authority	4	30.77%
Total	13	100.00%

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	All-Time Claim Count	Number of Balance Billed Claims	Claim Acceptance Rate	Net CMS Multiple
PINNACLE HEALTH MEDICAL SERVICES	182	1	99.5%	1.21
UPMC PINNACLE HOSPITALS	137	3	97.8%	1.42
YORK HOSPITAL	86	1	98.8%	1.32
UPMC HANOVER	84	1	98.8%	1.34
THE CHAMBERSBURG HOSPITAL	36	2	94.4%	1.57
THE MILTON S HERSHEY MEDICAL CENTER	30	1	96.7%	1.37
UPMC CARLISLE	25	4	84.0%	1.64
ANDREW FRY	4	1	75.0%	1.34
WELLSPAN MEDICAL GROUP	2	1	50.0%	1.48
Total	586	15	97.4%	1.40



Balance Bill Summary - Plan Year

Case Resolution

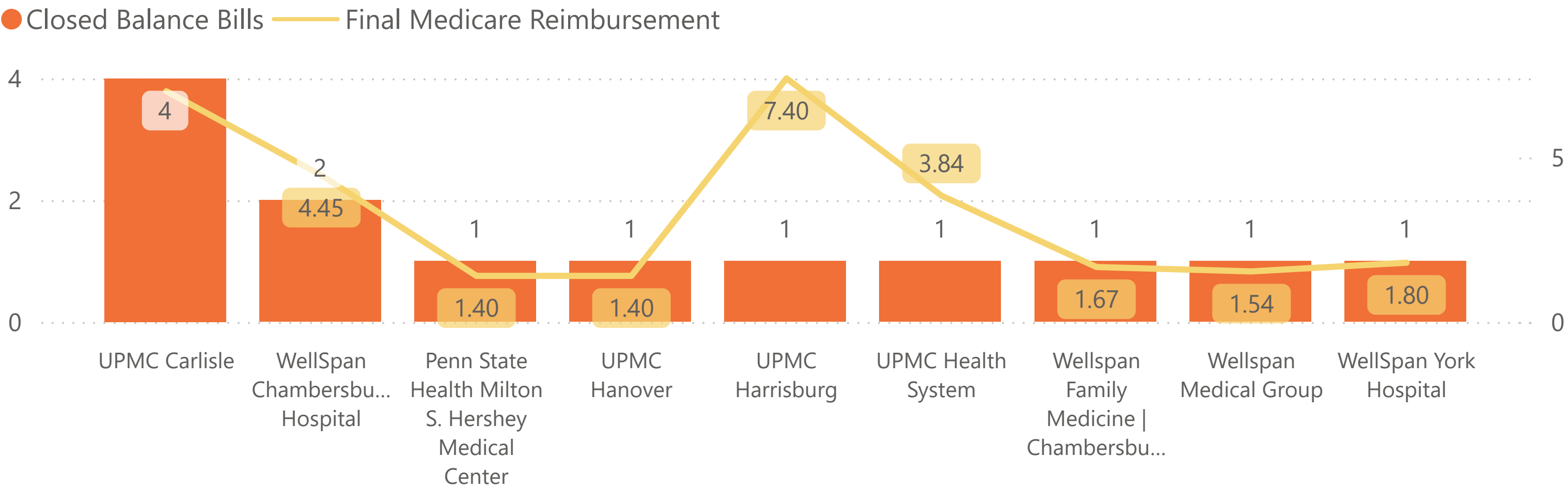
Status	Balance Bills	% of Cases
Total		

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
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- 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*
UPMC Carlisle	4	\$11,793	\$7,926	7.01
WellSpan Chambersburg Hospital	2	\$43,443	\$32,275	4.45
Penn State Health Milton S. Hershey Medical Center	1	\$27,300		1.40
UPMC Hanover	1	\$182		1.40
UPMC Harrisburg	1	\$1,972	\$1,376	7.40
UPMC Health System	1	\$316	\$316	3.84
Wellspan Family Medicine Chambersburg	1	\$63	\$63	1.67
Wellspan Medical Group	1	\$164	\$164	1.54
WellSpan York Hospital	1	\$2,930	\$268	1.80
Total	13	\$88,162	\$42,387	3.22

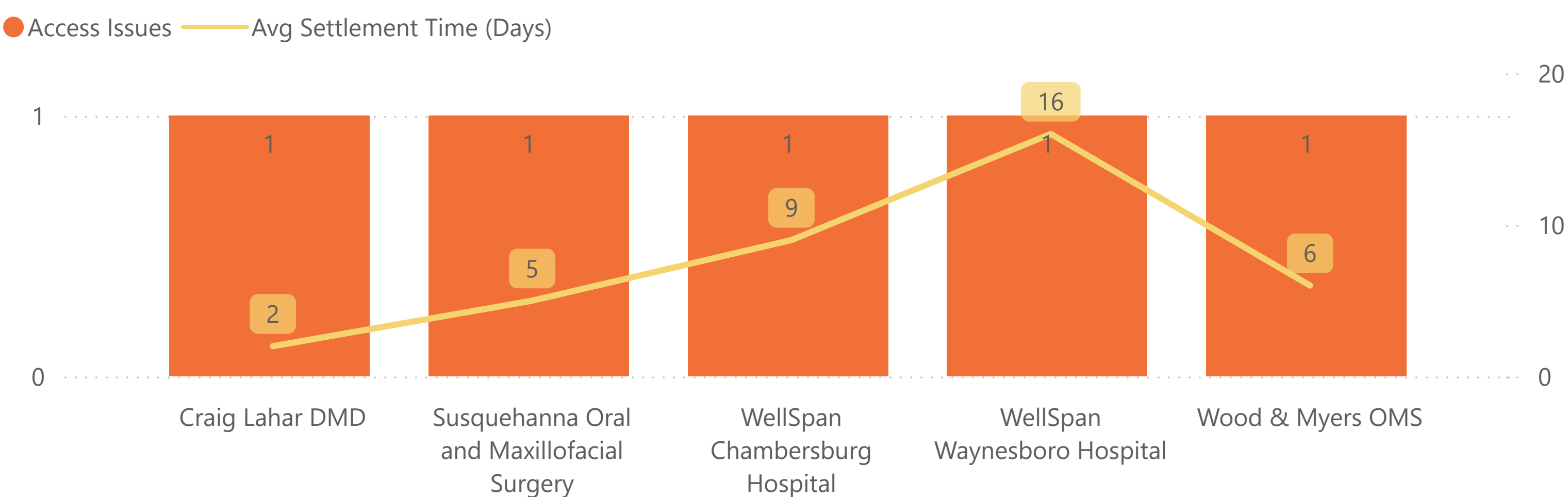
*Net CMS Multiple is on balance bill cases only

Access Issue Summary - All-Time

Case Resolution

Status	Access Issues	% of Cases
First Call	2	40.00%
Alternate Providers	1	20.00%
Closed at Client Request	1	20.00%
No response from member	1	20.00%
Total	5	100.00%

Top Access Issue Providers



Provider

Access Issues Avg Settlement Time (Days)

Craig Lahar DMD	1	2
Susquehanna Oral and Maxillofacial Surgery	1	5
WellSpan Chambersburg Hospital	1	9
WellSpan Waynesboro Hospital	1	16
Wood & Myers OMS	1	6

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

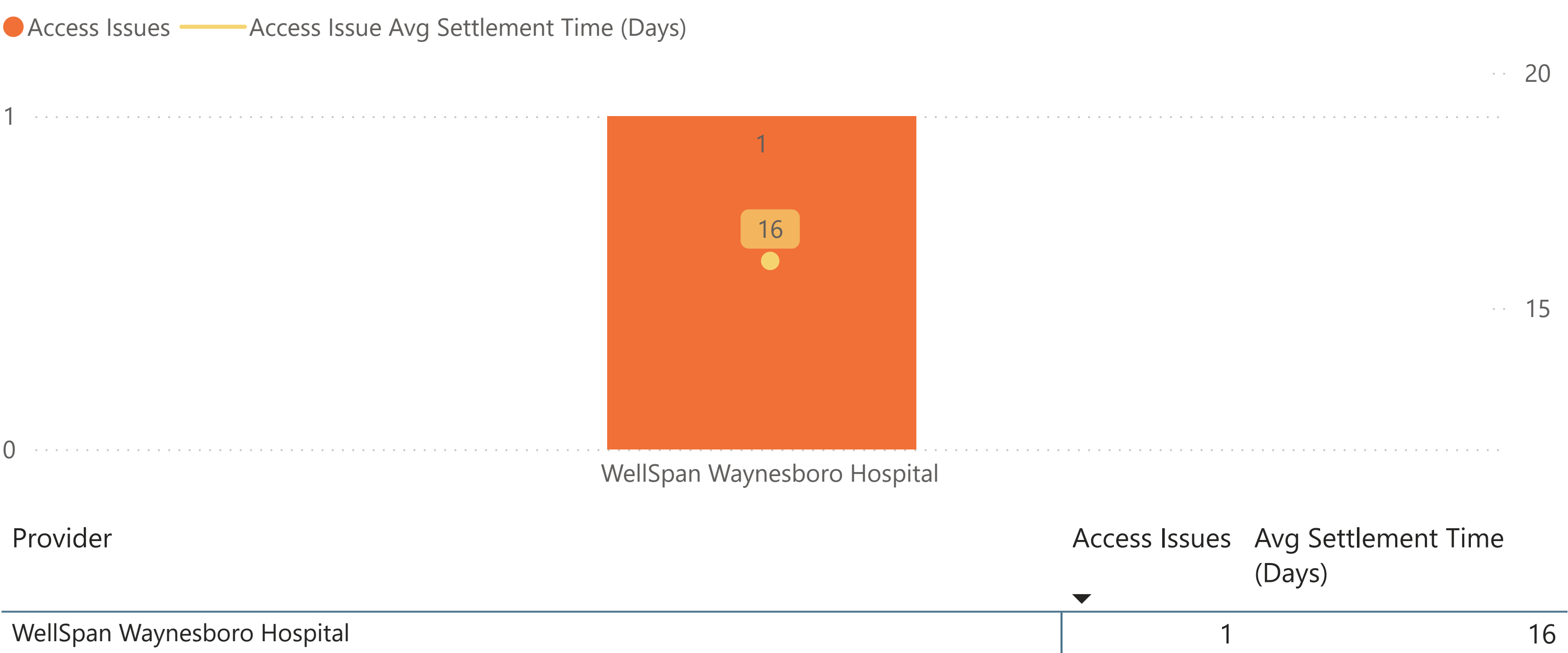


Access Issue Summary - Plan Year

Case Resolution

Status	Access Issues	% of Cases
Closed at Client Request	1	100.00%
Total	1	100.00%

Top Access Issue Providers



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		Appeals Status	
0	Appeal Case Count	0	Appeal 1st Appeal
0	Appeals Open	0	Appeal 2nd Appeal
0	Appeal Closed	0	Balance Bill Appeal
Appeal Closed Status		Case Count	

NSA Appeals

112

NSA Claim Count

0

NSA Appeal Closed

\$0

Additional Payment from Settlement

0.00 %

NSA Appeal Rate

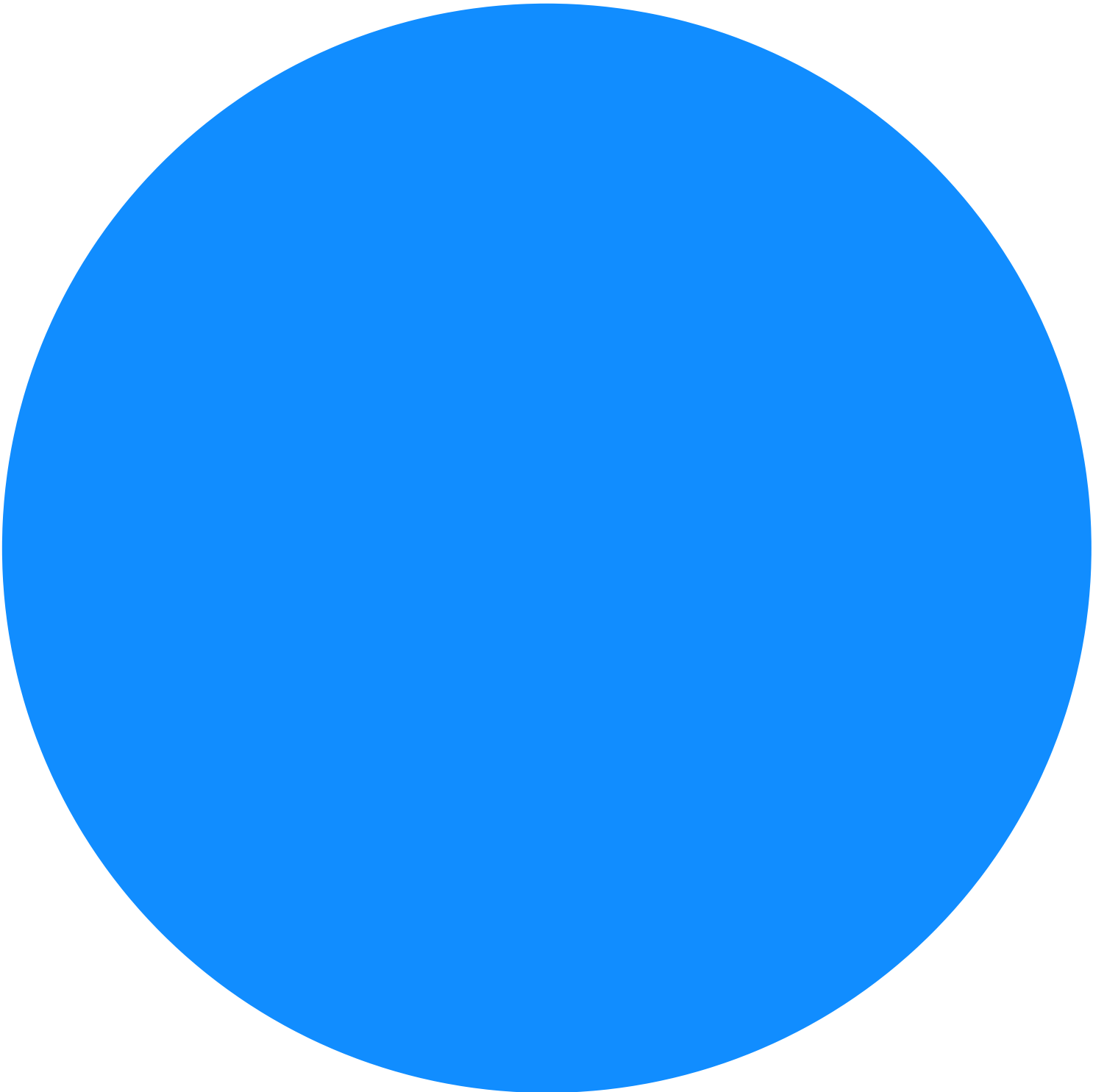
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NSA Appeals Settled

NSA Appeals

NSA Status

No Appeal



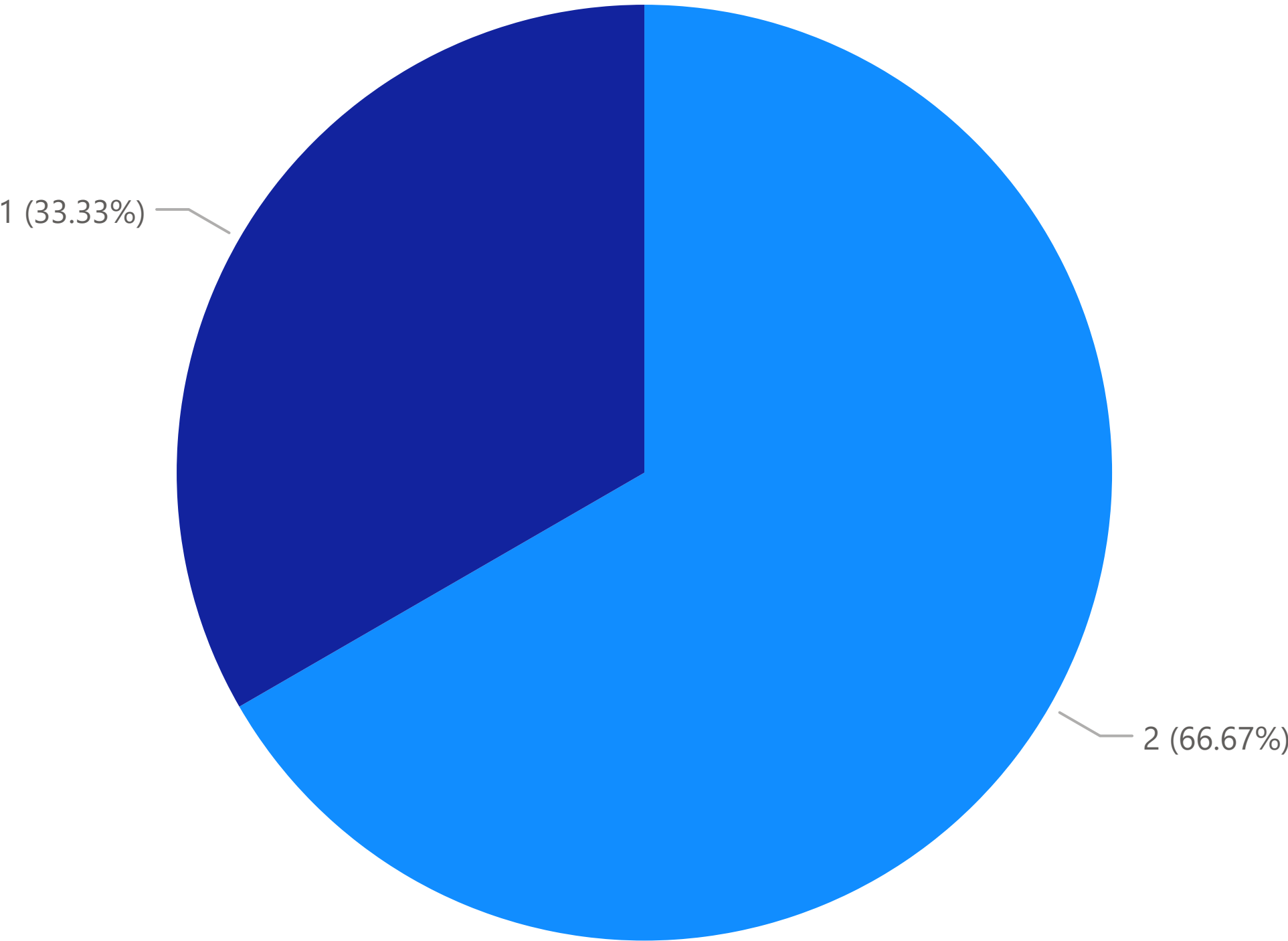
112 (100%)

Claim Count	NSA Status
112	No Appeal
112	

Call Ahead

Call Ahead Status

- Call Ahead Status**
- Call Ahead resulted in denial - new case opened
 - Verbal acceptance received



Call Ahead Status	Call Ahead Count
Call Ahead resulted in denial - new case opened	2
Verbal acceptance received	1
Total	3