

January 2021
Go Live Date

Plan Health Review

Company V

Plan Name

Benefit Indemnity Corporation

Broker Name

SISCO Benefits
TPA

10/21/2025

Date of Report

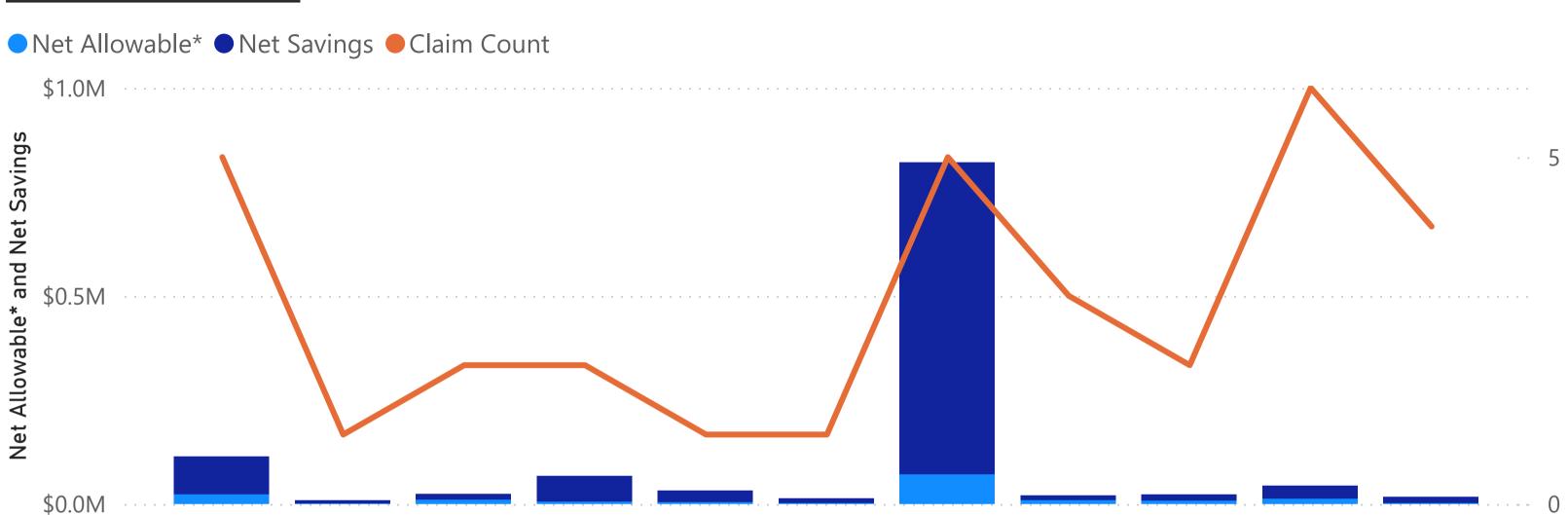
Executive Summary

Jul 25

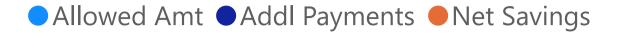
Aug 25

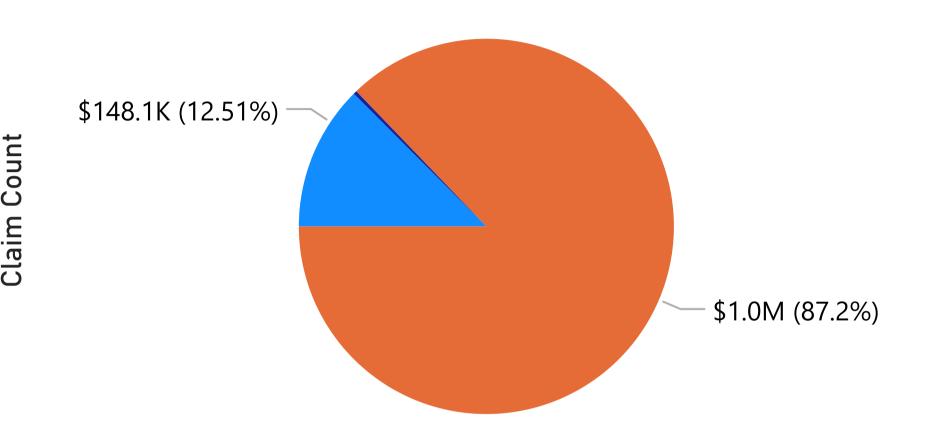
Sep 25

12 Month Claim Trend



<u>Distribution of Total Billed Charges</u>





12 Month Case Trend

Oct 24

Nov 24

Jan 25

Feb 25



Apr 25

May 25

Jun 25

Multiple of Medicare

Average Billed Charges	10.77
Average Allowed Amount	1.35
Average Net Allowable*	1.38



High-Cost Drivers

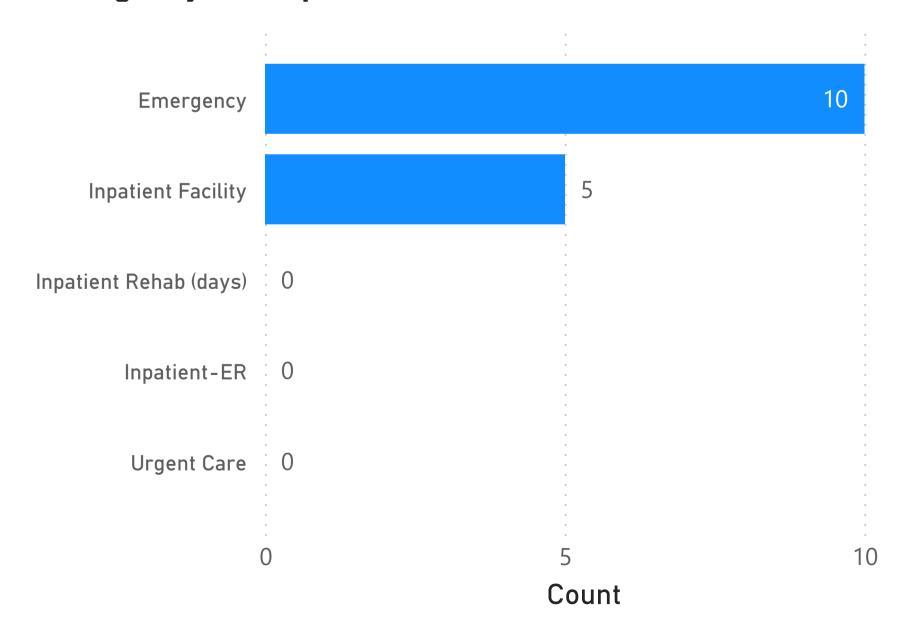
Top 20 Outpatient CPT Codes

Code	Claim Count
80053 - Comprehen metabolic panel	7
85025 - Complete cbc w/auto diff wbc	6
J2405 - Ondansetron hcl injection	6
96374 - Ther/proph/diag inj iv push	4
77063 - Breast tomosynthesis bi	3
77067 - Scr mammo bi incl cad	3
81001 - Urinalysis auto w/scope	3
81025 - Urine pregnancy test	3
84703 - Chorionic gonadotropin assay	3
96375 - Tx/pro/dx inj new drug addon	3
99284 - Emergency dept visit mod mdm	3
99285 - Emergency dept visit hi mdm	3
J1100 - Dexamethasone sodium phos	3
J2250 - Inj midazolam hydrochloride	3
J3010 - Fentanyl citrate injection	3
36415 - Coll venous bld venipuncture	2
45385 - Colonoscopy w/lesion removal	2
87086 - Urine culture/colony count	2
87591 - N.gonorrhoeae dna amp prob	2
99283 - Emergency dept visit low mdm	2

Top 5 DRGs

DRG Description	Net Allowable* ▼
790 - Extreme Immaturity Or Respiratory Distress Syndrome, Neonate	\$65,937
101 - Seizures Without Mcc	\$11,479
806 - Vaginal Delivery Without Sterilization Or D&C With Cc	\$10,015
885 - Psychoses	\$5,926

Emergency and Inpatient Services



Top 10 Diagnosis Codes

Diagnosis Code	Net Allowable*
F314 - Bipolar disorder, current episode depressed, severe, without psychotic features	\$5,926
G40119 - Localization-related (focal) (partial) symptomatic epilepsy and epileptic syndromes with simple partial seizures, intractable, without status epilepticus	\$11,479
H3321 - Serous retinal detachment, right eye	\$10,183
M2022 - Hallux rigidus, left foot	\$7,008
N200 - Calculus of kidney	\$3,509
N399 - Disorder of urinary system, unspecified	\$3,003
N4400 - Torsion of testis, unspecified	\$4,332
O134 - Gestational [pregnancy-induced] hypertension without significant proteinuria, complicating childbirth	\$10,015
R002 - Palpitations	\$5,593
R309 - Painful micturition, unspecified	\$2,879

Top 5 States by Claim Volume

State	Claim Count ▼	Billed Charges	Net Allowable*	Net CMS Multiple
TX	22	\$1,135,292	\$129,766	1.37
GA	9	\$43,455	\$17,034	1.37
WY	1	\$5,705	\$4,849	1.83

^{*}Net Allowable - repriced allowable plus additional payments per settlement

9/1/2025

Claim Summary - All-Time

Claim Summary

Claim Type	Claim Count	Billed	Allowed	Additional Payment	Net Allowable*	Net Savings	Net Savings %	Net CMS Multiple*
Inpatient	15	\$1,117,010	\$175,208	\$14,275	\$189,483	\$927,526	83.04%	1.51
Outpatient	106	\$1,475,326	\$190,338	\$9,199	\$199,537	\$1,275,790	86.48%	1.39
Total	121	\$2,592,336	\$365,547	\$23,474	\$389,020	\$2,203,316	84.99%	1.44

9.64

1.57

Billed to Medicare

Average Claim Turnaround Time

1.44

84.99%

Net CMS Multiple*

Net Savings %

Balance Bills

0
Balance Bills Opened Balance Bills Closed

0

Average Case Resolution Time (Days)

0.00 %

Balance Billed Claim Percentage

Access Issues

1 Access Issues Opened Access Issues Closed

21

Average Case Resolution Time (Days)

^{*}Net Allowable - repriced allowable plus additional payments per settlement

^{*}Net CMS Multiple - ratio of Net Allowable to CMS Total

Claim Summary - Plan Year

Claim Summary

Claim Type	Claim Count	Billed	Allowed	Additional Payment	Net Allowable*	Net Savings	Net Savings %	Net CMS Multiple*
Inpatient	4	\$794,196	\$81,916	\$0	\$81,916	\$712,280	89.69%	1.40
Outpatient	22	\$268,130	\$43,655	\$2,144	\$45,800	\$222,330	82.92%	1.34
Total	26	\$1,062,326	\$125,572	\$2,144	\$127,716	\$934,610	87.98%	1.38

11.47

1.40

Billed to Medicare

Average Claim Turnaround Time

1.38

87.98%

Net CMS Multiple*

Net Savings %

Balance Bills

0	0
Balance Bills Opened	Balance Bills Closed

)

Average Case Resolution Time (Days)

0.00 %

Balance Billed Claim Percentage

Access Issues

O Access Issues Opened . 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

5/1/2021

To:

9/1/2025

Utilization - All-Time

Top Utilized Providers by Claim Volume

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
SCOTT & WHITE HOSPITAL - ROUND ROCK	25	\$82,201	\$10,596	\$0	\$10,596	\$71,605	87.11%	100.0%	1.40
ST DAVIDS HEALTHCARE PARTNERSHIP LP LLP	23	\$565,603	\$73,393	\$4,649	\$78,042	\$487,561	86.20%	100.0%	1.47
ASCENSION SETON	13	\$1,139,792	\$123,865	\$0	\$123,865	\$1,015,927	89.13%	100.0%	1.38
ST. DAVID'S HEALTHCARE PARTNERSHIP, L.P., LLP	6	\$197,888	\$31,373	\$1,165	\$32,537	\$165,351	83.56%	100.0%	1.44
AUSTIN GI SURGICENTER, LLC	5	\$52,780	\$4,227	\$0	\$4,227	\$48,553	91.99%	100.0%	1.40
CEDAR PARK HEALTH SYSTEM LLC	5	\$155,379	\$44,846	\$14,275	\$59,121	\$96,258	61.95%	100.0%	1.85
AUSTIN CENTER FOR OUTPATIENT SURGERY LP	4	\$17,363	\$5,556	\$0	\$5,556	\$11,807	68.00%	100.0%	1.40
INFINITE RECOVERY, LLC	3	\$7,950	\$2,167	\$0	\$2,167	\$5,783	72.75%	100.0%	1.00
SOUTH AUSTIN EMERGENCY CENTER, LLC	3	\$8,898	\$1,903	\$0	\$1,903	\$6,995	78.61%	100.0%	1.05
USA EMERGENCY CENTERS - SOUTH AUSTIN LLC	3	\$34,749	\$6,489	\$1,241	\$7,730	\$27,020	77.76%	100.0%	1.23
Total <u>Top Utilized Providers by Spend</u>	90	\$2,262,603	\$304,414	\$21,329	\$325,744	\$1,936,859	85.60%	100.0%	1.47
	90 Claim Count	\$2,262,603 Billed	\$304,414 Allowed	\$21,329 Additional Payment	\$325,744 Net Allowable	\$1,936,859 Net Savings	Net	100.0% Claim Acceptance Rate	1.47 Net CMS Multiple
<u>Top Utilized Providers by Spend</u>	Claim		Allowed	Additional	Net		Net	Claim	Net CMS
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
Top Utilized Providers by Spend Billing Provider Name ASCENSION SETON	Claim Count 13	Billed \$1,139,792	Allowed \$123,865	Additional Payment \$0	Net Allowable \$123,865	Net Savings \$1,015,927	Net Savings % 89.13%	Claim Acceptance Rate 100.0%	Net CMS Multiple 1.38
Top Utilized Providers by Spend Billing Provider Name ASCENSION SETON ST DAVIDS HEALTHCARE PARTNERSHIP LP LLP	Claim Count 13 23	\$1,139,792 \$565,603	\$123,865 \$73,393	Additional Payment \$0 \$4,649	Net Allowable \$123,865 \$78,042	Net Savings \$1,015,927 \$487,561	Net Savings % 89.13% 86.20%	Claim Acceptance Rate 100.0% 100.0%	Net CMS Multiple 1.38 1.47
Top Utilized Providers by Spend Billing Provider Name ASCENSION SETON ST DAVIDS HEALTHCARE PARTNERSHIP LP LLP CEDAR PARK HEALTH SYSTEM LLC	Claim Count 13 23 5	\$1,139,792 \$565,603 \$155,379	\$123,865 \$73,393 \$44,846	Additional Payment \$0 \$4,649 \$14,275	Net Allowable \$123,865 \$78,042 \$59,121	Net Savings \$1,015,927 \$487,561 \$96,258	Net Savings % 89.13% 86.20% 61.95%	Claim Acceptance Rate 100.0% 100.0% 100.0%	Net CMS Multiple 1.38 1.47 1.85
Top Utilized Providers by Spend Billing Provider Name ASCENSION SETON ST DAVIDS HEALTHCARE PARTNERSHIP LP LLP CEDAR PARK HEALTH SYSTEM LLC ST. DAVID'S HEALTHCARE PARTNERSHIP, L.P., LLP	Claim Count 13 23 5 6	Billed \$1,139,792 \$565,603 \$155,379 \$197,888	\$123,865 \$73,393 \$44,846 \$31,373	Additional Payment \$0 \$4,649 \$14,275 \$1,165	Net Allowable \$123,865 \$78,042 \$59,121 \$32,537	Net Savings \$1,015,927 \$487,561 \$96,258 \$165,351	Net Savings % 89.13% 86.20% 61.95% 83.56%	Claim Acceptance Rate 100.0% 100.0% 100.0% 100.0%	Net CMS Multiple 1.38 1.47 1.85 1.44
Top Utilized Providers by Spend Billing Provider Name ASCENSION SETON ST DAVIDS HEALTHCARE PARTNERSHIP LP LLP CEDAR PARK HEALTH SYSTEM LLC ST. DAVID'S HEALTHCARE PARTNERSHIP, L.P., LLP SCOTT & WHITE HOSPITAL - ROUND ROCK	Claim Count 13 23 5 6 25	\$1,139,792 \$565,603 \$155,379 \$197,888 \$82,201	\$123,865 \$73,393 \$44,846 \$31,373 \$10,596	Additional Payment \$0 \$4,649 \$14,275 \$1,165 \$0	Net Allowable \$123,865 \$78,042 \$59,121 \$32,537 \$10,596	Net Savings \$1,015,927 \$487,561 \$96,258 \$165,351 \$71,605	Net Savings % 89.13% 86.20% 61.95% 83.56% 87.11%	Claim Acceptance Rate 100.0% 100.0% 100.0% 100.0% 100.0%	Net CMS Multiple 1.38 1.47 1.85 1.44 1.40
Top Utilized Providers by Spend Billing Provider Name ASCENSION SETON ST DAVIDS HEALTHCARE PARTNERSHIP LP LLP CEDAR PARK HEALTH SYSTEM LLC ST. DAVID'S HEALTHCARE PARTNERSHIP, L.P., LLP SCOTT & WHITE HOSPITAL - ROUND ROCK ST DAVIDS AUSTIN AREA ASC LLC	Claim Count 13 23 5 6 25 2	\$1,139,792 \$565,603 \$155,379 \$197,888 \$82,201 \$35,238	\$123,865 \$73,393 \$44,846 \$31,373 \$10,596 \$8,174	Additional Payment \$0 \$4,649 \$14,275 \$1,165 \$0 \$0	Net Allowable \$123,865 \$78,042 \$59,121 \$32,537 \$10,596 \$8,174	\$1,015,927 \$487,561 \$96,258 \$165,351 \$71,605 \$27,064	Net Savings % 89.13% 86.20% 61.95% 83.56% 87.11% 76.80%	Claim Acceptance Rate 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	Net CMS Multiple 1.38 1.47 1.85 1.44 1.40 1.40
Top Utilized Providers by Spend Billing Provider Name ASCENSION SETON ST DAVIDS HEALTHCARE PARTNERSHIP LP LLP CEDAR PARK HEALTH SYSTEM LLC ST. DAVID'S HEALTHCARE PARTNERSHIP, L.P., LLP SCOTT & WHITE HOSPITAL - ROUND ROCK ST DAVIDS AUSTIN AREA ASC LLC USA EMERGENCY CENTERS - SOUTH AUSTIN LLC	Claim Count 13 23 5 6 25 2	\$1,139,792 \$565,603 \$155,379 \$197,888 \$82,201 \$35,238 \$34,749	\$123,865 \$73,393 \$44,846 \$31,373 \$10,596 \$8,174 \$6,489	Additional Payment \$0 \$4,649 \$14,275 \$1,165 \$0 \$0 \$1,241	Net Allowable \$123,865 \$123,865 \$78,042 \$59,121 \$32,537 \$10,596 \$8,174 \$7,730	\$1,015,927 \$487,561 \$96,258 \$165,351 \$71,605 \$27,064 \$27,020	Net Savings % 89.13% 86.20% 61.95% 83.56% 87.11% 76.80% 77.76%	Claim Acceptance Rate 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	Net CMS Multiple 1.38 1.47 1.85 1.44 1.40 1.40 1.23

\$8,800

\$2,274,578 \$318,679

80

\$5,926



Total

UHS OF PEACHFORD, L.P.

\$5,926

\$340,009

\$2,874

\$1,934,570

32.66%

85.05%

\$0

\$21,329

1.40

1.47

100.0%

100.0%

9/1/2025

Utilization - Plan Year

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
ASCENSION SETON	6	\$885,538	\$88,471	\$0	\$88,471	\$797,066	90.01%	100.0%	1.38
ST DAVIDS HEALTHCARE PARTNERSHIP LP LLP	3	\$13,126	\$2,244	\$0	\$2,244	\$10,882	82.91%	100.0%	1.40
PIEDMONT HOSPITAL, INC	2	\$3,409	\$639	\$0	\$639	\$2,770	81.26%	100.0%	1.40
AUSTIN GI SURGICENTER, LLC	1	\$16,894	\$1,321	\$0	\$1,321	\$15,573	92.18%	100.0%	1.40
CEDAR PARK SURGERY CENTER, LLC	1	\$13,063	\$2,330	\$0	\$2,330	\$10,733	82.16%	100.0%	1.40
EMORY UNIVERSITY	1	\$12,697	\$764	\$0	\$764	\$11,933	93.98%	100.0%	1.40
GEORGETOWN FAMILY EMERGENCY CENTER, LLC	1	\$37,728	\$2,879	\$0	\$2,879	\$34,849	92.37%	100.0%	1.08
NORTHSIDE HOSPITAL, INC.	1	\$1,230	\$245	\$0	\$245	\$985	80.05%	100.0%	1.40
ST DAVIDS AUSTIN AREA ASC LLC	1	\$13,353	\$2,330	\$0	\$2,330	\$11,023	82.55%	100.0%	1.40
ST. DAVIDS HEALTHCARE PARTNERSHIP, L.P., LLP	1	\$6,640	\$763	\$0	\$763	\$5,877	88.51%	100.0%	1.11
Total <u>Top Utilized Providers by Spend</u>	18	\$1,003,678	\$101,986	\$0	\$101,986	\$901,692	89.84%	100.0%	1.37
Billing Provider Name	Claim Count	Billed	Allowed	Additional Payment	Net Allowable	Net Savings	Net Savings %	Claim Acceptance Rate	Net CMS Multiple
Billing Provider Name ASCENSION SETON	_		Allowed \$88,471			Net Savings \$797,066	Savings %		
	Count			Payment	Allowable		Savings %	Acceptance Rate	Multiple
ASCENSION SETON	Count	\$885,538	\$88,471	Payment \$0	Allowable \$88,471	\$797,066	Savings % 90.01%	Acceptance Rate 100.0%	Multiple 1.38
ASCENSION SETON THE EMORY CLINIC INC	Count	\$885,538 \$11,563	\$88,471 \$7,008	Payment \$0 \$0	Allowable \$88,471 \$7,008	\$797,066 \$4,555	Savings % 90.01% 39.39% 32.66%	Acceptance Rate 100.0% 100.0%	Multiple 1.38 1.40
ASCENSION SETON THE EMORY CLINIC INC UHS OF PEACHFORD, L.P.	Count	\$885,538 \$11,563 \$8,800	\$88,471 \$7,008 \$5,926	Payment \$0 \$0 \$0 \$0	Allowable \$88,471 \$7,008 \$5,926	\$797,066 \$4,555 \$2,874	Savings % 90.01% 39.39% 32.66%	Acceptance Rate 100.0% 100.0% 100.0%	1.38 1.40 1.40
ASCENSION SETON THE EMORY CLINIC INC UHS OF PEACHFORD, L.P. MEMORIAL HOSPITAL OF LARAMIE COUNTY	Count	\$885,538 \$11,563 \$8,800 \$5,705	\$88,471 \$7,008 \$5,926 \$2,705	Payment \$0 \$0 \$0 \$0 \$2,144	Allowable \$88,471 \$7,008 \$5,926 \$4,849 \$3,509	\$797,066 \$4,555 \$2,874 \$856	Savings % 90.01% 39.39% 32.66% 15.00%	Acceptance Rate 100.0% 100.0% 100.0% 100.0%	1.38 1.40 1.40 1.83
ASCENSION SETON THE EMORY CLINIC INC UHS OF PEACHFORD, L.P. MEMORIAL HOSPITAL OF LARAMIE COUNTY NORTH AUSTIN SURGERY CENTER, L.P.	Count	\$885,538 \$11,563 \$8,800 \$5,705 \$13,660	\$88,471 \$7,008 \$5,926 \$2,705 \$3,509	Payment \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Allowable \$88,471 \$7,008 \$5,926 \$4,849 \$3,509 \$2,879	\$797,066 \$4,555 \$2,874 \$856 \$10,151	Savings % 90.01% 39.39% 32.66% 15.00% 74.31%	Acceptance Rate 100.0% 100.0% 100.0% 100.0% 100.0%	1.38 1.40 1.40 1.83 1.40
ASCENSION SETON THE EMORY CLINIC INC UHS OF PEACHFORD, L.P. MEMORIAL HOSPITAL OF LARAMIE COUNTY NORTH AUSTIN SURGERY CENTER, L.P. GEORGETOWN FAMILY EMERGENCY CENTER, LLC	Count	\$885,538 \$11,563 \$8,800 \$5,705 \$13,660 \$37,728	\$88,471 \$7,008 \$5,926 \$2,705 \$3,509 \$2,879	Payment \$0 \$0 \$0 \$0 \$0 \$2,144 \$0 \$0	Allowable \$88,471 \$7,008 \$5,926 \$4,849 \$3,509 \$2,879	\$797,066 \$4,555 \$2,874 \$856 \$10,151 \$34,849	Savings % 90.01% 39.39% 32.66% 15.00% 74.31% 92.37%	Acceptance Rate 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	1.38 1.40 1.40 1.83 1.40 1.08
ASCENSION SETON THE EMORY CLINIC INC UHS OF PEACHFORD, L.P. MEMORIAL HOSPITAL OF LARAMIE COUNTY NORTH AUSTIN SURGERY CENTER, L.P. GEORGETOWN FAMILY EMERGENCY CENTER, LLC CEDAR PARK SURGERY CENTER, LLC	Count	\$885,538 \$11,563 \$8,800 \$5,705 \$13,660 \$37,728 \$13,063	\$88,471 \$7,008 \$5,926 \$2,705 \$3,509 \$2,879 \$2,330	Payment \$0 \$0 \$0 \$0 \$0 \$2,144 \$0 \$0 \$0	Allowable \$88,471 \$7,008 \$5,926 \$4,849 \$3,509 \$2,879 \$2,330	\$797,066 \$4,555 \$2,874 \$856 \$10,151 \$34,849 \$10,733	Savings % 90.01% 39.39% 32.66% 15.00% 74.31% 92.37% 82.16%	Acceptance Rate 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	1.38 1.40 1.40 1.83 1.40 1.08 1.40

\$1,016,840 \$119,667

17



Total

\$121,811

\$2,144

1.38

100.0%

88.02%

\$895,029

Balance Bill Summary - All-Time

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
- 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

Total

Billing Provider

All-Time Number of Balance Claim Acceptance Net CMS Multiple

Claim Count Billed Claims Rate

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
- 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 Total Balance Bill Additional Payment Multiple*

Total

Total

*Net CMS Multiple is on balance bill cases only

Access Issue Summary - All-Time

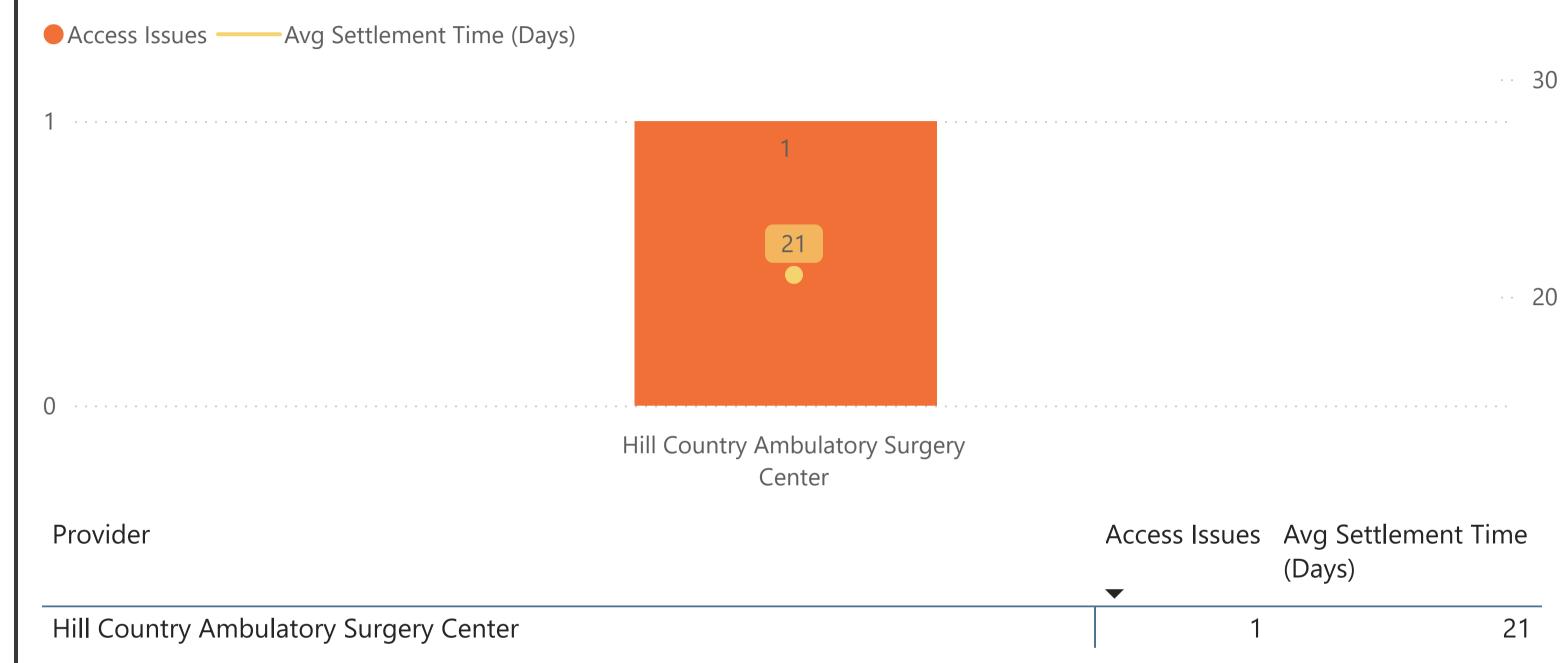
Case Resolution

Status	Access Issues	% of Cases
Executed Agreement	1	100.00%
Total	1	100.00%

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

Top Access Issue Providers





Access Issue Summary - Plan Year

Case Resolution

Total

Status Access Issues % of Cases

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

Top Access Issue Providers

Provider Access Issues Avg Settlement Time (Days)



Appeals

Appeals Status

2 Appeal Case Count

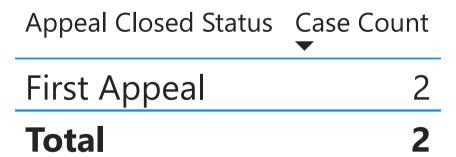
Appeal 1st Appeal

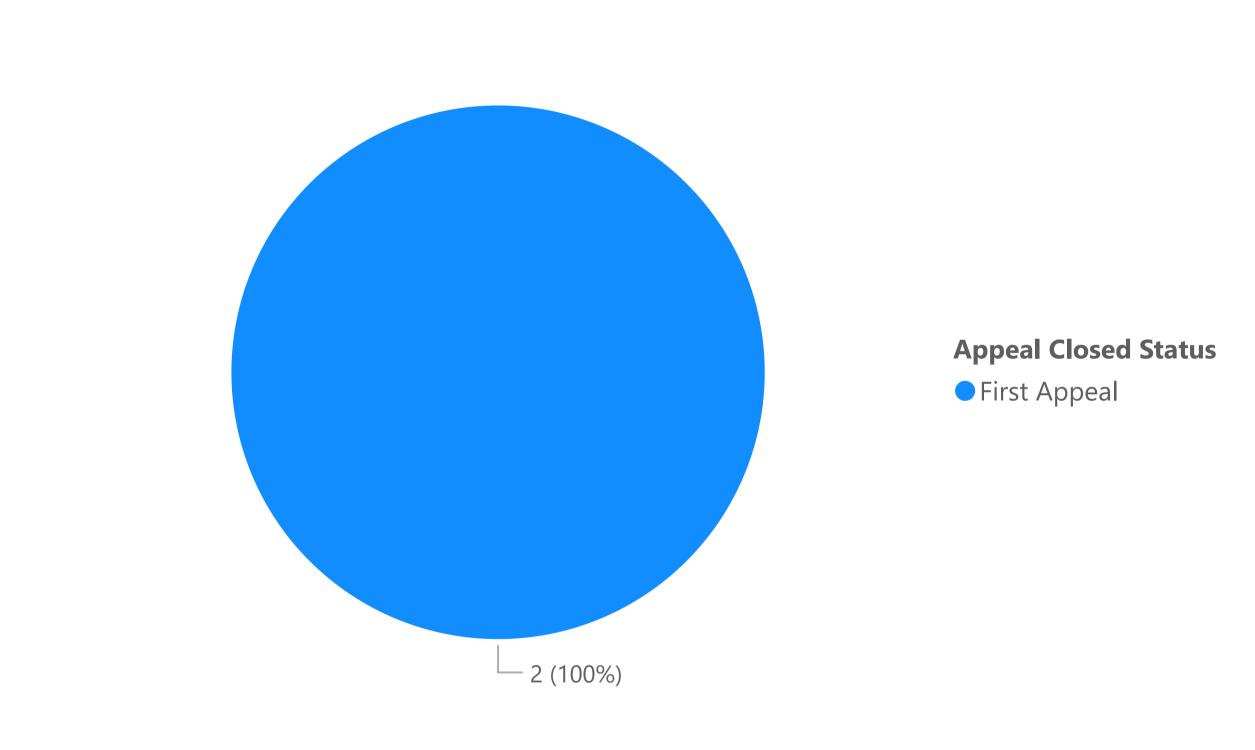
OAppeals Open

Appeal 2nd Appeal

2 Appeal Closed

O
Balance Bill Appeal





NSA Appeals

NSA Appeals

31 **NSA Claim Count** 45.16 % NSA Appeal Rate

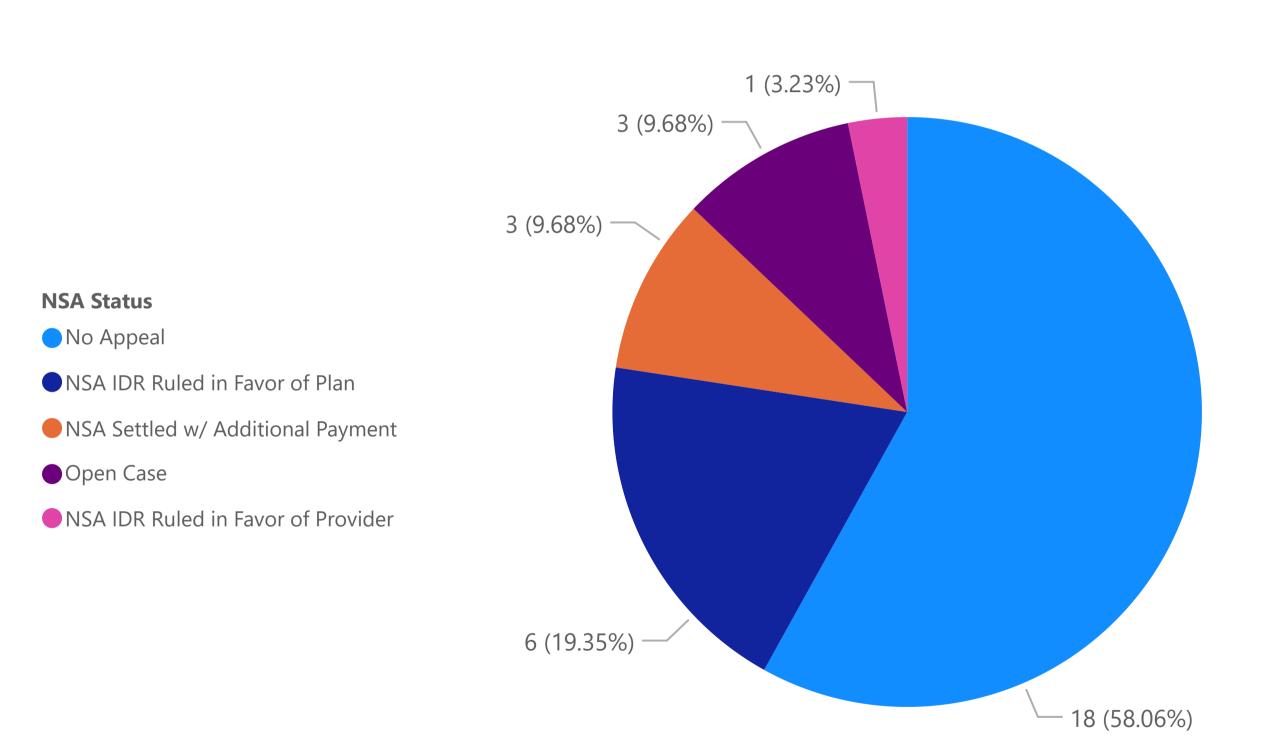
12 NSA Appeal Closed

4 NSA Appeals Settled

\$21,555 Additional Payment from Settlement







Call Ahead

Call Ahead Status

Call Ahead Status

Call Ahead Count