

# Out-of-Network Pricing Solutions

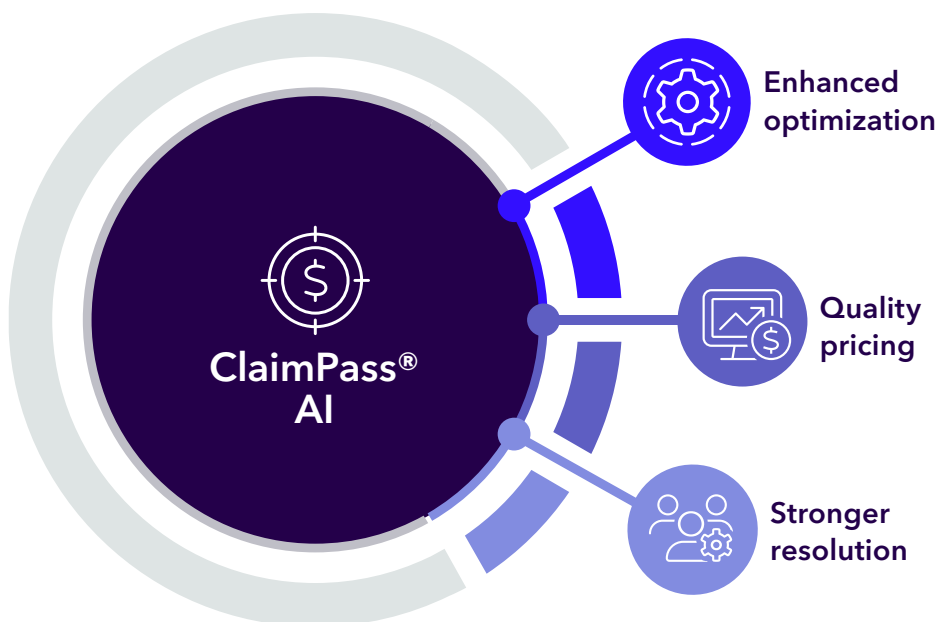
Outdated reimbursement strategies lead to overpaying on out-of-network claims, and the difference can mean millions of dollars. Payers are balancing their focus on delivering quality savings, driving member value, and complying with the No Surprises Act.

## It's a hard job, but it doesn't have to be!

Traditional off-the-shelf solutions don't meet the mark. They often stop at the first discount found and leave savings on the table. Most lack platform configurability and flexibility to meet unique needs and have service support models that cater to their largest clients, leaving smaller plans stranded. These solutions also often limit savings to Medicare-based pricing, rather than leveraging multiple data points and channels to find quality savings.

At Zelis, we understand that navigating complex stakeholder relationships and evolving healthcare regulations requires more from your cost management service than simply managing cost. Our comprehensive solutions allow for flexibility of choice to align with plan design. This enables our clients to deliver quality savings and minimize provider abrasion while ensuring a positive member experience.

## Smart claim logic leverages advanced analytics & machine learning to drive optimal savings



Achieve stronger results through a smarter, more balanced approach with ClaimPass®. Our AI-powered dynamic optimization engine drives quality savings. ClaimPass® clients save 70%+ across multiple savings channels.

1



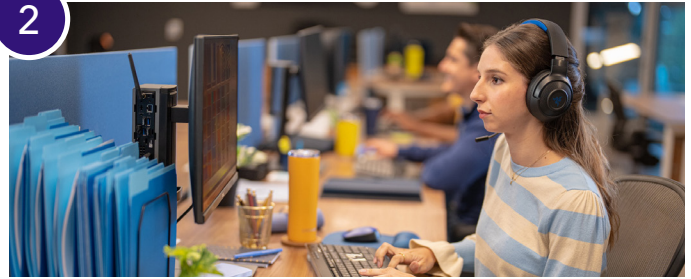
## Deliver quality savings on all out-of-network claims

Zelis helps our clients save \$5.4B across all OON channels each year.

We start by finding the net cost of a claim to ensure savings opportunities are applied on appropriate amounts. Then, every available savings channel is examined on a claim-by-claim basis with client rules applied.

Savings channels include market-based pricing and secured savings from network pricing, choice agreements, and pre-payment negotiations. Adaptive configuration allows clients to set parameters and tolerances to deliver quality savings that aligns with plan goals.

2



## Retain savings with expert support for post-payment provider inquiries

Our team of more than 100 applies decades of experience to manage and respond to all provider inquiries. We deliver more than \$1 billion in negotiated savings for our clients each year.

Zelis manages and responds to all provider inquiries. With extensive market expertise and strong provider relationships, our post-payment teams have a proven track record of retaining 98% of savings, while maintaining good working relationships with providers.

3



## Ensure compliance with the No Surprises Act

NSA requirements are complex and always shifting - but we're in it together. Our compliant NSA program has resulted in providers accepting Zelis pricing on 90+% of NSA claims. This program includes:

- Market-leading Qualified Payment Amount based on median in-network rates
- Expert team to manage the negotiation & IDR process and supply a defense package for claims that go to arbitration
- Strategic guidance for compliance with current and anticipated legislative requirements

4



## Create positive member experiences

Health plan members need support in navigating the financial aspects of healthcare to avoid undue financial hardship, receive accurate billing, and reduce stress. Health plans that support members in navigating out-of-network bills can provide significant value and enhance member satisfaction.

Zelis takes a member-centric approach throughout the claim lifecycle. Our team of experts partners with plans to offer member education through a variety of configurable programs. This include co-branded communications as well as inquiry and balance bill resolution services. We also conduct proactive outreach to providers to educate and get ahead of the negotiation process to avoid balance bills.

## Why Zelis?

Zelis' first-to-market advanced out-of-network pricing technology and market expertise delivers comprehensive, quality savings recommendations.. Our AI-enabled solutions create compounding efficiency and provide a platform for payers and employer groups to design custom products to meet market needs, maximize savings, comply with regulations, and enhance their member experience. Zelis drives 13% better savings than our largest competitor, while still routing 70% of claims to savings channels that offer protection from balance billing.

### Out-of-Network Pricing Success



Interested in learning how to reduce costs with a configurable out-of-network solution that is payer-driven, provider-conscious, and member-centric?

Visit us at [zelis.com](https://zelis.com) or call us at **888.311.3505**.

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