

AIA Puts The Power of Savings Back Into Your Hands



AIA  **Alliance**
International
Assistance

The Medical Cost Containment Specialist



Examples of Physician Bills:

Total: \$92,059.55
Allowed: \$59,838.71
Savings: \$32,220.84
35% SAVINGS
City/State: Orlando, FL

Total: \$42,000.00
Allowed: \$21,000.00
Savings: \$21,000.00
50% SAVINGS
City/State: New York, NY



Examples of Hospital Bills:

Total: \$318,761.10
Allowed: \$98,000.00
Savings: \$220,761.10
70% SAVINGS
City/State: Philadelphia, PA

Total: \$264,049.60
Allowed: \$36,899.00
Savings: \$227,150.60
86% SAVINGS
City/State: San Antonio, TX

Alliance International Assistance (AIA) is the answer to reducing your healthcare costs in the United States, Canada, Mexico, South America and the Caribbean. We specialize in saving **YOUR** money. Let AIA put our 13 years of experience in the medical cost containment business to work for you. We formulate strategies to deal with your current needs and provide next generation services to move you into the future.

The AIA business model is not based simply on transactions. It is based on building long-term relationships. The more we understand you and your company's needs the stronger the relationship will become and the more money we will save you. Travel Insurance Claims Management is our specialty.

AIA, the cost containment specialist, can significantly lower your healthcare costs.



U.S. Health Care Costs Top \$1.6 trillion

Alliance International Assistance (AIA) focuses on providing a comprehensive plan to help you cut health care costs for your insured members. Make today the day you go from just managing the problem to leading with effective solutions.

Saving Your Money Today: Without any changes to your current plan or service agreements you can put Alliance International Assistance to work for you. You have our total commitment to deliver maximum savings. Yet, you are never tied down to an exclusive contract for any of the services below.

- **National PPO Networks:** We provide access to over 100 Preferred Provider Organizations (PPO) nationwide. Our Preferred Provider Networks offer reduced rates for inpatient or outpatient hospital stays and physician services.
- **Reprice Out of Network Claims:** No matter how strong your HMOs or PPOs are, there will be bills from providers not in your network. Most companies only reprice between 45%-60% of their out of network claims. The result is the loss of millions of dollars in potential savings.
- **Negotiate Your Large and Catastrophic Claims:** Large medical claims from a base of \$35,000.00 - \$750,000.00 plus are our specialty. AIA turns these large dollar claims into small dollar claims.
- **Strong Case Management:** Effective case management can practically eliminate unnecessary services and guide the patient to less expensive and less invasive options.
- **We Are Paid For Performance:** *Our fees for auditing services and repricing of medical bills are based on percentage of savings.*



**Nothing to Lose
Many Savings to Gain**

National PPO Networks

- Alliance International Assistance (AIA) has extensive National Provider Networks for Group Health, Workers' Compensation and Travel Insurance companies.
- Our Preferred Provider Networks (PPO) offer reduced rates for inpatient or outpatient hospital stays and physician services. We have access to over 4,000 acute care hospital facilities: including outpatient surgery and 50,000 specialty care facilities throughout the country. Our affiliated physician networks have over 358,000 physicians nationwide.

Discount Out of Network Claims

- Even the best network configuration can have 10%-30% of claims fall out of network. Payment of these claims at full price or at the Usual and Customary Rate can result in millions of dollars in losses over a period of time.
- Expert research shows most companies reprice between 45%-60% of their medical claims. The remaining 55%-40% are paid in full.
- AIA has an 80% success rate in negotiating discounts directly with the doctors and hospitals that fall outside of our networks. The average savings range from **15%-60%**. All acceptances from the providers are in writing, to prevent balance billing.
- We streamline your repricing and adjudication processes through access to over 100 Preferred Provider Organizations nationwide, as well as leading edge technology and negotiation services.



Large and Catastrophic Claims Negotiations

Examples of Large Claims

Diagnosis: Heart Attack
Total: \$69,790.62
Allowed: \$14,903.14
Savings: \$54,887.48
78% SAVINGS
City/State: Dallas, TX

Diagnosis: Chest Infection/Asthma
Total: \$120,538.90
Allowed: \$21,000.00
Savings: \$54,887.48
83% SAVINGS
City/State: Los Angeles, CA

Examples of Catastrophic Claims

Diagnosis: Ruptured Esophagus
Total: \$794,204.28
Allowed: \$170,000.00
Savings: \$624,204.28
78% SAVINGS
City/State: Philadelphia, PA

Diagnosis: Heart Failure
Total: \$356,056.43
Allowed: \$124,588.44
Savings: \$231,467.90
65% SAVINGS
City/State: Landsdale, PA

Catastrophic illnesses and accidents produce catastrophic claims, which are a major threat to any insurer. Large medical claims from a base of \$35,000.00-\$750,000.00 plus are our specialty. Every year Alliance International Assistance (AIA) saves our clients millions of dollars. Our unique negotiating skills, medical knowledge and know-how in the market place mean big savings for you.

AIA is a leader in negotiating huge savings on large and complex medical claims. Our Medical Director and consulting physicians bring a combined total of over 40 years experience in negotiating medium, large and catastrophic charges with hospitals and doctors. This service is available for bills in the USA, Canada, Mexico, South America and the Caribbean.

Our success rate is 91%, with average savings between 25%-65%.

AIA turns your large dollar claims into smaller dollar claims.



Conclusion

Alliance International Assistance (AIA) is the company to provide you a cost effective way of processing claims and save you money at the same time. In many cases, time and expense charges more than offset any savings. We are aware of the importance of maximum savings. Our staff consists of confident, experienced consultants and physicians who can provide the ultimate in claims handling at a cost that is contingent to the customer's savings.

In most instances, one PPO is not enough. We are guaranteed between 5%-50% savings in over 4,000 hospitals, and with 358,000 physicians throughout the country. We work tirelessly to reduce hospital and doctor's bills that are outside the network by negotiating and obtaining their reductions in writing.

We would like the opportunity to meet with you to develop a program for your cost-containment needs. We know that there is a place for our services in your organization.

You have nothing to lose by utilizing our services-only savings to gain.