



Communitas

Communitas is a specialty services company within AmWINS Group Benefits providing care management solutions to stop loss carriers, TPAs and self-funded employer plans. Led by the flagship product, OnSIGHT Health, Communitas solves problems that the increasingly complex healthcare environment poses for our clients and the individual members they serve.

ONSIGHT HEALTH—BRINGING CLARITY TO CHAOS

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The number of stop-loss claims greater than \$1 million has shown a dramatic four-figure increase in recent years. When combined with changes the ACA has made to the healthcare landscape—the removal of lifetime maximum caps, coverage of dependents up to age 26 and the elimination of exclusions such as individuals with pre-existing conditions—plan administrators and risk bearers are looking for options to control costs without compromising patient care.

Communitas is here to assist stop-loss carriers, third-party administrators and self-insured employers manage these ever-increasing costs. In the event of a catastrophic medical event, a Communitas registered nurse will serve as an onsite case manager to personally oversee immediate and long-term care solutions.

The proliferation of expensive specialists, redundant testing and confusion among uncoordinated treatment efforts can increase healthcare costs without moving the patient any closer to the end result they need: quality care.



OnSIGHT Health

ONSIGHT HEALTH DELIVERS BECAUSE WE...



Deploy registered nurse case managers onsite within 48 hours to deliver a boots-on-the-ground care coordination assessment.



Help control costs by eliminating the blank-check mentality that can quickly escalate costs without proper oversight and direction.



Analyze current patient conditions and determine the most effective and efficient plan that ensures the best quality care.



Provide family members with peace-of-mind by being onsite to ensure a proper solution is pursued.



Recognize that telephonic case management lacks the individual service that only onsite, in-person solutions can provide on catastrophic, high dollar medical claims.

CASE STUDY

ONSIGHT HEALTH CASE MANAGEMENT

One of our payers asked Communitas to deploy a Case Manager onsite to assist with a 39 year old member with a complex diagnosis that included hyperparathyroidism, breast cancer, recurrent peritonitis, and end-stage renal disease. The member had an approved kidney donor, but repeated occurrences of peritonitis required multiple hospitalizations and interfered with the transplant process. When our Case Manager met with the member in the hospital, she became actively engaged with the Case Manager and she informed us that she had served in the military. She was able to provide the Case Manager with a copy of her service-connected paper work. With this information in hand, the Case Manager was able to get the military to pay for outpatient hemodialysis which resulted in annual savings to the plan of \$307,296. Both the patient and the plan were thrilled with the outcome.

In addition to our flagship product, OnSIGHT Health, Communitas provides a complete portfolio of innovative healthcare management solutions to assist our clients in effectively managing their healthcare dollars. Within each of our products, we work closely with our clients to pinpoint how successful healthcare management will be defined and aggressively work toward achieving agreed upon results through leading edge, technology, reporting and face-to-face interactions with our clients. By doing the initial upfront work, we are able to bring clarity to chaos.

CAPABILITIES



WITH COMMUNITAS, YOUR CLIENTS GET THE TOTAL PACKAGE; THEY CAN SELECT FROM AN EXTENSIVE RANGE OF PRODUCTS AND SOLUTIONS TO EFFECTIVELY MANAGE THEIR HEALTHCARE DOLLARS.

1. Utilization Management

Determine medical necessity and appropriateness—initiate intensified nurse intervention.

Utilization Management (UM) has a sentinel effect with treating providers, averts medically unnecessary or inappropriate procedures, and serves as a referral mechanism to large case management and chronic condition nurse managers. Our UM RNs follow inpatient hospitalizations and procedures by conducting continued stay reviews to ensure that all days are medically necessary. UM is performed on the following:

- Inpatient hospital
- Outpatient surgeries and imaging
- High-cost medical services

2. Telephonic Case Management

Develop programs and coordinate care for individuals with high disease burden and costs—conditions where health improvement is not likely.

Designed to help patients and their family navigate clinical and financial elements of healthcare, telephonic case management can also provide payers with updated clinical status information and recommendations to improve the patient's recovery and lower cost to the plan by:

- Assisting with identifying lower cost, comfort-driven care alternatives
- Negotiating reductions in provider fees
- Advocating for patient and supporting family and provider

CASE STUDY

TELEPHONIC CASE MANAGEMENT

Anxiously awaiting a heart and kidney transplant, one of our members had been hospitalized for a lengthy period incurring hospital charges in excess of \$1 million. After several failed attempts by the group's PPO network to obtain an interim hospital bill, our Case Manager partnered with our payer's Claims Manager for further assistance. Working in close accord with the facility, our team negotiated an interim bill, allowing the payer to process and pay the claims before the stop-loss contract deadline. Since the member was lasered at \$750,000, had our Case Manager not intervened to ensure timely claim payment, the plan would have been responsible for an additional \$280,576.

3. Maternity Management

Deliver valuable education and assistance to expectant mothers, resulting in healthy babies and happy mothers.

- Reduce high-risk childbirth-related expenses, which are among the highest costs facing employers
- Provide support from an experienced Registered Nurse counselor
- Help prevent premature / low birth weight infants and reduce C-section rate
- Minimize pregnancy-related complications

CASE STUDY

MATERNITY MANAGEMENT

Experiencing a high risk pregnancy due to reproductive health complications and corresponding mental health issues, a young female member was referred to a Communitas Case Manager. Through diligent work, our Case Manager was able to negotiate lower out-of-network rates, so that the member's costs were reduced for her visits and procedures with specialist physicians. The member was so thankful to have her Case Manager assist with an already stressful process, and advised that she was invaluable in helping her make future pregnancy decisions. In the end, the member carried her pregnancy to full-term and delivered a healthy baby boy.

4. Wellness and Health Coaching

Identify unknown health risk of total population.

- Proactive employers can lower absenteeism, improve productivity and increase employee satisfaction by using effective wellness strategies
- Personal health assessments
- Immediate emergency interventions for significantly abnormal screening and lab results
- Detailed individual and company reporting
- Highest levels of patient privacy are ensured

5. Disease Mgmt/Care Coordination

Select the appropriate participants for a successful disease management/care coordination program.

- We have incorporated Johns Hopkins' ACG Predictive modeling into our Population Health Management program. The ACG model allows us to accept medical claims data and/or pharmacy data to provide a more comprehensive picture of the member and their predictive issues.
- This claims data, combined with the plan's demographic data, enables us to perform initial and periodic stratification of the entire population.

6. Health Risk Assessment

Predictive modeling is the first line analysis that is done to identify high risk members.

- We have worked with Johns Hopkins to create a Health Risk Assessment (HRA) to help employers predict their employees' future health risk based on member responses.
- In the event a client does not have access to claims data, HRAs are a valid alternative to assist with the initial stratification of the membership.

BRINGING CLARITY TO CHAOS



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