

## Achieving Better Results\*

### **BILL REVIEW SAVINGS: 76% SAVED**

Clients save an average 75.90 percent from our medical bill reviews, which exceeds the average savings from the same clients' previous service providers by more than 20 percent.

### **BILL REVIEW ROI: 6,650%**

Clients save an average \$66.51 for every \$1 spent on our medical bill reviews.

### **BILL REVIEW TURNAROUND TIME: FASTER THAN MANDATED**

98 percent of the time, our medical bill reviews are completed faster than state-mandated turnaround times, which helps accelerate claim closings.

### **UTILIZATION REVIEW ROI: 1,240%**

Clients save an average \$12.40 for every \$1 spent on our utilization reviews.

### **APPEALS: EXTREMELY LOW**

#### **BILL REVIEW APPEALS**

Only 1.90% of our medical bill review results are ever questioned by medical providers, and of those only 0.5 percent require an additional payment.

#### **UTILIZATION REVIEW APPEALS**

Even though Paladin denies or modifies more utilization reviews than the industry average, only 3.9% of these are appealed, and only 1% of the referral decisions are overturned.

## Reducing Claims Costs While Improving Patient Care

**PALADIN MANAGED CARE SERVICES is setting the industry standard for services that reduce claims costs while improving patient care. Our unique approach combines the medical expertise of physicians with technology-driven efficiency to help lower medical costs, minimize review appeals, and reduce patients' time away from work.**

Paladin is the only managed care service provider to involve physicians in all its services — from clinical bill and utilization reviews to case management, prescription approval, and one-on-one support for claims examiners. Every insurance carrier, self-insured employer, insurance pool, municipality, and group health organization that works with us achieves better results through:

### **PHYSICIAN-GUIDED SERVICES**

Whether physicians are validating a course of treatment or applying their clinical expertise to a medical bill review, each Paladin service uses physicians at the point in which their credibility and medical knowledge can return the highest value to our clients.

### **TECHNOLOGY-DRIVEN EFFICIENCY**

We combine physician-guided services with technology-powered processes to ensure fast turnaround times, including integrating our bill and utilization review platforms so that clients pay only for medical services approved by Paladin physicians.

### **MANAGED CARE EXPERIENCE**

Paladin executives have been involved in managed care most of their careers, giving them first-hand knowledge of how to continually improve results without increasing costs.

### **PERFORMANCE FOCUS**

We hire experienced, senior-level staff and hold them to a standard of performance that generates the best possible results for our clients.

### **FLEXIBLE SERVICES**

Each service is designed to adapt to the varying needs of clients, while also incorporating Paladin best practices, which have proven their value in lowering overall claims costs.

### **FINANCIAL STABILITY**

As a subsidiary of Enstar Group Limited, Paladin is backed by a company known for its insurance focus and financial prudence, which in turn gives us the resources to develop new programs and continually improve our services.



## Involving Physicians in Every Service

PALADIN MANAGED CARE SERVICES are designed to achieve one overriding goal: reduce claims costs while improving patient care:

### MEDICAL BILL REVIEW

Offers both clinical and standard bill reviews. Combines the expertise of senior-level bill analysts with proprietary quality assurance technology that flags possible violations of medical procedure coding, PPO network discounts, and state fee schedules. Questionable charges are escalated to staff physicians who review medical procedures, pinpoint problems, and arrive at fair resolutions.

### CASE MANAGEMENT

Combines physician and field nurse case managers who work with treating physicians to ensure the best possible patient care without incurring undue costs. Assigns physicians to cases that meet certain critical factors and may involve six weeks or more of lost work time.

### PHYSICIAN GUIDE

Helps our clients' claims examiners resolve medical issues quickly, especially when they're under pressure, by making physicians available one-on-one or by phone via an 800 number.

### UTILIZATION REVIEW

Improves on the standard industry model by using staff physicians to conduct all utilization review and collaborate with treating physicians on patient care to lower appeal rates.

Our physician-based approach works well to manage pharmacy requests early in the prescription dispensing process.

**To learn more,  
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\*Source: BILL REVIEW, UTILIZATION REVIEW, AND APPEALS RESULTS: Based on research conducted from Jan 1, 2019 to Dec 31, 2019, by Paladin Managed Care Services, a subsidiary of Enstar Group Limited. The research compared Paladin's bill and utilization review results for Paladin clients to those produced by these same clients' previous managed care service providers. Results may vary depending on the circumstance of each client.