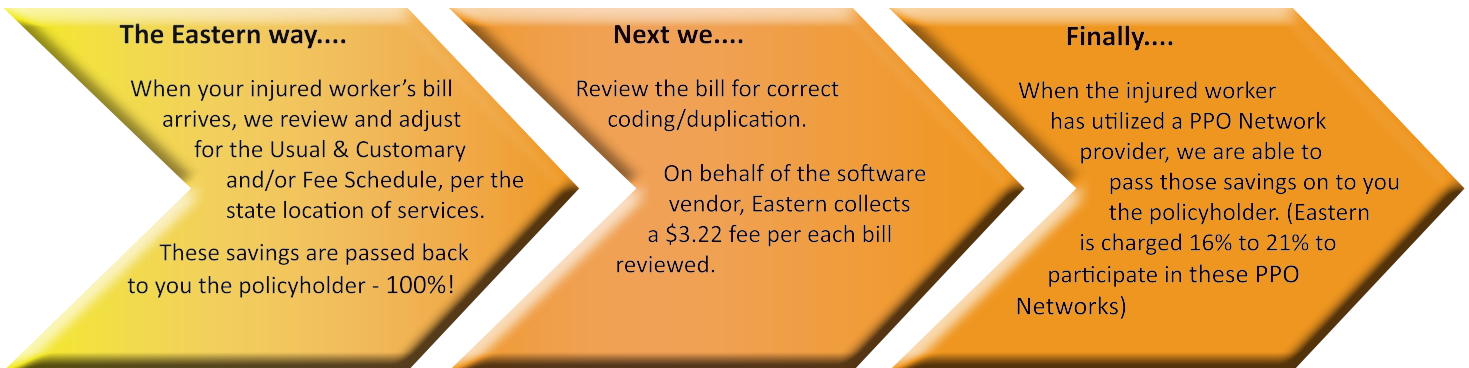


# A Fresh Approach to Managing Medical Bills

Eastern Alliance's focus on early intervention and proactive disability management produces better outcomes that matter to your employees and your bottom line. Our knowledgeable professionals use proven claim handling and medical care management measures that return injured workers to wellness faster and reduce your claim costs. Eastern directly applies these savings to the medical portion of your claim total. With medical bills accounting for almost 60% of the total cost of a workers' comp claim, this can really add up.



**All carriers apply the fee schedule reduction and the PPO fee reduction to a medical bill.**

	Eastern Alliance	Competitor
Claim Bill	\$3,600	\$3,600
Reduction of fee schedule	-\$1,072	-\$1,072
Reduction of PPO fee	-\$1,117	-\$1,112
Provider Receives (cost to Policyholder)	<u>\$1,416</u>	<u>\$1,416</u>
PPO Charges Eastern 21% of the PPO reduction fee, which is passed to the policyholder	+\$233.57	Charges 25% of the Fee Schedule Reduction +\$268.00
Eastern's Bill Review charge from Stratacare, passed to the policyholder	+\$3.22	Charges 25% of PPO Savings +\$278.00
		Charges for Bill Review +\$8.00
Total Cost to Policyholder (Provider Receives + PPO Charges + Bill Review)	<u><u>\$1,652.79</u></u>	Total Cost to Policyholder (Provider Receives + PPO Charges + % of PPO Savings + Bill Review) <u><u>\$1,970</u></u>

*Here is the difference*

*21% of this amount*

*of these amounts*

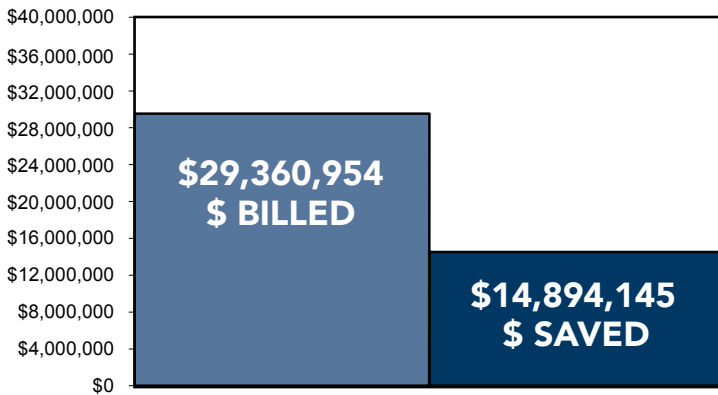
**\$3,600.00**  
**-\$1,652.79**  
**\$1,947.21** savings of billed amount  
 Which is **54%** saved from total claim bill  
**PPO & StrataCare Fees = \$236.49**  
**Eastern Retains \$0**

**\$3,600.00**  
**-\$1,970.00**  
**\$1,630.00** savings of billed amount  
 Which is **45%** saved from total claim bill  
**Competitor Charges \$554.00**  
**Competitor Retains \$?**

**Is their incentive to pay bills or to close claims?**

# Midwest Regional Results

## MCM / Preferred Provider Network Savings



*Through our Medical Care Management (MCM) program, bills are repriced to jurisdictional allowance. Our Preferred Provider Networks and other negotiated savings provide additional reductions, resulting in a **51%\*** savings on your claim costs.*

## KeyScripts - Pharmacy Card Provider

*The KeyScripts program enables us to manage utilization and obtain competitive rates in addition to jurisdictional allowance, achieving a **42%** savings on your claim costs.*

## Physical Medicine

*Through the services of this national network for physical therapy, chiropractic, and MRI services. We save you **24%** in addition to jurisdictional allowance.*

## Durable Medical Equipment

*Through our DME partners, we are able to obtain savings of **39%** in addition to jurisdictional allowance, reducing your claims costs.*

\*The MCM savings are before network access fees and bill review charges.

The results shown in this exhibit represent all Midwest Region claims paid between January 1, 2021 and December 31, 2021.