

What should an Insurance Payer look for in the selection of a Cost Containment Provider?

1. **The best net results** in the Industry (the access fee charged should play an irrelevant role in the attainment of this requirement)
2. **The complete elimination of balance billing** i.e. disputes over the discount, or any form of deferred liability to the payer, should be non-existent.
3. **The welcome return** of an insured person to any given provider who has mutually agreed on a prior rate of reimbursement for a similarly insured person.

The above three parameters must be viewed as being **inextricably entwined**, and cannot be separated one from the other. As an example, meeting requirement #1, (best net result) must by implication eliminate the possibility of balance billing or deferred liability. No point in having a good temporary result, and having a balance bill up to 7 years later.

Similarly, a “best result” must have been attained in a non threatening, non badgering manner, such that a subsequent patient insured by the same payer, is welcome at a given facility **with a reproducible “best result.”**

The requirement for combined intertwinement of all three criteria above, therefore becomes self evident.

In the background of the above absolute criteria, must be a contract between payer and provider of Cost Containment services which encompasses the following:

1. Any contract between payer and Cost Containment Company cannot be governed by exclusivity. In other words, the Payer must retain their inherent right for freedom of choice as to whom the payer, at it’s own sole discretion, wishes to use for cost containment purposes on any given case.
2. Within the contract terms between Payer and Cost Containment provider, by whatever name they be known, is language that the Cost Containment entity discounting any given bill, **accepts full responsibility** without involving the patient, against any deferred liabilities, disputes, audits, investigations, balance billing, and the like, and which **irrevocable guarantee exonerates the patient and/or payer for all time**, against any of the above eventualities.