

IndependenceCare Advantage™
A Supplemental Medical Management Program

IndependenceCare
Advantage™



IndependenceCare
Advantage™

Staying Ahead of the Health Care Curve

The pace and complexity of emerging health care technology poses an extreme challenge for many businesses. Staying ahead of industry trends, treatment protocols, regulations, and research and development demands constant attention. More than ever, companies must partner with experts who can advocate for optimal clinical and financial outcomes.

Expertise is the IndependenceCare Advantage

Our comprehensive medical management program supplements a client's existing medical management program. In the ever-changing medical environment in which we live, many clients like to have resources beyond their own to help them stay current with new technologies and trends. Foremost, IndependenceCare customizes clinical and financial risk assessment strategies. We help navigate the complex financial issues associated with major illness and injury for you, including tracking members' lifetime benefits.

IndependenceCare Advantage offers:

Medical Expertise

Clients receive access to our on-staff registered nurses ~ clinically trained professionals with years of patient care experience. Together, with our underwriters, we can keep you on the cusp of new and emerging health care trends, treatment, and industry standards of care.



Vendor Expertise

Our IndependenceCare Advantage team is committed to providing excellence. We pursue vendors recognized for expert medical service and best outcomes; medical management support; traditional and/or multidisciplinary cost containment; and competitive rates. Our cost containment strategies help control cost exposure to the client.

continued inside

IndependenceCare Advantage services include:

Organ and Tissue Transplantation

Accessing transplant contracts with global, all-inclusive services can be difficult. Our risk management department works with clients to find the right contract structure. We maintain contracts with five national vendors who assist in managing the transplant risk. If you require medical management for the transplant member, our risk management department will help to coordinate resources that best fit your needs. Our vendors have access to comprehensive transplant arrangements that help control transplant costs.

Plan Highlights

- Multiple “National Centers of Excellence” transplant vendors
- Four transplant options: solid organ, multi-visceral organ, peripheral stem cell, and bone marrow
- Transplant access fees eligible for reimbursement
- Comprehensive contract analysis for optimal recommendation
- Access to transplant physician review services through recommended vendors

Neonatal Care

Increasingly, health care plans must address the unique challenges of fertility drugs, advancements in neonatal technology, and multiple medical conditions for mother and baby.

Plan Highlights

- Specialists dedicated solely to neonatal case management
- Neonatologist/pediatrician physician review services



Renal Failure

Commercial dialysis charges can range from \$150,000 to over \$500,000, depending on geographic location. To mitigate the risk to the client and/or the employer group, yet retain member health benefits, our team can introduce initiatives that improve the bottom line.

Plan Highlights

- Auditing for appropriate billing practices
- Case management services for chronic renal failure and end-stage renal disease
- Medicare eligibility entitlements



Oncology

Recently, cancer treatment has transitioned from acute to chronic medical management. As such, a patient's use of biotech "wonder" drugs and multiple therapies can be lengthy or even lifelong. IndependenceCare Advantage provides direction and resources to reduce the financial burden.

Plan Highlights

- Access to specialty pharmaceutical networks
- Recruitment of oncology-dedicated case management services
- Adherence to national guidelines for cancer treatment



Case Management Services

Our case management services can include levels of traditional case management, disease management and chronic management. These management options and practice specialties allow our clients to manage catastrophic medical conditions to the degree of their own choosing. Whether it is trauma, oncology, end-stage renal disease, or diabetes, our team can help identify a management resource for you.

Specialty Pharmaceutical

The biopharmaceutical field has exploded with the release of specialty drugs designed to treat a wide variety of medical conditions ~ with a wide variety of costs. Our access to specialty pharmacy vendors can ensure quality medications at margins close to the average wholesale price or average selling price.

Ask an IndependenceCare professional about our risk management services today.

INDEPENDENCECARE™

Bottom line. Solutions.

15 South Fifth Street, Suite 1200 Minneapolis, MN 55402-1063
Phone 612-338-0718 Fax 612-338-1763 www.independencecare.com

Insurer Background: IndependenceCare Underwriting Services offers its IndependenceCare Advantage program through its parent company, Independence Holding Company, a NYSE listed corporation (symbol IHC).

