



Estimating claim risk for carriers, underwriters and third party administrators

Managing the 80 percent of health care dollars that are spent by 20 percent of the population isn't easy. Because of this, American Health provides Medical Disclosure services to evaluate claim risk and project potential for rehospitalization. We provide clinical prognoses to stop loss carriers and managing general underwriters (MGUs) and can also support third party administrators (TPAs) in underwriting medical costs.

Cases may be submitted for Medical Disclosure review or referred via automatic triggers built into our integrated programs. Services help to project the potential high-dollar claims a participant could accumulate and identify the financial impact to the plan for the coming year.

All reviews are conducted by a case manager within three business days of receipt. Detailed claim risk reports include a medical history, clinical status, treatment plan and potential costs.

Case Management clients may view reports online 24 hours a day, 7 days a week via American Health's easy-to-use EZ Access program.

Comprehensive assessments and claims cost projections are completed by [experienced registered nurses utilizing MCG Health clinical guidelines](#).

- Program Highlights -

Timely, comprehensive clinical assessment and prognosis projections based on patient history

Estimating the potential high-dollar medical and pharmaceutical claims a member could accumulate within the next 12 months

Flexible services can be used as a primary or overflow resource and are available alone or in conjunction with our Case Management program



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Utilization
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