



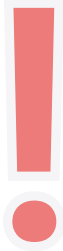
Case Study

Data-Driven Healthcare Cost Reduction Through Collaboration

Rare Blood Disorder and Site of Care Strategy

The Challenge:

Why this case was flagged...



This case was flagged due to trigger codes in our system designed to identify extraordinary high-cost medical claims. These trigger codes are activated when specific thresholds for billed or allowed charges are exceeded, such as a certain percentage above the acquisition wholesale price (AWP). This signals the need for immediate review by our Health & Risk Solutions team. In this instance, the employee's treatment for paroxysmal nocturnal hemoglobinuria (PNH) far surpassed these thresholds, prompting a deeper analysis and intervention to explore more cost-effective alternatives.

The Granular Solution: Long-term approach to cost reduction

Granular's Health & Risk Solutions team approach to cost reduction extends beyond immediate savings. We are committed to a long-term partnership with our clients to manage and mitigate healthcare costs.

Here's how we help:



Data-Driven Insights

We continuously analyze healthcare data to identify trends, cost drivers, and potential areas for savings. This proactive approach allows us to anticipate challenges and implement solutions before they escalate.



Network and Expertise

We leverage our extensive network of healthcare providers and industry experts to access alternative solutions, treatment options and optimize the care plans for cost efficiency.



Ongoing Monitoring and Optimization

We don't just solve the immediate problem; we continue to monitor the client's healthcare expenses, adapt to changing needs, and refine strategies to ensure sustained cost savings over time.



ERISA Compliance and Fiduciary Responsibility

We understand the importance of ERISA compliance and fiduciary responsibility when managing healthcare plans. We act in the best of plan participants and beneficiaries, ensuring that decisions are made prudently and solely for their benefit. Our commitment to cost reduction aligns with our risk assessment duty to maximize the value of healthcare benefits for all stakeholders and by adhering to ERISA guidelines, Granular provides clients with peace of mind, knowing that their healthcare plans are managed ethically, transparently and with the utmost care.

The Impact: (Quantified)

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Initial Costs	Billed charges: \$833,000 per infusion, Allowed charges: \$593,000 per infusion
Benchmark Price	Infusion drug: \$75,000 - \$90,000 range per infusion
Frequency	Injections needed every 8 weeks (6 times per year)
Savings Achieved	<ul style="list-style-type: none"> Remaining infusions reduced to \$79,000 each (from \$593,000), saving \$514,000 per session (an 86% reduction) Past infusions (4 already administered): Costs renegotiated to \$76,000 per session (from \$593,000), resulting in immediate savings of \$2 million

Member Continuity

Comfortable at-home infusions ensured uninterrupted treatment.

Long-Term Benefit

Client's annual financial exposure decreased from a significant \$3.2 million to a manageable \$383,000 - an 87% reduction, applicable to both the current and future policy years.

Conclusion

Granular's proactive approach to healthcare cost management, underpinned by data-driven insights, industry expertise, and a commitment to ERISA compliance, delivers significant and lasting value to our clients. By mitigating the financial risks associated with high-cost claims for conditions like PNH, we help employers maintain affordable and competitive benefits packages, ultimately benefiting both the company and its employees.

Want help with solutions for your individual challenges?

Let's get granular, together.

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