

**❶ Is the project really risk free?**

Yes. Because Healthcare Horizons only gets paid a portion of the money returned to you from the audit, the employer assumes no financial risk for the project. If Healthcare Horizons cannot produce financial results, we are not paid.

**❷ Will employees be impacted?**

There are very few claims recovery situations that can result in member impact. Most of the findings of our audit relate to a provider being paid more than they were contractually due, either because of pricing errors, billing inaccuracies, or duplication of payment. As such, members are not impacted on most issues. For an issue that could negatively impact a member, such as benefit maximums exceeded, Healthcare Horizons gives its client the right to choose whether or not to pursue the recovery. If the employer chooses not to follow through on recovery, then Healthcare Horizons is not paid for that finding.

**❸ Does Healthcare Horizons contact members or providers?**

No, all recovery is handled through the TPA or their collection agency. Since TPAs maintain the relationship with their provider network, it is not wise for another party to contact providers regarding recovery. Healthcare Horizons would only contact members and providers on an exception basis and with the full knowledge and consent of the employer.

**❹ When and how does Healthcare Horizons get paid?**

As recoveries come back to the TPA, they will be credited to the account used to pay your claims. The TPA will confirm collection of the claims (and credit issued to the employer) to Healthcare Horizons and we will submit a bill to our client for payment of the contingency fees. Healthcare Horizons will provide a full detail of claims recovered so that the employer can check its records to ensure credit was received.

**❺ How long will the project last?**

We anticipate the entire project lasting approximately four to six months, assuming commitment from the TPA to timeliness in their work with us.

**❻ What is the time commitment from the employer?**

The claims audit will require minimal time commitment from employer personnel. Healthcare Horizons will request plan documents, funding documents, and a short discussion about the history of the plan at the outset of the engagement. Beyond these initial requests, we will ask employer personnel for a level of involvement sufficient to understand the issues identified and represent the mutual interests of recovering overpaid claims through the TPA.

**❼ What is the time commitment from the TPA?**

Healthcare Horizons makes every effort to minimize the time and resources required by the TPA. We take every precaution to ensure that time is not wasted by TPA personnel reviewing claims that will not produce results. Healthcare Horizons will request a week-long site visit to review our preliminary findings, and the commitment from the TPA after this depends on the number of overpayments identified.