



LARGE LOSS NOTIFICATION

One of the most important responsibilities of the claims administrator for a Benefit Plan is the timely notification to PACE Underwriters of any potential large claimant. A potentially large claimant is *any covered individual with total paid claims EXPECTED to exceed 50% of the Specific Excess Loss Deductible.*

Typically, potential large claimants are identified two ways:

By Diagnosis

You can receive notice of a potential large claimant through a request for eligibility or benefit verification for a serious diagnosis, or through the process of pre-admission certification, utilization review, or large case management. Such claimants can also be identified by your review of the claim and diagnosis when the claims are submitted for adjudication.

If your preadmission certification, utilization review, or large case management is performed by a separate organization, please advise this entity of the importance of receiving immediate notification of an admission, outpatient procedure or request for sub-acute care.

You are required to complete the “**POTENTIAL SPECIFIC EXCESS LOSS NOTIFICATION**” form when the claimant is EXPECTED to reach 50% of the Specific Excess Loss Deductible.

By Amount Paid

You are required to complete the “**POTENTIAL SPECIFIC EXCESS LOSS NOTIFICATION**” form when the total amount paid on a claimant has reached 50% of the Specific Excess Loss Deductible, *regardless of the diagnosis.*

IMPORTANT: Providing this information to PACE Underwriters as early as possible enables us to advise, direct, and make available to our administrator and their clients, many resources to assist in the management of these large claims while maintaining quality of care.



INSTRUCTIONS FOR FILING SPECIFIC EXCESS LOSS CLAIMS

The following guidelines and claim forms are to be used when reviewing and reporting Specific Excess Loss Claims:

TRIGGER DIAGNOSIS LIST

Used as guideline to identify covered individuals who represent potential ongoing claims and/or potentially large claims.

POTENTIAL SPECIFIC EXCESS LOSS CLAIM FORM

To be sent to PACE Underwriters – Claims as an initial notification:

- A. When claimant diagnosis is expected exceed 50% of the Specific Excess Loss Deductible.
- B. When claimant total paid claims exceed 50% of the Specific Excess Loss Deductible, regardless of the diagnosis
 - *Attach copies of Utilization Review records if applicable (confidential)*
 - *Do not attach any copies of incurred or paid claims including any bills or other documentation.*

UPDATE of POTENTIAL SPECIFIC EXCESS LOSS CLAIM FORM

To be sent to PACE Underwriters – Claims each month, once an initial notification has been filed.

- *Do not attach any copies of incurred or paid claims, including any bills or other documentation.*
- *Attach copies of Utilization Review records if applicable (confidential).*
- *Do not continue to submit once Specific Excess Claim Form (Exhibit III) is submitted.*

SPECIFIC EXCESS CLAIM FORM (2 pages)

To be sent to PACE Underwriters – Claims:

- A. When a claim has exceeded the specific deductible.
- B. When submitting a subsequent claim for additional expenses on same claimant.
 - *Attach legible copies of any bills paid.*
 - *Include proof of check being issued as payment.*
 - *Include incurred and paid ranges for the claims listed.*
 - *Calculate expected reinsurance reimbursement.*
 - *Attach copies of Utilization Review records if applicable (confidential).*
 - *Be sure to include the 12 items listed at the bottom of the Claim Form.*