

C&F ReClaim

Medical Cost Containment

**Review
Rethink
ReClaim**



- Tailored Clinical & Financial Solutions
- Select Group of Top Vendors
- Complement to Existing Programs
- Pharmacy Benefit Management

Crum & Forster is reintroducing its seasoned catastrophic medical management service that focuses on medical events that could significantly impact stop loss claims.



C&F ReClaim

Crum & Forster is reintroducing its seasoned catastrophic medical management service. The service focuses on medical events that could significantly impact claims pertaining to stop loss and specialty risk programs such as student and travel medical. Aptly named C&F ReClaim, this service combines the expertise of our in-house clinical professional team with a select group of top medical management vendors offering support aimed at improving member health and managing costs, allowing you to reclaim control over your exposure. Our medical claims management services are built to complement and expand the capabilities of any existing medical claims management program.

Through C&F ReClaim, we work for and on behalf of our customers and policyholders to support, educate and assist in managing medical risk. Crum & Forster's experienced nurses work on a consultative basis with you to select the expertise that best fits each complex medical situation. They delve deep into each unique case, ask the necessary questions and tailor each consultation to ensure the best possible clinical and financial outcomes, thereby limiting claim expense from both a management standpoint and a bottom line impact.

Our nurse consultants put a wealth of information within reach, answering such questions as:

- Can hospital costs be reduced even if there is a PPO network in place?
- What charges are reasonable, excessive or even unnecessary?
- What is the standard of care for premature babies?
- How do you know which transplant network contract to use?

Pharmacy Benefit Management

In addition to acute conditions, there are several chronic conditions which require costly long-term, high-cost specialty drug treatments. C&F may be able to improve the cost of high-cost specialty drugs through our arrangements with specialty pharmacy vendors. Here is an example of the estimated cost for two potentially high-dollar conditions*:

- Factor VII Deficiency (Hemophilia A) with acquired inhibitor, for which treatment costs can be in the \$750,000 to \$1,500,000 range per year
- Gaucher disease, a metabolic disorder that can lead to neurological damage, may reach \$700,000 in charges per year

Reach out to Crum & Forster

Early identification of complex cases typically leads to the greatest opportunity for success and provides the best clinical outcomes and cost savings for the policyholder. The C&F Medical Management Program is a free, value-added, and exclusive program for our customers.

Our team is here to provide you with the expertise and management support for the following conditions or events:

- Hemophilia Management
- Transplant Management
- ESRD/Dialysis Management
- Specialty Pharmacy Management
- Hospital Bill Reviews/Negotiations
- Behavioral Health Management
- High cost drug review and management
- Rare disease management
- Neonatal management

For more information or to get started with C&F ReClaim, please contact Debra Fatovic, Clinical Risk Manager, Cost Containment, 732.414.4827, or email a completed cost containment referral form to ReClaim@cfins.com.

*Cost savings can vary widely among individual cases. Please consult with your C&F ReClaim representative for specific details.



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About Crum & Forster Accident & Health

Crum & Forster,* rated A (Excellent) by A.M. Best (2020), is a national commercial property and casualty group of insurance companies wholly owned by Fairfax Financial Holdings Limited. Since 2000, Crum & Forster's Accident & Health division has offered a diverse portfolio of specialty insurance and reinsurance products nationwide. We place a strong focus on product development and creative distribution methods, along with excellent client service and support.

In addition to our robust domestic portfolio, Crum & Forster offers Accident & Health solutions on an international basis through its wholly owned captive facility, Crum & Forster Segregated Portfolio Company (SPC) located in the Cayman Islands, as well as through its various partnerships within the Fairfax family. These global capabilities provide our partners with even broader flexibility in underwriting solutions.

The qualities and capabilities of Crum & Forster Accident & Health demonstrate our philosophy of building meaningful, long-term partnerships and our dedication to providing alternative strategies in an ever-changing insurance market.

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