



# Direct Contract-Bundled Surgery Case Study

## Patient needed Gallbladder Removed

### Plan Background

RBP Plan Design  
Member lives NE of Wash. DC

### Challenge

Find a quality provider who offers a fair price, a facility that will not balance bill member

### Options

Local Hospital Provider: The plan shopped the procedure with hospitals and providers in local area. Best price was \$18,000 which included facility fees, surgeon and anesthesiologist. Patient would have been balance billed for any reimbursement lower than this.

Direct Contract Provider: Local ASC utilizing top-rated surgeon in the region performed procedure for \$7300, all inclusive. After consult, surgery scheduled and completed before hospital could schedule.

### BENEFITS

- Care Navigator walked with Patient through the process
- Patient had no out-of-pocket expense
- Patient had no worry about balance bill
- Plan knew cost and had no additional cost for negotiating the claim

### IMPACT

- Patient fully recovered
- Plan saved over \$10,000
- Provider paid quickly without threat of claim audit

For more information on how Coral can help you, contact Troy Reichert  
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# Redirection program installed Case Study

## Manufacturing Client wanted to enhance Benefits Package

### Plan Background

PPO Plan Design  
Low Deductible and OOP

### Challenge

Enhance benefits in a rich plan design while maintaining or reducing overall costs

### Options

Reduce Member Responsibility: The plan was a Cadillac plan with low member responsibility. The plan could wave additional member responsibility. However, this would only increase costs. No steerage or redirection incentives. Limited potential employee engagement.

Adopt Direct Contract Program: Incorporate a direct contract program into plan design, offer incentive of no out-of-pocket expense if preferred providers were used. Garner adoption and engagement and thereby reduce claims costs on specific procedures.

### BENEFITS

- Care Navigator walked with Patient through the process
- Patient had no out-of-pocket expense
- Patient had no worry about balance bill
- Plan knew cost and had no additional Cost for negotiating the claim

### IMPACT

- In the first four months, the plan saved over \$40,000
- Members believed their benefit plan was enhanced and expanded
- Plan saved over 15% in the first year.

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