



Alternative Payor Solutions

PartnerRe works with its clients to bring solutions to assist in delivering cost savings by offsetting medical payment liability. One such **PULSE + Plus™** solution is our Medicare and Social Security Disability Insurance Eligibility Program. The rules and regulations to determine the members in your plan who might be eligible for Social Security Disability Insurance or Medicare are complex. PartnerRe can help.

Facts

- The Medicare and Social Security Disability Insurance (SSDI) process can be challenging
- Providing professional representation for qualified individuals increases the chance for achieving SSDI
- Medicare is more than just health insurance for over age 65 retirees. Coverage may also be available to individuals under age 65 with a qualifying disability
- Qualification for Medicare is often achieved after receiving SSDI condition status and coverage award
- Once identified, Medicare becomes the primary healthcare payer 24 months after benefits are initiated for new SSDI identified insureds
- Even a small eligible population of disabled individuals bring higher utilization and cost
- Every year 1.5% to 3% of pre-65 retirees, employees and dependents become disabled (per SSDC)
- Identification of Medicare entitled individuals can result in savings to the Employer and/or health plan

Program Features

- Proprietary analysis and data integration process to identify individuals who are likely to qualify for Social Security disability awards
- Assists our clients to recognize Medicare as an additional or offsetting payment source
- Identifies individuals enrolled in Medicare to allow the health plan to shift from a primary payer to a secondary payer
- Applies to qualifying covered retirees, inactive employees and their spouses and dependents of the health plan
- Continuous tracking for future SSDI eligibility within the covered health plan population
- Provides the recovery of medical payments for individuals who were unknown as Medicare primary status.
- No fee unless an individual is awarded benefits
- **PULSE + Plus™** provides the Payor oversight of the Program activity through resolution

Contact your **PULSE + Plus™** Clinical Consultant to see how this Program can work for you.



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PartnerRe America Insurance Company.
Phone +1 415 354 1551

www.partnerre.com/health