

Clinical Services

PRACTICE



Did you know that just 5% of plan members are responsible for 50% of claims costs? Focusing on that small group of complex (and expensive) claims can be especially important for plans that actively manage costs. The Clinical Services Practice Area at Borislow Insurance was created specifically to gain actionable insight into those claims.

Stacy Borans, M.D. is our expert in providing strategic intelligence in this area, with an emphasis on specialty pharmaceuticals, catastrophic diagnoses and organ implants. The goal of Clinical Services at Borislow Insurance is to create a better patient experience while assuring the best use of plan assets. At a high level, we assess risk and understanding of the nuances and details of clinical prognoses and their true financial ramifications. This helps our clients determine the risk they face and its effect on their budgets and their plan.

Dr. Borans and her team use a suite of tools that combines technology, clinical expertise, financial insight and data to further their evaluations. Working in conjunction with our in-house underwriting and risk management team, Clinical Services provides a 360-degree view of the claims and claimants posing the greatest overall risk to claims costs.

Too often, claims analysis is done by looking in the rear-view mirror, after the claim is incurred, with no opportunity for intervention. In the final analysis, the ability to get out in front of these issues provides the opportunity for us to provide proactive advice to both the employee and the plan.



CATASTROPHIC DIAGNOSES

- 2.2% of claimants generate 23% of total reimbursements

SPECIALTY DRUGS

- Represent 2% of prescriptions volume but account for 50% of total drug spend

IMPLANTS & DEVICES

- Nearly 6% of all medical costs totaling over \$175 billion annually

Please contact us to learn more about our Clinical Services Practice Area, or any of the other ways we have been helping our clients for over 35 years.

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