

OVERVIEW

Commerce Benefits Group is aware of the challenges that benefit managers face to provide benefit plans that ensure quality and cost effective medical care. Our patient care staff has extensive clinical experience and will accurately assess treatment plans, benefit costs and length of stay. We approach controlling health care costs by a method that does not compromise the quality of the care, the patient/physician relationship and decision-making capabilities, and the positive outcome of health care. We combine basic principles of health care and sound business practices in order to achieve our objectives.

PRE-CERTIFICATION

Medical necessity of the treatment is reviewed with the attending physician and is either approved or an alternate treatment plan is suggested. This service practically eliminates the duplication and/or use of inappropriate testing and procedures. Pre-certification also verifies the most appropriate setting or facility for care. Pre-certification can:

- Reduce deductibles for covered participants
- Promote prompt intervention of potentially large claims
- Reduce the length of stay
- Stabilize group health care costs
- Identify alternate treatment plans

CONCURRENT REVIEW

Our experienced staff works closely with patients, physicians and home health care providers to determine the most appropriate extended treatment plan. We negotiate the cost of extended care and monitor the continued treatment in order to evaluate ongoing care.

LARGE CASE MANAGEMENT

When catastrophic cases are identified, one of our qualified staff members stays in frequent contact with the patient and their health care providers. We carefully review all pertinent information in order to determine the most suitable care for the patient. Our service requires close involvement with the case including patient advice, counseling, disease control efforts, utilization of specialty care centers and coordinating provider negotiations.