



Network Services

Beech Street Primary Network

Beech Street Complementary Network

Supplemental Network

Home Infusion Network

Beech Street Consumer Card Program



Network Services

The Issue

In an effort to manage healthcare costs while providing access to quality providers, payers today require network solutions that address the complex healthcare environment. More predictable and stable cost management, access to different medical specialties and supplemental networks to expand access within the plan's geographic coverage are just some of the issues payers face in order to offer choice and flexibility while staying competitive in the marketplace.

The Solution

The Beech Street Network offers several PPO solutions that can be customized to fit an individual client's needs:

- Beech Street Primary Network
- Beech Street Complementary Network
- Supplemental Network
- Beech Street Home Infusion Network
- Beech Street Consumer Card

The Beech Street Network family also includes the ppoNEXT and Texas True Choice networks.

How It Works

Beech Street offers a variety of technological solutions to maximize clients' efficiency and accuracy in claims repricing. Clients can utilize Electronic Data Interchange (EDI), web-based repricing or submit paper claims. Once entered into the system, claims are repriced with over 99% accuracy and within industry guidelines. Quality checks are part of our process to ensure that claims are repriced in accordance with the negotiated rates with our providers. Once claims have successfully been repriced, they are sent back to clients for further processing. Claims that fall outside the network can be automatically routed to our other health payment solutions to optimize the most cost-effective solution for our clients.

Beech Street Primary Network

National Coverage With Local Strength

The Issue

In an effort to balance healthcare costs with access to quality providers, payers today require network solutions that address this challenge. Stable and predictable cost management, with access to different medical specialties and supplemental networks to improve one's own geographic coverage are just some of the needs payers have to offer choice and flexibility while staying competitive in the marketplace.

The Solution

The Beech Street Primary Network was developed to provide a broad offering of quality and prestigious hospitals, ancillary facilities and physicians for client access. The Beech Street Primary Network provides access to contracted providers as a primary network offering or as an expansion of network access outside of a client's defined primary service area. Serving nearly 1 million people nationwide, the Beech Street Primary Network provides a cost-effective network with access to more than 200 different specialties. For clients looking to supplement and improve access to a local or regional PPO, access to our national network improves coverage and healthcare savings. Members who travel outside of the defined service area, attend an out-of-area school or reside in remote areas also have access to Beech Street's prestigious national network.

How It Works

Beech Street offers a variety of solutions to help clients submit claims to Beech Street for repricing. Clients can utilize Electronic Data Interchange (EDI), web-based repricing or submit paper claims. Once entered into the system, claims are repriced to over 99% accuracy with all claims repriced within or exceeding industry guidelines. Quality checks are part of our process to ensure all claims have conformed to our negotiated rates with our providers. Once claims have successfully been repriced, they are sent back to clients for further processing. Out-of-network claims can be automatically sent to other Viant health payment solutions to guarantee the most cost-effective solution for our clients.

Beech Street has been offering comprehensive, cost-containment solutions for over 50 years. With its comprehensive national Primary Network, Beech Street offers a seamless solution for in-network claims that also increases the efficiency of your existing network solutions.

Value Proposition

- Offers a strong national network with more predictable and stable cost management
- Perfect complement to owned networks, with either national or wrap deployment
- Comprised of quality providers with more than 200 contracted specialties
- Provides travel access to members in another primary network
- Serves as a primary network for retirees or members domiciled outside of the primary network
- Includes 80% of America's Best Hospitals as listed in U.S. News & World Report (July 2008)

Value Proposition

- Access to a national out-of-network solution with predictable and stable cost management
- Network repricing exceeds 99% accuracy with all claims within or exceeding industry guidelines
- Additional use as an in-network expansion of a client's proprietary or primary network, layered within the same geography
- Out-of-network claims can be automatically sent to our other cost management solutions to guarantee the most cost-effective solution for our clients
- Cost containment solution that can benefit the payer, the patient and the provider

Beech Street Complementary Network

A Network Approach to Out-of-Network Claims

The Issue

As the exposure to out-of-network claims increases, the need arises to find additional network solutions to help off-set the large costs associated with these claims. This exposure, which we define as “white space” can become minimized with the use of contracted networks solutions such as Beech Street Complementary Network.

The Solution

The Beech Street Complementary Network offers expanded network access for patients who seek services from providers that do not participate in the client's primary or proprietary network. The goal of the Complementary Network is to offer a solution that can benefit the payer, the patient and the provider. The Complementary Network expands access in the same geography as the client's primary or proprietary network.

How It Works

Our Complementary Network is a solution for out-of-network claims, consisting of providers that have agreed to extend a contracted rate to Beech Street's customers in return for business that is directed and identified with a logo on the patient's ID card. Payers can access an out-of-network solution with primary network savings while expanding their network-based claims solutions.

Supplemental Network

Configuring Networks for Maximum Savings

The Issue

With healthcare costs continuing to soar at an alarming rate, payers are increasingly focused on reducing the number of medical claims that fall outside of the traditional PPO network. This claim exposure can amount to as much as 10%-15% of total paid claims for many national and regional plans.

The Solution

As part of its suite of cost containment solutions, Viant has developed a Supplemental Network offering to address the problem of out-of-network claims. The network combines both the Beech Street-owned and leased partner networks, providing additional savings on out-of-network claims by utilizing written agreements between these PPO networks and the providers. The contracts do not require identification of network participation at the time of the patient's admission, nor any financial steerage to the provider.

How It Works

The Supplemental Network offers expanded network access for patients who seek services from providers that do not participate in the client's primary or proprietary network. The Supplemental Network does not require a logo on the patient's identification card. Rather, the provider is notified of the application of the network contract on the Explanation of Payment.

With the Supplemental Network, payers have access to a unique and powerful configuration of networks determined by the geographic savings and penetration strength of Viant's network partners.

Value Proposition

- A network solution for non-network claims; addresses 38%-40% more non-network claim volume than before
- Stable and more predictable savings
- Provides greater savings on an individual claim basis and addresses all levels of claims including those deemed ineligible for traditional Beech Street Primary Network services
- Strengthened relationships between payers and providers through timeliness and accuracy of provider payment
- Viant offers a standard, state-based network hierarchy – clients may reorder or remove networks to this hierarchy to meet their specific needs
- Clients may choose other Viant cost containment services to integrate with the Supplemental Network hierarchy

Value Proposition

- Significant incremental savings realized as compared to traditional or existing home infusion contracts
- Improved transaction accuracy and turn-around time with lower transaction costs and administration
- Improved provider relations through the clarity and application of contract terms
- Clinical staff review of physician treatment plans ensures correct billing
- Comprehensive billing review ensures accurate payment to providers
- Definitive contract language ensures that providers use cost-effective product and package size when dispensing physician orders

Beech Street Home Infusion Network A Cost-Effective Alternative to Inpatient Care

The Issue

The home infusion industry represents an estimated \$9 billion to \$11 billion of all healthcare expenditures, due in large part to the growing number of patients who administer intravenous or infused medications at home. Additionally, because the cost associated with home infusion therapy is typically \$150 to \$200 per day, compared to \$1,500 to \$2,000 per day for an inpatient admission, the home infusion industry continues to experience rapid growth as many private insurers recognize the potential for savings and provide full coverage for home infusion therapy.

The Solution

Leveraging more than 15 years of home infusion contract compliance auditing and consulting, we developed the Beech Street Home Infusion Network, a best-in-class, national network of the six largest home infusion providers, along with numerous regional home infusion companies. The Beech Street Home Infusion Network is a unique and comprehensive solution that audits and re-prices claims accurately on 100% of all home infusion claims to exact contract terms, before the claim is paid. This unique specialty network helps our customers accurately manage and control the high costs associated with reimbursement of home infusion provider services.

How it Works

Viant conducts a unique pre-payment audit of physician orders to validate accurate and appropriate units of high-cost specialty pharmaceuticals infused or injected in the home setting. Viant pharmacy auditors, experienced in specialty pharmaceutical dosage and administration, validate actual physician orders, perform exact pharmaceutical calculations, reconcile correct product and package sizes of high-cost drugs billed and reprice claims to current competitive reimbursement levels for these specialty services. Drug reimbursement is based on the most cost-effective drug and packaging regardless of what is billed, and our ability to expedite accurate payment to providers enables us to secure competitive rates for our clients. The network can replace existing direct contracts or secondary networks, reducing reimbursement, provider abrasion and unnecessary administrative rework.

Beech Street's Home Infusion Network enables payers to realize savings by providing in-home drug therapy that would otherwise cost exponentially more in an inpatient setting. Leveraging our years of experience in contract compliance and specialty pharmaceutical audits, the Beech Street Home Infusion Network enables our customers to manage and control the high costs associated with reimbursement of home infusion provider services.

Beech Street Consumer Card Program

An Alternative to Traditional Health Insurance

The Issue

With the annual increase in healthcare costs outpacing the rate of inflation, payers and employers are implementing creative cost-containment initiatives, including shifting more financial responsibility to the patient through the use of consumer-directed healthcare plans.

The Solution

Backed by our nationwide network of quality hospitals, physicians and ancillary providers, the Beech Street Consumer Card Program is an excellent choice for employers who offer consumer-directed health plans, or for organizations that market to consumers who may not participate in employer-sponsored healthcare plans.

How It Works

The Beech Street Consumer Card Program offers consumers who do not have access to traditional insurance plans or would like to supplement existing healthcare coverage the opportunity to utilize the Beech Street Network of providers who have agreed to participate in the program with contracted rates for services. Consumers present an identification card at the time of service to verify membership. The provider works with Beech Street to identify the services and validate the contracted rates, for which the consumer is responsible to pay at the time of service. Consumers may use a debit card that is linked to funds available through a flexible spending or health savings account as payment for services rendered.

Value Proposition

- Providers offer consumers access to negotiated rates for medical services, including traditionally non-covered or elective procedures
- Nationwide access to providers in the Beech Street Network, participating in this program
- May be used to supplement existing insurance or gain access to specialty providers
- Insurance coverage is not required to benefit from contracted rates, which often reflect a reduction in charges
- Consumers have 24-hour access to Beech Street's Website to locate participating providers and facilities

Contact:

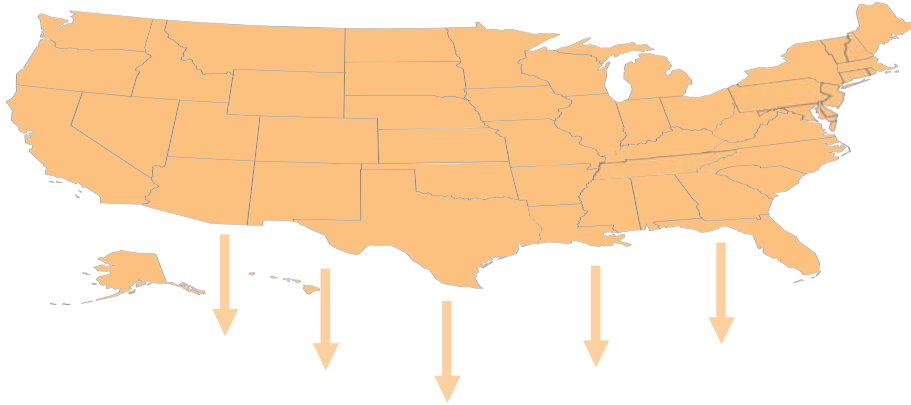
535 E. Diehl Rd., Suite 100

Naperville, IL

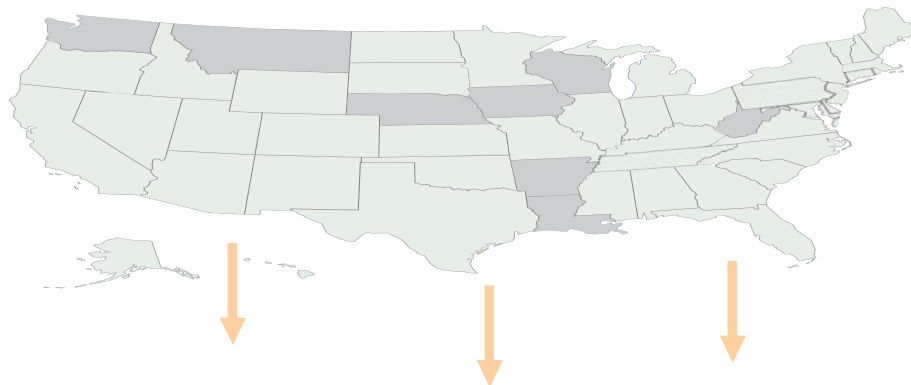
800.820.5824

www.viant.com

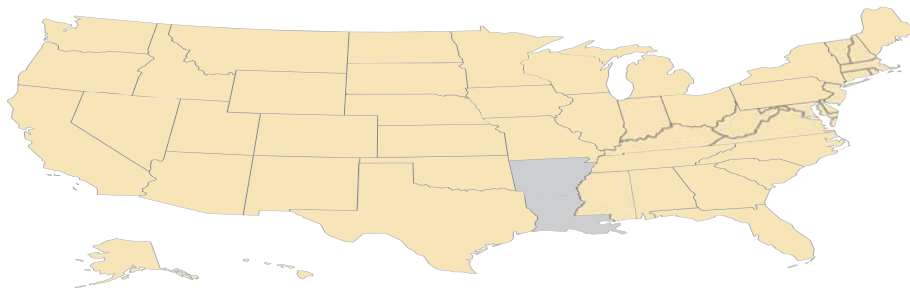
Beech Street Primary Network



Viant Complementary Network (Owned Logo'd Wrap)



Supplemental Network (Owned and Leased Non-Logo'd Wrap)



Visit www.viant.com for more information