

# QUESTIONS FOR CONTRACTS

As you're reviewing your current and prospective contracts — ask the third party administrator (or yourself) the following questions:

<p>What's detailed in our contract?</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>What's included in the base fee for administrative services?</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>What's considered a la carte and what are those costs?</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>What services are we currently paying for and why?</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>What type of reporting, requests or services will we want our carriers to provide that may cost us more money in the future?</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>What's our administrative fee for COBRA and is it applied to our total population of employees?</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>Are these common fees currently built-in with our claims and we just haven't noticed?</p> <p><input type="checkbox"/> Hospital bill review</p> <p><input type="checkbox"/> Hospital bill</p> <p><input type="checkbox"/> Audit of fraud and abuse</p> <p><input type="checkbox"/> Overpayment recovery</p>		<p>What are our total dollars spent, and what services are we getting for it?</p> <p>_____</p> <p>_____</p> <p>_____</p>

Some costs and fees are included for things you might not even see, such as share-of-savings costs, unless you look at each bank draft carefully or undergo a deep claims analysis. At the end of the day, examine what the services you anticipate needing and how they impact your total administrative costs.

Now you can be an even smarter administrator by digging into the fine print to know what you're paying for and potentially lower your overall costs — while still getting all of the value you and your employees need.



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注意：如果您说普通话，我们可免费为您提供语言协助服务。请拨打 800-524-9242 或（听障专线：888-781-4262）

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung. Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).

