

# Long-Term Partnership Drives Membership Growth and Billions in Savings



***AmeriBen partners with Zelis to adopt innovative solutions that increase revenue and maximize cost management.***

For more than 25 years, AmeriBen and Zelis have worked together to create integrated solutions that improve the way AmeriBen serves its members. The relationship goes back to the mid-1990s when AmeriBen began working with the founder of Zelis' legacy company to identify areas that could help generate savings for AmeriBen and its clients.

## **Creating solutions that transcend the partnership**

AmeriBen, a medical benefits third-party administrator (TPA) that serves medium and large companies, initially began working with Zelis to increase its revenue growth, ensure payment integrity, and maximize cost management across its product offerings. When the partnership was formed, Zelis implemented a Medicare Pricing Solution which became the first of many products that were added to AmeriBen's portfolio.

Additionally, since coming together, the two companies have continued to create new solutions that have served not only AmeriBen, but other Zelis clients as well.

"Zelis has always given us the tools we needed to succeed," said AmeriBen Chief Financial Officer Eric Channer. "Working with their team has helped us navigate the constantly changing demands of the market that are generated by our clients' needs, regulatory issues, and the passage of new legislation. We have a level of confidence that when something new comes up, we're going to work with Zelis to solve the problem."

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## **More solutions, more savings - no need unmet**

Over the years, Zelis has helped AmeriBen build out its product portfolio to include Claims Editing, Out-of-Network Solutions, Hospital Bill Review, and a No Surprises Act solution. And its Medicare Pricing Solution includes coverage for dialysis treatment, which is one of the most expensive long-term care regimens for providers to cover. In 2021 alone, Medicare Pricing Solution saved AmeriBen clients more than \$727 million and over one-third of that amount was related to dialysis coverage.

"The Medicare Pricing Solution has been extremely successful for us over the years. Most of our clients use it, and they see the tremendous value it has," Channer said. "Whenever we come across a need, Zelis is there to help. If what we need is covered by an existing product, great, and if it isn't, that's okay because we work together to deliver a new solution."

Channer recalled a brainstorming session during a dinner meeting with AmeriBen CEO Carrie Hatch and Zelis associates in which ideas for an out-of-network (OON) reimbursement solution were sketched out on a napkin. From that modest beginning came formulation of ClaimPass, a dynamic optimization engine that routes OON claims to the best savings channel based on client parameters and plan goals.

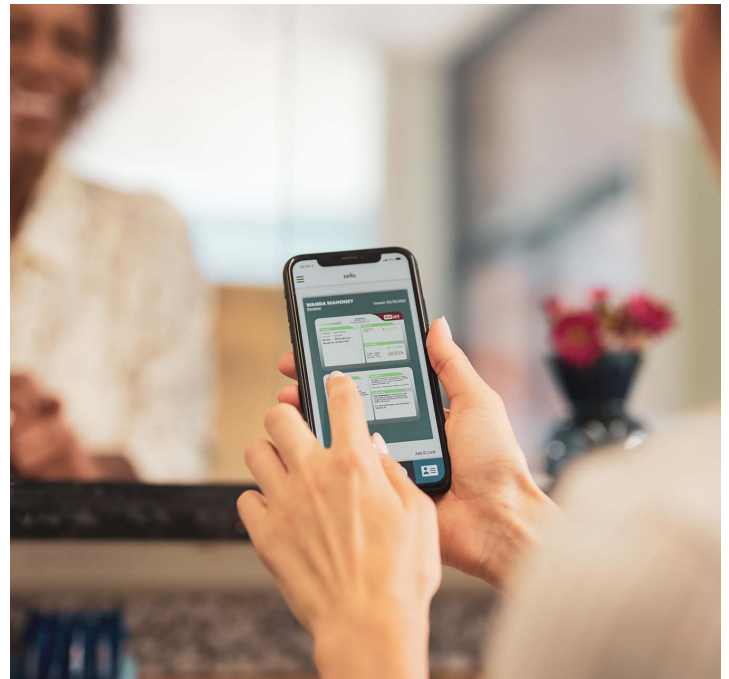
***“We didn’t have a lot of time to react to the NSA, and Zelis’ legislative knowledge helped us make sure we had everything we needed to be compliant.”***

– Eric Channer, CFO at AmeriBen

## Applying Zelis’ expertise to navigate the No Surprises Act

The federal government’s No Surprises Act (NSA), which establishes consumer protection from surprise medical bills for certain OON care, has challenged industry stakeholders. Following the passage of the NSA in December 2020, AmeriBen and Zelis have worked on a range of compliance-related initiatives that include revising some of its explanation of benefits (EOB) language to help members understand the changes related to the processing and payment of claims.

While the NSA and the 2020 Transparency in Coverage Rule have added complexity to the processing and administration of claims, the Zelis team has leveraged its legislative expertise to ensure AmeriBen complies with these new regulations, improves members’ experience, and increases cost savings. Due to the increased consumer awareness of these new laws and guidelines, AmeriBen is working with Zelis to make its processes as transparent as possible.



## A partnership that has stood the test of time

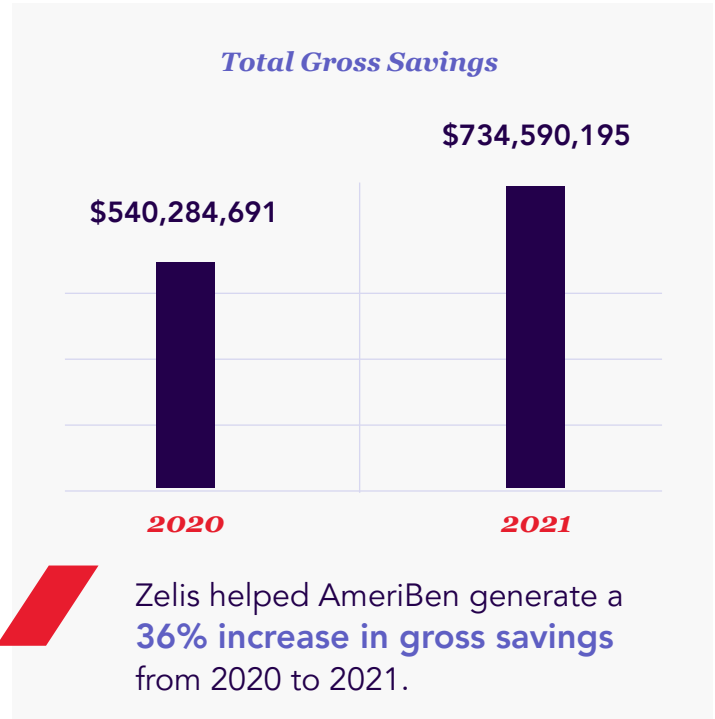
One of the keys to the success of the partnership is the long-term relationship that has existed between the teams at each company, some of which were formed long before Channer’s tenure at AmeriBen.

“The kind of longevity of Zelis team members can’t be overstated,” Channer said. “So many at Zelis have been here as we faced challenging times, as well as during the many accomplishments we’ve achieved, and one of those was early in 2022 when we reached the milestone of administering benefits for over one million lives.”

He added: ***“That was an exciting moment for us, and we couldn’t have done it without a partner like Zelis.”***

## About AmeriBen

AmeriBen is a Third-Party Administrator headquartered in Meridian, Idaho with a satellite office in Salt Lake City, Utah. AmeriBen has been in business since 1958 and began processing medical claims in 1964. The company specializes in administering complex benefit plans for over 100 self-funded employer groups and fully insured university plans totaling over one million member lives. AmeriBen's industry experience enables us to partner with best-in-class networks and vendors while remaining dedicated to strategic decision making and personal touch. We aim to provide employers with the sophistication and technology of a large carrier while maintaining the personal service and flexibility of a TPA.



### AmeriBen's Solution Portfolio



Medicare Pricing Solution /  
Dialysis



Hospital Bill Review



Communications



Claims Editing



Out-of-Network Solutions



No Surprises Act  
Solutions



Payments

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