

Stop Loss Services

Discover smart, practical, and complete stop loss insurance solutions

By utilizing Stealth Partner Group, you have access to the most experienced team in the industry along with the extensive knowledge, established relationships, proven processes and results that go with it. This places us in a unique position to plan, implement, and manage every aspect of your stop loss placement and ongoing administration.

Our stop loss services include:

- **Effective Carrier Negotiations**—We work directly with a diverse group of the industry’s best carriers, and we leverage our specialized experience, strong relationships, and proven negotiating skills to deliver the best results.
- **Disclosure Management**—In today’s litigious and information heavy environment, it is critical to have a partner that understands the nuances and complexities around detailed data gathering and the disclosure process.
- **Compliance Oversight**—With Stealth, you don’t have to worry about changes in carrier policies and procedures. Our team constantly monitors policy and procedure changes within the stop loss arena and keeps you informed about how they could affect your client’s benefit plans.
- **Carrier Partner Management**—Stealth understands the importance of maintaining favorable carrier relationships. Through proven results and financial accuracy, we maintain trusted relationships with the key individuals at our carrier partners.
- **Stop Loss Claims Management**—Begins up front with a detailed implementation call, making sure all parties know their roles and responsibilities. This comprehensive approach enables clean, timely claim submissions and ends with an expedited and accurate reimbursement.
- **Premium and Commission Administration**—As a fully licensed and bonded Third-Party Administrator, Stealth provides complete premium and fee processing. This allows fees to be built into the rates on a net basis, instead of commissions loaded into rates and therefore subject to taxes and additional fees.
- **Nurse Case Reviews**—Stealth offers nurse case reviews provided by our in-house RNs for challenging or complex cases that assist in predicting where large claims may occur over the next 12 months, treatments, and assists with high claimant drug and other cost saving solutions.
- **Analytic Support** —Our in-house proprietary stop loss analytics and decision support tool leverages data from over 10M lives and over \$100B in billed charges to assist clients in selecting the optimal solution that is aligned with a group’s risk tolerance.
- **Cost Containment Solutions**—Partnering with Stealth means access to Dependent Verification Reviews, Onsite Care Management, Claim Audits, Captive Solutions, Dialysis Management Solutions and more.

We tailor our marketing efforts to your clients' needs. For any individual risk we may expand our marketing out to other specialty carriers according to their individual risk appetites.

A sample of some of our "A" rated direct writers include:

| STOP LOSS CARRIERS | A.M. BEST FINANCIAL RATING |
|--------------------|----------------------------|
| American Fidelity | A+ |
| Anthem | A++ |
| Berkley A&H | A++ |
| Berkshire Hathaway | A++ |
| HMIG | A |
| OptumHealth | A |
| QBE Insurance | A |
| Sun Life Financial | A++ |
| Swiss Re | A+ |
| Symetra Financial | A |
| TMHCC | A++ |
| Unum | A |
| Voya Financial | A |