

Stealth Advance*

Revolutionizing Stop-Loss Reimbursements

Stealth Advance revolutionizes independent stop-loss by initiating payment of claims reimbursements within **72-hours of completed funding requests**, leveraging the competitive pricing of independent stop-loss while bringing reimbursement timelines equivalent to bundled solutions.

With Stealth as the Program Manager, Stealth Advance provides a **consistent experience for the client that is similar to what bundled providers offer**.



Current Market Challenge

- **Reimbursement and claim processing timelines** of typical independent stop-loss can be hard to plan for due to complicated claims.
- **Cash flow disruptions** caused by unexpected reimbursements can impact the health plan.
- **Health plan costs** associated with independent stop-loss can be high.
- The health plan can face **financial risks** from denied claims, post-claim adjustments, and workers' compensation disputes.



The Stealth Solution

- Stealth Advance processes reimbursements within 72 hours, significantly reducing delays and **ensuring quick access to funds**.
- By funding claims upfront, Stealth Advance **shields health plans from cash flow disruptions**, maintaining financial stability.
- Stealth Advance allows health plans to leverage the more competitive independent stop-loss market, **reducing stop-loss expenditures**, versus being trapped in a bundled arrangement.
- Stealth Advance **ensures financial stability** by providing upfront funding for claims, protecting your cash flow while allowing the adjudication process to finalize.

Optimize Your Stop-Loss Strategy

Stealth Advance enables employers to leverage the competitive rates of the independent stop-loss market, thus driving down overall stop-loss costs, while simultaneously providing effective claims evaluation by an external party and not being out of pocket. Stealth Advance provides a consistent experience for the client that is similar to what bundled providers offer.

*Part of the Stealth Sentinel Solutions Portfolio, developed in partnership with Aegle Capital

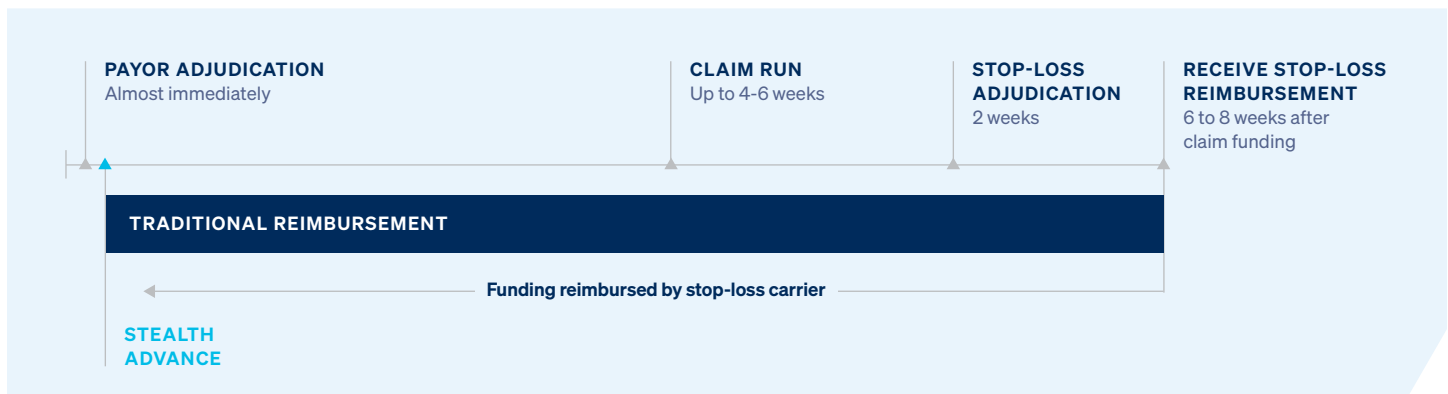
Key Features



Funding of claims up to \$5 million are initiated within 72 hours (3 business days), with claims over \$5 million initiated within 5 business days.



Delays that occur during reimbursement do not impact the health plan, as Stealth Advance funds claims upfront and manages the wait for reimbursement.



How It Works



Straightforward Pricing

A fixed Per Employee Per Month (PEPM) fee and with no additional variable costs.



Simplified Process

With Stealth Partner Group overseeing billing and with minimal client paperwork needed, Stealth Advance dispatches funds swiftly and collects reimbursements directly from the carrier.

Plan Protection Details

Plan Protection safeguards your health plan from disruptions often encountered in the reimbursement process. By funding claims up front, the health plan is protected from cash flow interruptions, allowing thorough processing and auditing of claims. Plan Protection affords up to 360 days for claims to be finalized. Aegle Capital is then reimbursed directly by the Stop Loss Carrier.

Common Causes of Overpayment

Administrative Errors

If claims become ineligible due to administrative oversight, Stealth Advance has already provided the funding. Stealth Advance minimizes immediate financial stress for the health plan while recovery efforts take place.

Negotiated Adjustments

When post-claim negotiations occur, they can lead to reduced claim amounts. Stealth Advance will have already provided funding and will seek reimbursement of negotiated savings through the overpayment recovery process.

Stealth Advance Protection

Overpayment Recovery Process

This process is designed to minimize cash flow interruptions and provide the highest degree of flexibility. Any funding overpayments can be either:

- Offset by future funding requests, or
- Returned to Stealth Advance upon overpayment notification

Portability of Overpayment Funds

Overpayments remaining at the end of the policy period can be carried over into the next policy year, regardless of any changes to the stop loss carrier, third-party administrator (TPA), or pharmacy benefit manager (PBM), assuming continued enrollment in Stealth Advance.



Case Study

Group 1



The Client

Industry: **Manufacturing**
Location: **Southwest, USA**
Number of Employees: **220**



The Results

Deductible **\$100K**

First Large Claim of the Year **\$2.69M**

Reimbursed by Aegle **1 day**

Reimbursement Time from Stop-Loss Carrier **196 days**

Group 2



The Client

Industry: **Chemical Preparations**
Location: **Southwest, USA**
Number of Employees: **475**



The Results

Deductible **\$250K**

Claims Through 7 Months of Policy **23**
Totaling **\$1.22M**

Average Aegle Reimbursement Time **1 day**

Average Stop-Loss Carrier Reimbursement Time **27 days**

Frequently Asked Questions



What unique benefits does Stealth Advance offer to brokers, consultants?

Stealth Advance provides a competitive edge by offering fast reimbursement within 72 hours of receipt of a complete funding request for claims up to \$5 million*, mitigating the common cash flow challenges associated with delayed stop-loss claim payments. This fast funding enables your client's financial stability, making it an attractive offering within the independent stop-loss market.



How does Stealth Advance address the gap between bundled and independent stop loss?

Stealth Advance levels the playing field by bringing the swift reimbursement timelines of bundled stop-loss to the independent stop-loss market. This allows clients to enjoy the competitive rates of independent stop-loss without the typical reimbursement delays, enhancing the value proposition brokers can offer to employers.



How should a broker position Stealth Advance to its clients?

Highlight the dual benefits of Stealth Advance: competitive pricing and fast claim settlements. Emphasize how this solution provides access to financial predictability and operational ease, which can be crucial for managing healthcare costs effectively. Stealth Advance is especially suitable for employers who value independence in their stop-loss coverage but require quicker financial responsiveness.



Who is Aegle Capital?

Aegle Capital is the pioneer in health risk financing solutions that are specifically designed to address the funding needs of today's healthcare environment. In partnership with Stealth, Aegle brings these innovative and strategic solutions to the market, ensuring a holistic approach to managing healthcare finances. Aegle manages all underwriting, funds requests, and payments, providing a streamlined support system throughout the process.



What are the steps to sign up a new client for Stealth Advance?

- **Step 1:** Introduce the client to Stealth Advance's benefits and confirm their interest.
- **Step 2:** Facilitate gathering the contract and onboarding materials from the client to initiate a contracting request, including the stop loss policy.
- **Step 3:** Assist and coordinate with the client on any errors or questions in the onboarding documents.
- **Step 4:** Facilitate communications with the client to ensure a smooth onboarding and ongoing client experience.



How does the funding request process work for clients enrolled in Stealth Advance?

Once a client is enrolled and a stop-loss claim is eligible, either you or your client can submit a funding request through the Stealth Advance team. Once initiated, claim reimbursement payments are processed within 72 hours of the approved funding requests,* offering quick reimbursement to the client's account. For claims over \$5 million, special handling may be required.



What should a broker do if there are discrepancies or issues with the funding or reimbursement process?

Should any discrepancies arise, you should immediately contact the Stealth Advance support team. The operational documents provide a detailed process for handling such issues, including how to submit adjustments or corrections through the appropriate channels.

*Reimbursement payments are initiated within 72 hours for funding requests that are complete and approved. This timeframe is applicable under normal processing conditions. Please note, actual receipt of funds is subject to banking transfer times.

