WellRithms 2026

Medical overbilling costs payors and patients billions of dollars every year.

STOP LOSS OUTLIER

A COMP42 SOLUTION

ABOUT
STOP LOSS OUTLIER

Stop Loss Outlier addresses one of the most costly blind spots in workers' compensation: inflated inpatient bills that drive unnecessary stop loss exposure.

Outlier methodologies were designed to account for legitimately complex, high-cost care. In practice, they are often triggered by excessive or unsupported charges embedded deep within the bill. Once inflated amounts cross outlier thresholds, stop loss reimbursement escalates quickly and inaccurately.

Stop Loss Outlier brings accuracy to high-exposure inpatient reimbursements. By validating inpatient reimbursements at the line level and correcting excessive charges before outlier adjustments are applied, Comp42 ensures stop loss reimbursement recommendations reflect reality, not inflated assumptions.

CORE COMPONENTS

LINE-LEVEL INPATIENT PAYMENT VALIDATION

Each inpatient bill is analyzed charge by charge to identify excessive, unsupported, or inconsistent billing.

PHYSICIAN-LED CLINICAL VALIDATION

Experienced physicians evaluate utilization, medical necessity, and appropriateness to validate allowed charges..

WHY ACCURACY MATTERS HERE

Stop loss exposure is not driven by one large decision. It is driven by hundreds of individual charges that compound into a single, high-cost claim.

Stop Loss Outlier does not rely on benchmarks, percentage reductions, or negotiated targets. Recommendations are grounded in independent, line-level reimbursement validation and validated against real underlying cost data.

When inflated charges are corrected before outlier adjustments are applied, savings are often realized on every eligible bill, with reductions of up to 40% observed. More importantly, stop loss reimbursement recommendations remain consistent when examined by carriers, reinsurers, and providers seeking full reimbursement.

Stop Loss Outlier applies to bills in these states - AL, AR, CA, CO, GA, ID, KS, ME, MN, MT, NE, OK, TN

VALIDATED REIMBURSEMENT BEFORE OUTLIER APPLICATION

Overstated charges are corrected prior to outlier calculations, preventing inflated reimbursement recommendations.

STOP LOSS EXPOSURE REDUCTION

Lower, accurate allowed amounts reduce downstream stop loss reimbursement risk and improve financial predictability.

START WITH A HIGH-DOLLAR INPATIENT REIMBURSEMENT

LET'S LOOK AT IT TOGETHER.

THANK YOU

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