

ERS

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What is ERS?

- Established Reimbursement Schedule is a proprietary cost-containment product developed by Coalition America and Navigant Consulting.
- ERS contains a fee schedule that applies to physician, out-patient, and in-patient medical claims.
- Unlike UCR which is based upon billed charges, ERS is based upon known acceptable reimbursement amounts and reasonable charges above the cost to deliver service.

How does ERS work?

- Payors use it on all out-of-network claims;
- on out-of-network claims where no contracted discount applies; and
- on claims that are typically paid "at billed charge".

Why choose ERS?

- ERS reduces plan/group liability on claims where no in-house fee schedule exists.
- It drives member behavior to seek in-network providers on high cost encounter.
- It also helps drive consistent experience rating for employers group seeking renewals.

Coalition America, Inc. is a market leader providing comprehensive solutions for managing both medical & dental healthcare costs. CAI utilizes proprietary provider contracts, PPO networks, and provider negotiations to achieve industry leading savings for its national client base of insurance carriers, TPAs, and plan sponsors.