



## What Makes Us Different

First Health® is proud of our position as one of the largest directly contracted PPO Networks in the nation. From its beginning in the early 1980s to today, our network has experienced strong and steady growth as a national network. We value our relationship with our clients and want to highlight network features that we know are important to you.

### Fixed Rate Pricing

Our clients appreciate and benefit from the substantial savings they get when fixed rates are utilized versus percentage off of billed charges. Over 50% of our contracts are fixed rate pricing\* and our efforts continue to improve that percentage.

### Claim Audits

Medical Record Audits are allowed under the First Health provider network agreement. Audits are permissible to confirm billing accuracy and medical necessity.

### Appeal Language

Our standard provider agreement allows for claims appeals within one year, except where otherwise required by state law or in the case of a non-standard contract.

### Access Fees

We always pass the full PPO discount to our clients; we don't retain any for ourselves as an access fee.

### Claim Accuracy

First Health prides itself on its high level of accuracy when pricing claims. In 2014, First Health processed over 14 million claims with a financial quality accuracy result of 99%.\*\* All claims are priced on a single administration platform, ensuring consistency and quality.

### Specialty Network Carve Outs

First Health includes a wide variety of specialty providers; however, we know that your needs are as different as your clients. First Health allows you the flexibility to carve out specialty networks where needed. In fact, First Health offers the national Institutes of Excellence™ Transplant Access Network program that includes access to qualified facilities coupled with consultative case management options to help facilitate the transplant process.

### Standardized Provider Contracts

We avoid non-standard provider contracts whenever possible, preferring to use standard contract language across all providers. Only as a last resort do we accept non-standard contract provisions. For those few exceptions, First Health sends notification of non-standard contract details to each client, every year, outlining the important contract provisions to keep you informed. In addition, we have deployed a team to ensure clients receive the full benefit of these contracts.

### Provider Continuity

More than 99% of hospitals and more than 95% of doctors remain in First Health networks year after year.\*

To learn more, contact [fhnmarketing@firsthealth.com](mailto:fhnmarketing@firsthealth.com)

\*Based on First Health Data Warehouse

\*\*As of January 2015 First Health Operations