



BUILDING RESILIENCE

MEDICAL COST CONTAINMENT FOR A
SUSTAINABLE CARIBBEAN INSURANCE FUTURE

Presented by:
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Senior Client Relations Manager

Agenda

Introduction to GMMI & Our Role in U.S. Inbound Care

Sustainability and the Role of Preventive Care

Technological Advances and AI in Healthcare

Case Study: Robotic-Assisted Surgery vs. Laparoscopic Surgery

Chronic Disease Management and Cost Containment

Conclusion and Q&A





Who Are We?

GMMI is a leading ISO 9001:2015, 45001:2018 & ISO/IEC 27001:2013 certified provider of medical cost containment, cost avoidance and medical risk management solutions with inbound U.S. healthcare expertise.

We specialize in helping insurers, assistance companies, governments and employers worldwide manage the complexities of U.S. medical care—delivering optimized patient outcomes while protecting financial resources.



Sasha Cruz

- Tenure: 18 years of experience in claims management and health insurance
- Focus: Managing U.S. healthcare costs for clients in Latin America and the Caribbean
- Commitment: To deliver optimal results for patients and insurers



What Does Sustainability Truly Mean for Health Insurance Carriers?

- **Economic Viability**
 - Longterm financial stability is crucial to ensuring that carriers can continue providing services while managing U.S. healthcare costs.
- **Technological Innovations**
 - Current trends indicate that AI plays a key role in streamlining claims processing and improving operational efficiency, helping manage costs associated with U.S. inbound care.
- **Social Impact**
 - Promoting preventative care and wellness programs to improve patient outcomes, key aspects of GMMI's approach to managing healthcare costs globally.



Key Challenges to Sustainability in the Caribbean



Increasing
Healthcare
Expenses



Limited
Healthcare
Infrastructure



Affordability
and
Accessibility



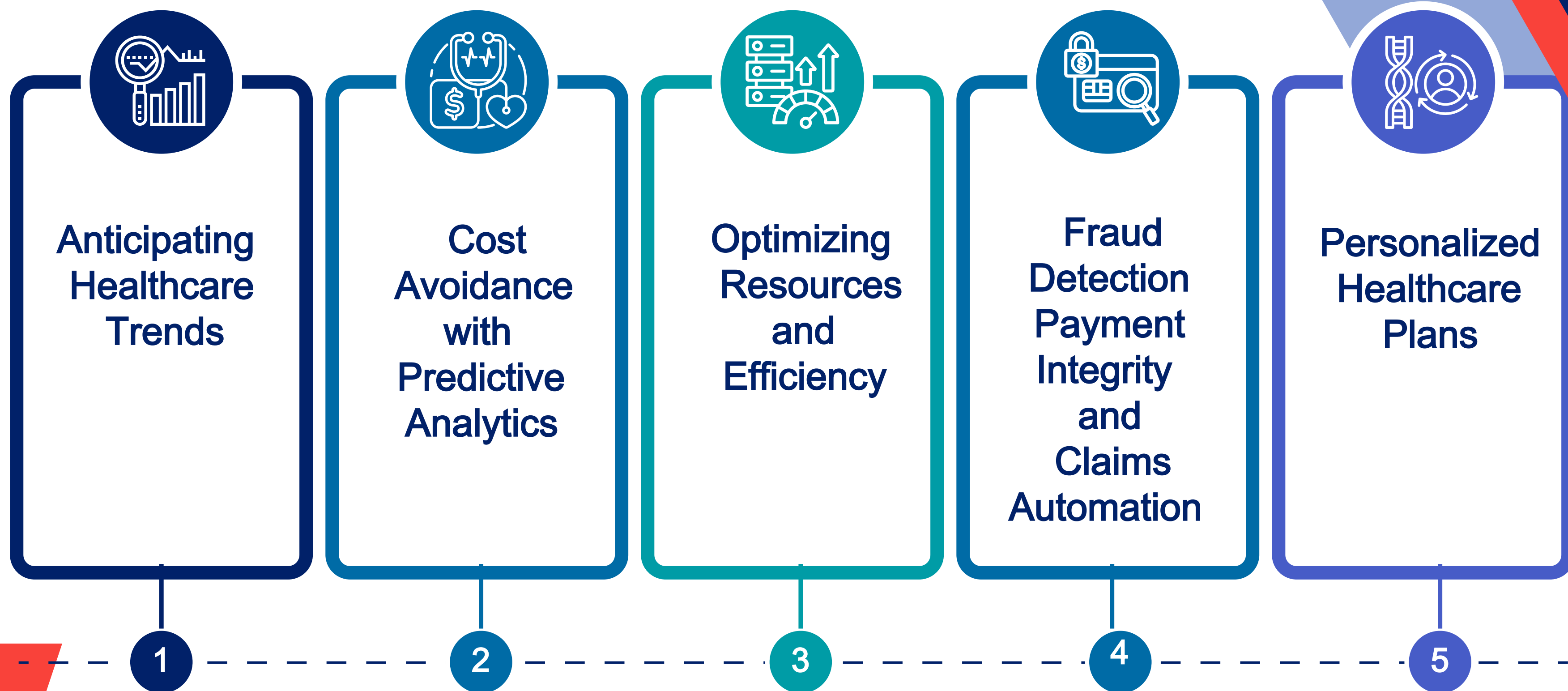
Climate
Impact

How Insurance Carriers Build Resilience in the Caribbean

- **Integration of Technology on Multiple Levels**
 - Integration of strategic technological advancements in different areas of operations.
- **Implementing Key Medical Cost Containment Efforts**
 - Key to resilience, GMMI's medical cost containment strategies help insurers mitigate the high costs of U.S. care while helping to drive high quality care.
- **Secure Business Models**
 - Implementing robust cost containment strategies allows insurers to safeguard their operations against U.S. healthcare cost inflation.



Leveraging AI and Data Analytics for Cost Containment



Disparity of Medical Charges for the Same Treatment Across the U. S.

1. Case Study: Acute Appendicitis

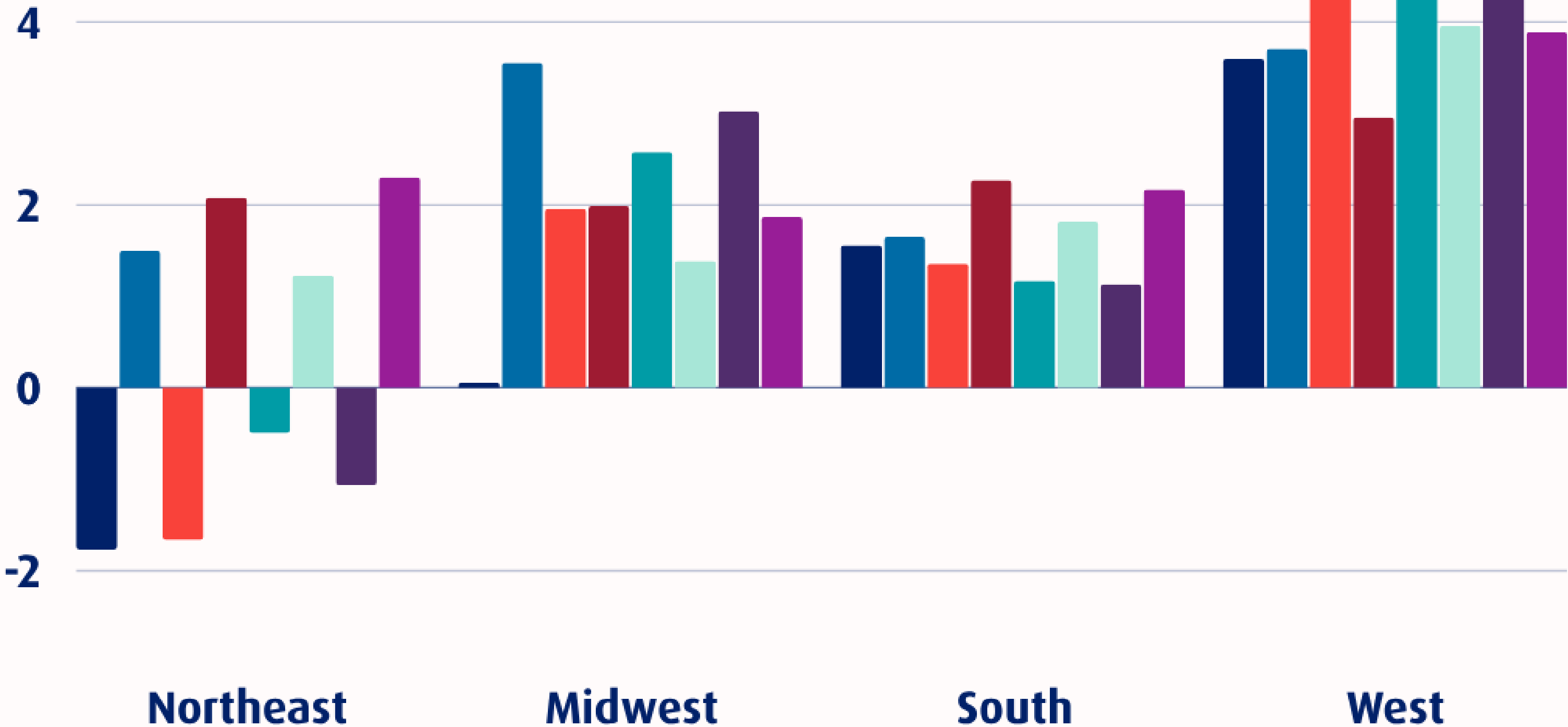
- ICD Code: 35.33 Acute Appendicitis
- Length of Stay: 12 Days

2. Medical Cost Disparities:

- California: Billed Charges: \$127,500
- New York: Billed Charges: \$119,000
- New York: Billed Charges: \$25,100
- Massachusetts: Billed Charges: \$43,000
- District of Columbia: Billed Charges: \$15,000

U.S. INFLATION RATES

1ST QUARTER 2024 & 2025



LEGEND

- JAN 24
- FEB 24
- MAR 24
- APR 24
- JAN 25
- FEB 25
- MAR 25
- APR 25

The Role of Technology in Healthcare Sustainability

AI and Machine Learning

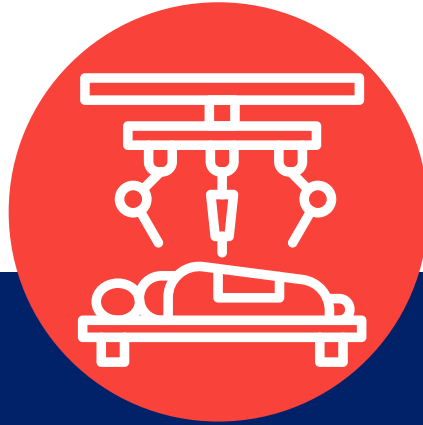
- AI-powered tools help streamline claims and predict high-cost claims early, optimizing care while managing U.S. healthcare expenses.

Automation of Administrative Processes

- Reduces costs and administrative burdens by automating routine tasks, allowing insurers to focus on more complex issues related to managing U.S. healthcare costs.



How Technological Advances Can Reduce Medical Costs



**Robotic-Assisted
Surgery**



**Artificial Intelligence
(AI)
in Diagnostics**



**Personalized
Medicine**

Robotic-Assisted Distal Pancreatectomy vs. Laparoscopic Distal Pancreatectomy

Study Overview:

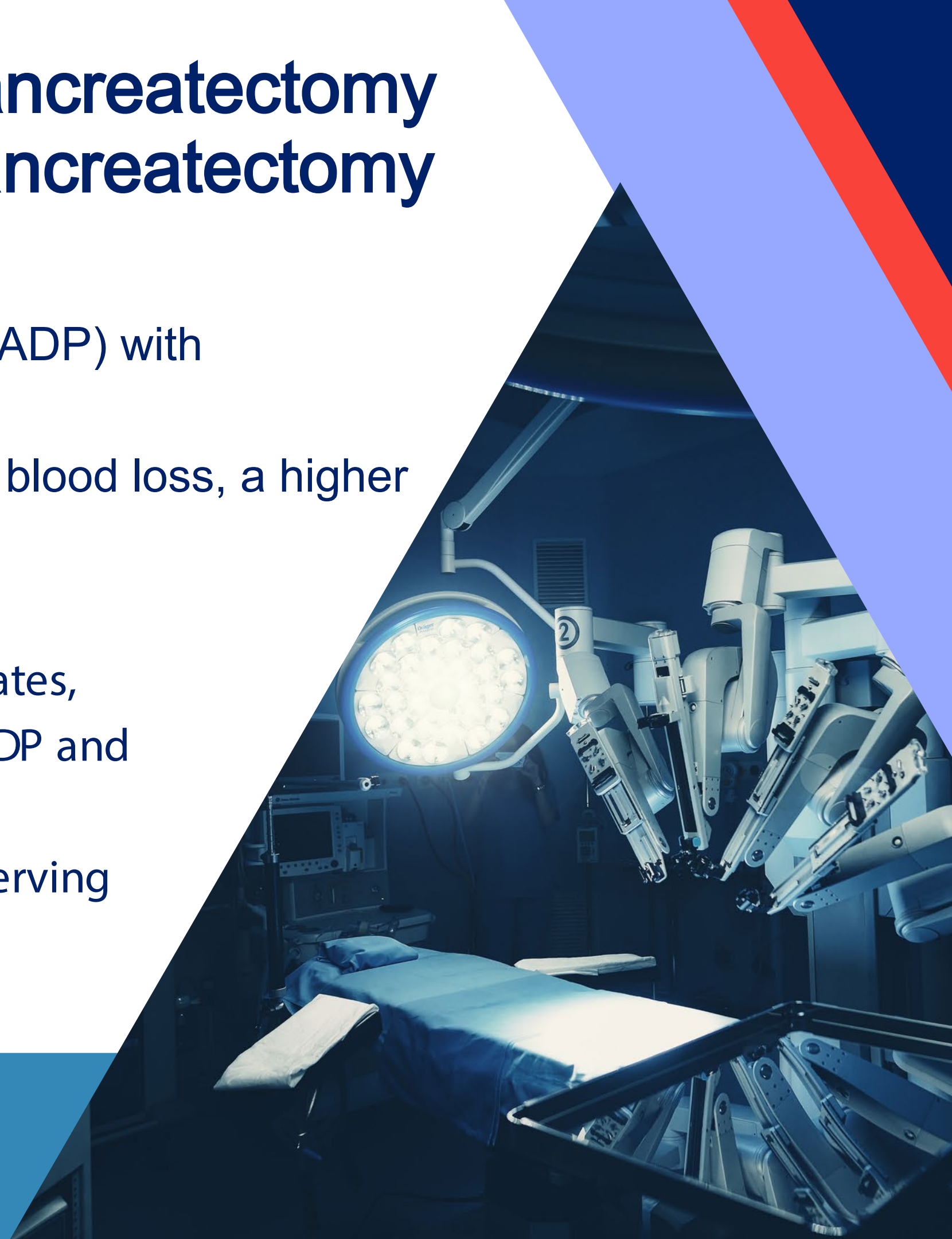
- Comparing Robotic-Assisted Distal Pancreatectomy (RADP) with Laparoscopic Distal Pancreatectomy (LDP).
- Results: RADP has a longer operating time but lower blood loss, a higher spleen-preservation rate, and shorter hospital stays.

Key Findings:

- No significant difference in transfusion rates, resection rates, overall complications, ICU stay, or total cost between RADP and LDP.
- RADP results in better quality of life for patients by preserving a higher percentage of the pancreas and minimizing unnecessary resection.

Source:

Zhou J-Y, Xin C, Mou Y-P, Xu X-W, Zhang M-Z, Zhou Y-C, et al. (2016). Robotic versus Laparoscopic Distal Pancreatectomy Meta-Analysis of Short-Term Outcomes. PLOS ONE, 11(3): e0151189.



The Impact of Chronic Disease in the Caribbean

Prevalence of Chronic Diseases:

Heart disease, stroke, cancer, and diabetes are the leading causes of illness and premature death in the Caribbean.

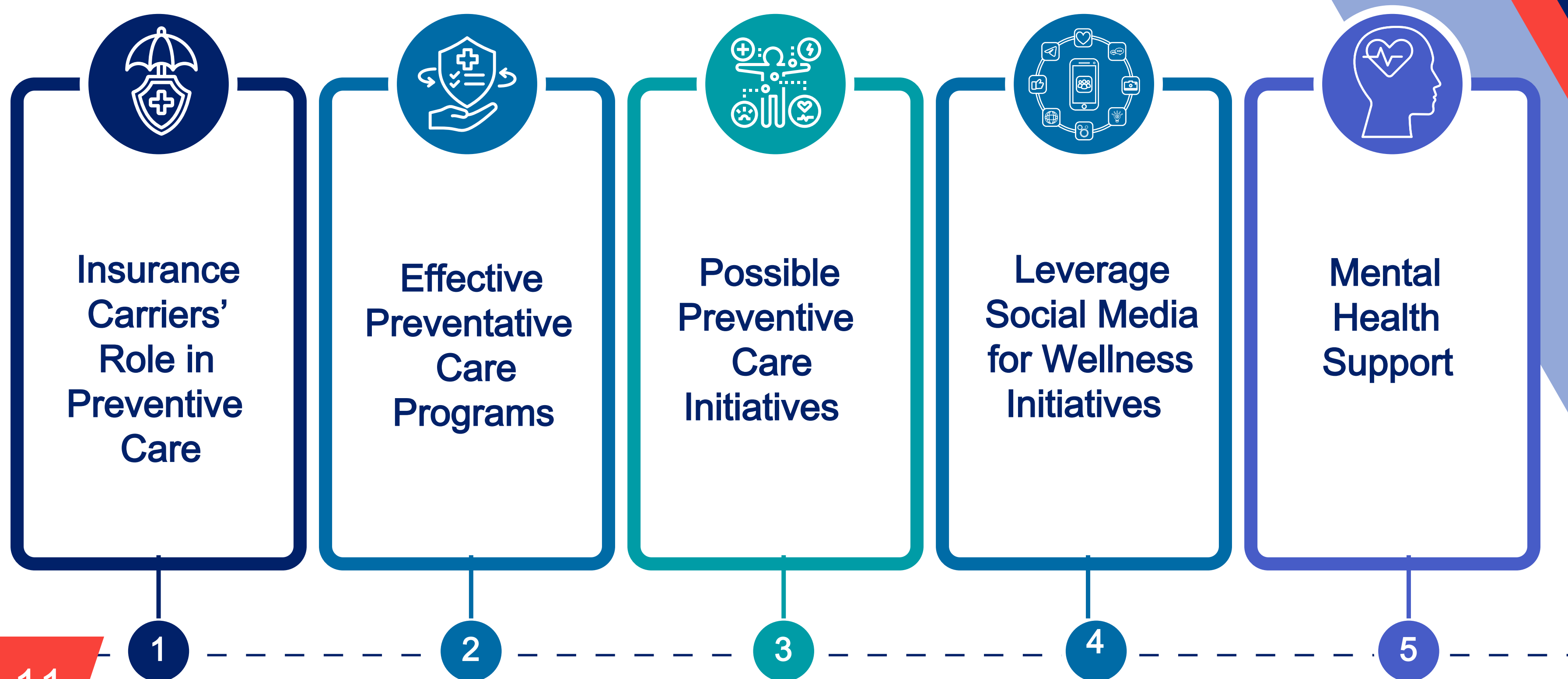
Statistics:

Non-communicable diseases (NCDs) account for 75% of all deaths in the region.

Economic Impact:

NCDs account for significant GDP losses (1.36%), excluding indirect costs from lost productivity and the impact on families.

Promoting Preventive Care to Lower Long-Term Healthcare Costs



Complex Case Management (2CM)

NURSE ADVOCATES

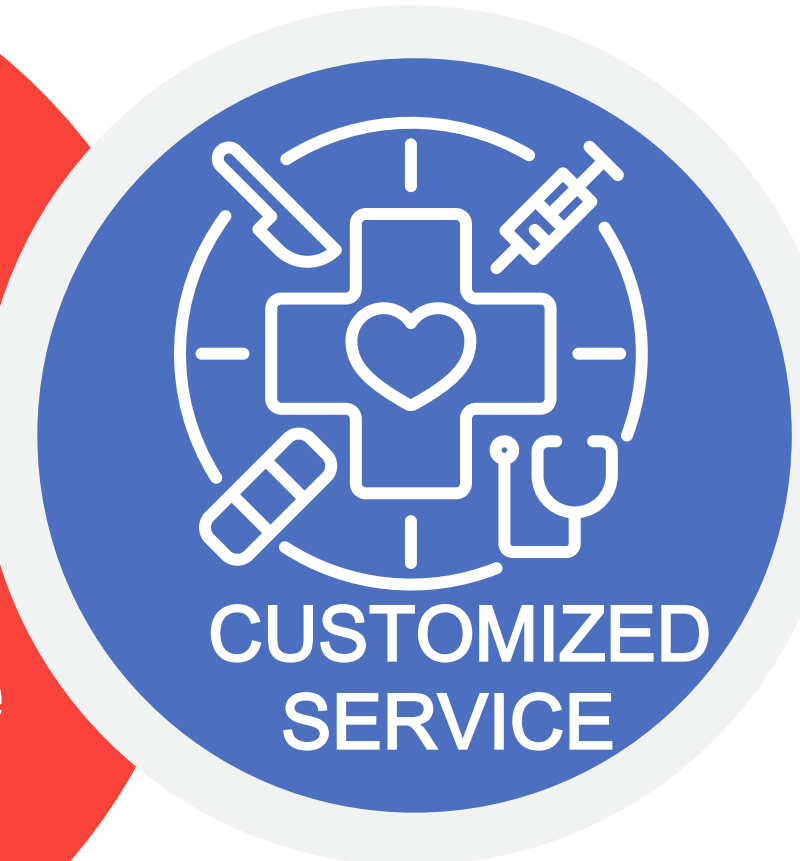
Nurse case managers act as advocates, facilitating member education and accurate resources.



gmmi
Global Medical Management

2CM

Integrated Care



TAILORED SERVICES

The program supports cases with chronic diagnoses, medication management, and risk factor identification.

PERSONALIZED GOAL SETTING

Case managers set short-term and long-term goals based on member needs and healthcare guidelines.



Questions?



Summary of Key Takeaways

- **The Importance of Preventive Care**
 - Preventive care is a powerful tool in reducing long-term healthcare costs by promoting healthier lifestyles, managing chronic diseases, and preventing costly treatments.
- **Technological Innovation for Cost Reduction**
 - Advances in AI, robot-assisted surgery, and personalized medicine can help reduce healthcare costs through more efficient treatments, faster recovery, and early diagnosis.
- **Managing Chronic Diseases Effectively**
 - Tackling chronic diseases through early intervention, remote monitoring, and tailored care plans can significantly lower the costs of long-term care, especially for high-risk individuals.
- **Data-Driven Decisions and Predictive Analytics**
 - AI and data analytics provide insurers with the ability to anticipate high-cost claims and manage healthcare costs more efficiently, improving both patient outcomes and cost savings.
- **GMMI: Pioneers in Cost Containment**
 - GMMI helps insurers navigate the complexities of U.S. inbound care with solutions that foster cost-effective and personalized care, enabling better outcomes for both members and insurers.