

## Integrated Claims Management Business Model – New Jersey AICRA

### Overview:

The New Jersey Automobile Insurance Cost Reduction Act of 1998 – AICRA provides the regulatory structure for administering a Decision Point Review (DPR) program, but the manner in which the program is managed by both the carrier and the plan administrator greatly affects patient and claims outcomes. **ICS’ Executive Team helped promulgate the AICRA laws** and created the current business model used to administer the AICRA requirements. That experience in the New Jersey auto insurance market makes us unique and the solutions we offer to manage the requirements of AICRA can be implemented in any combination to support your business needs. As those needs change, solutions can be added or removed from the workflow.



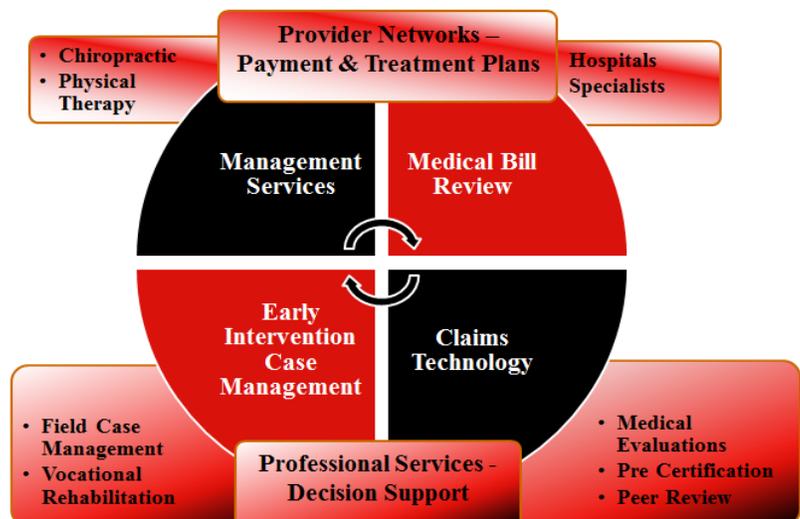
Our business model offers an integrated medical claims management program that allows an auto insurer to fully embrace the cost and care management techniques available within each state’s regulatory framework. The services within this program are modified to match the coverage limits, provider and attorney utilization patterns, and endorsed care management techniques typical of each state. The services within the program can also be scaled to match the carrier’s desired distribution of process between its internal claims staff and the ICS professional staff.

- ❖ Traditional DPR/Pre-Certification
- ❖ Proactive Case Management
- ❖ Independent Medical Examinations
- ❖ Physician Advisor Determination (PHAD)
- ❖ Audit & Field Case Management
- ❖ Medical Bill Review & PPO ICING
- ❖ Out of Network IRON Signed Agreements
- ❖ Document Management Solutions
- ❖ Mail Room Solutions
- ❖ Arbitration and Litigation Support

### Approach:

ICS’ claims management program includes services to manage each dimension of a claim that affect overall costs:

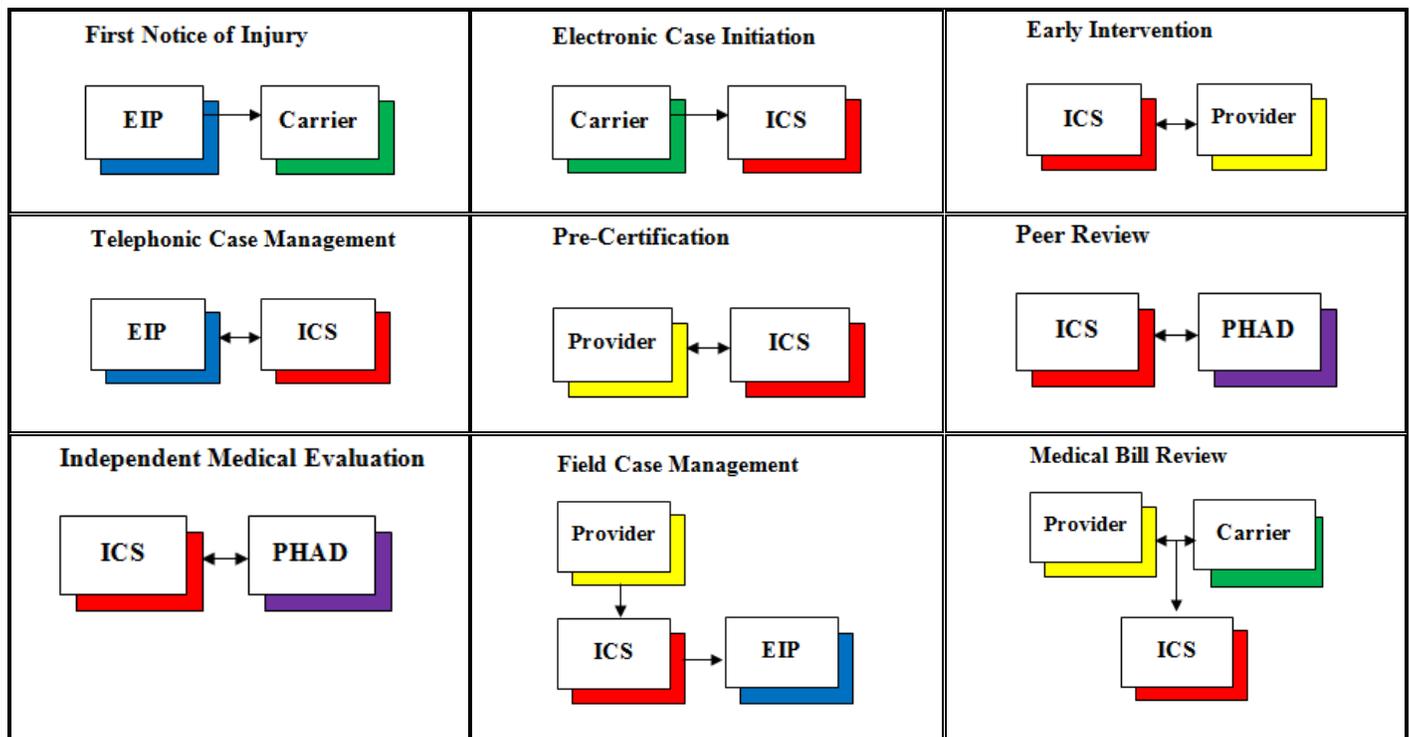
- ❖ Duration of medical care
- ❖ Utilization of medical treatment best suited to promote a rapid recovery
- ❖ Return to work
- ❖ Reimbursement rates for medical treatment and diagnostic testing
- ❖ Administrative complexity in the processing of the claim
- ❖ Utilization of medical management techniques in a cost effective manner
- ❖ Avoidance of costly claim-related disputes (i.e. Litigation and Arbitration costs)



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### Integrated Medical Claims Management Program - AICRA

ICS offers a comprehensive medical claims management program composed of services that begin with the first notice of injury and encompass prospective, concurrent, and retrospective care management techniques. The program is tailored to support the policy language (incentives/penalties) of each client. The outline below illustrates the typical workflow that would result from the utilization of our complete program:



### Our Technology Suite

The ICS Web Portals provide visibility into the progress of a case under management for the adjuster, as well as provides an entirely electronic internal workflow for addressing DPR/Pre-Certification requests, physician review, IME referral, medical bill review, and access to all medical documentation associated with the claim. Additionally, our Technology Suite has pioneered best practice and innovative enhancements to our AICRA business model:

- ❖ Online Adjuster Approval Portal – eBRIDGE
- ❖ Real Time integration of all Prospective, Concurrent, and Retrospective Decision Points
- ❖ Automated Delay Letters
- ❖ Automated EIP and Plaintiff Counsel EOR Cover Sheet to expedite EOR mailing
- ❖ Interest Penalty calculation embedded into application
- ❖ Automated PIP Payment Ledger
- ❖ Payment Throughput using iSTEP (*Integrated Straight Through Efficient Processing*)
- ❖ EDI algorithms created to manage flexible workflows and automated program decision points predicated on changes to Eligibility Status, Named Insured, Eligible EIP, Juris State

For more information, email us at [marketing@icstrategies.com](mailto:marketing@icstrategies.com)