

## First Party Auto – Integrated Claims Management Business Model

### Overview:

As the first party payer of healthcare and lost wages related to an injury sustained in an auto accident, auto insurers are challenged with managing both the reasonableness of care and the reimbursement rates associated with that care.

These insurers must manage these claims within state regulatory frameworks that are often lacking in the endorsement of managed care techniques that have allowed the broader healthcare insurance industry to manage the costs associated with similar injuries.

### *Our Unique Auto Injury Management Service Experience*



- ICS has industry **Subject Matter Experts** who understand the unique issues facing an Auto Insurer First Party Payer
  - ICS has key personnel that assisted in the promulgation of the **AICRA laws** in New Jersey
  - ICS has key personnel that implemented large, complex, integrated medical claims management programs for various **Auto Insurers** in New Jersey and nationally
  - ICS has the **integrated** proprietary technology that allows for the effective and efficient utilization of early intervention cost containment techniques and our **business model** is further tailored to support the Policy Language (incentives/penalties) of each carrier
- 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.

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

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