Demand Package Solution:
Improving Demand Package Review Results for Injury Claims

Product Spotlight Series
Presented by Casualty Solutions
03/17/2022

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Today's Presenters

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Goals and Objectives

- Understand the issues of reviewing medical records
- Dig into how automation can improve efficiency
- Learn about a no touch, end to end Demand Package Review

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Medical information automation that helps uncover medical facts and administrative efforts are reduced from 3-4 hours to minutes (on average) for each demand file with, Discovery Navigator

Predictive Analytics for general damage evaluations and settlement of injury claims to support faster and fairer claim resolutions with Liability Navigator.

Nurse Review can further drive effective negotiations on a case by case basis.

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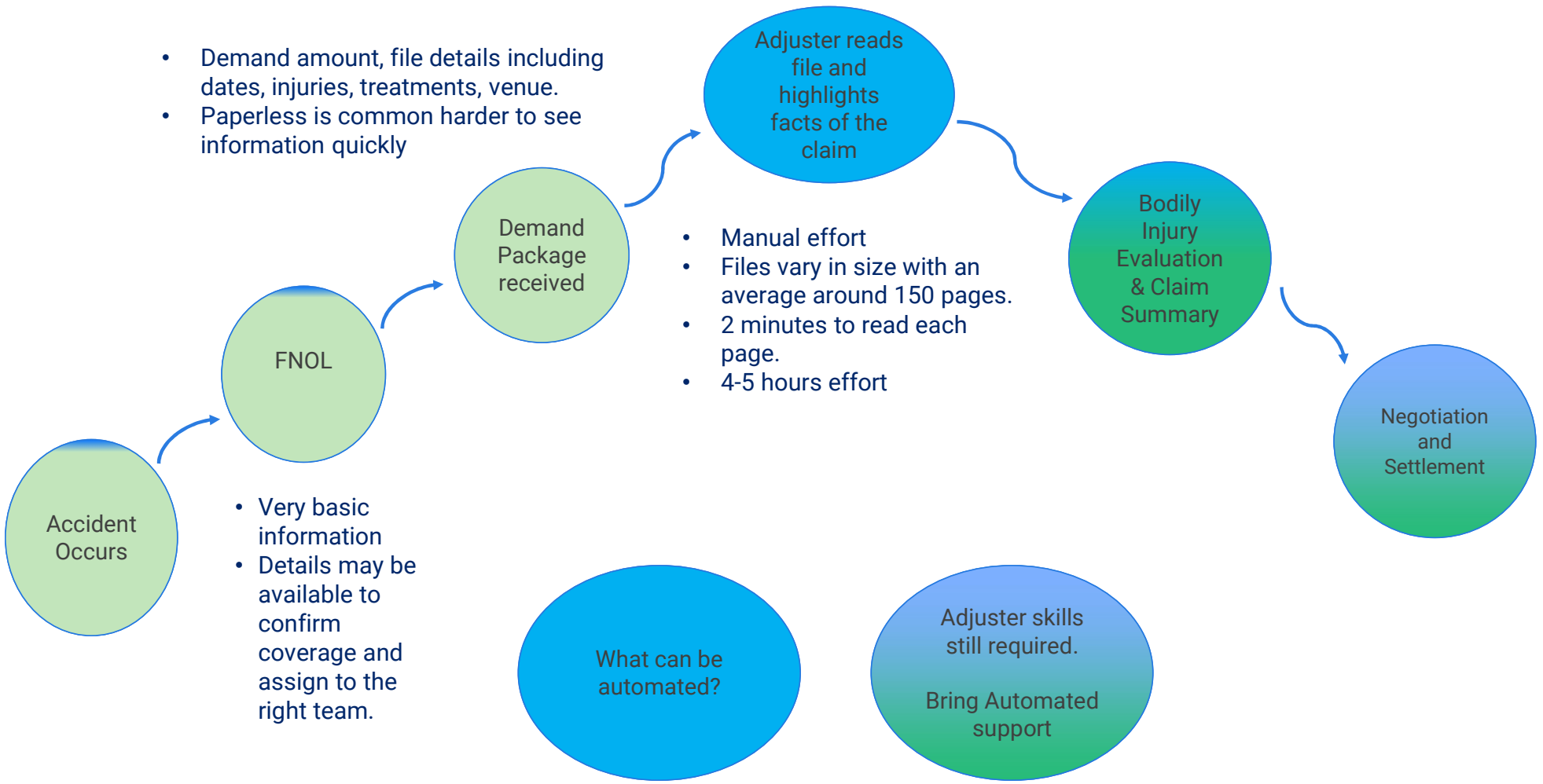
Life of a Claim



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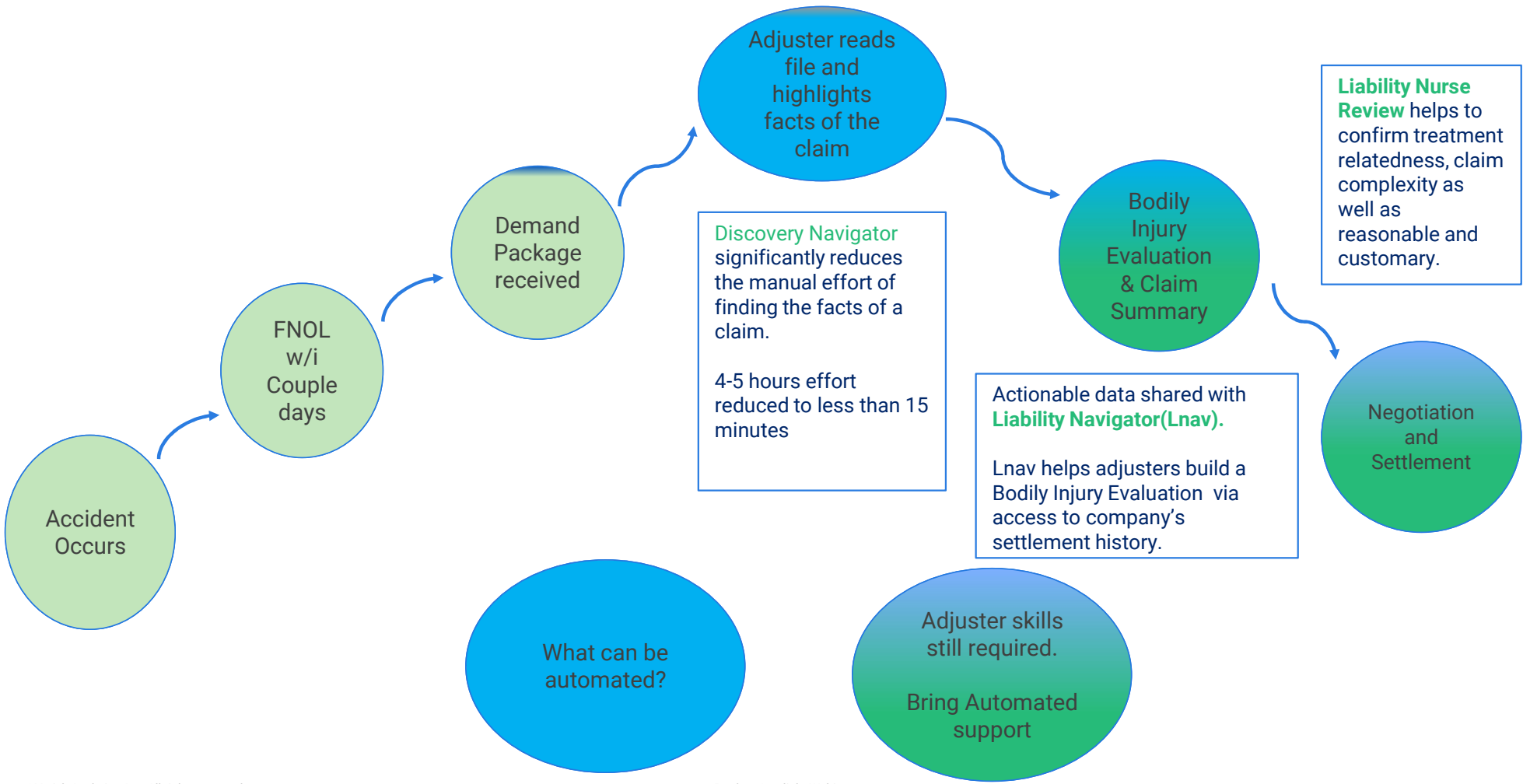
Life of a Claim Tied to Solution



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Poll Questions 1 & 2

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Demand Package Review: Where Are we Headed?

Workflow for Discovery Navigator, Liability Navigator, and Nurse Review

Unstructured medical PDF documents Uploaded

Select **Dnav** models to extract Medical Facts

Body parts

Prescription drug information

Comorbid conditions

Diagnosis codes

Medical Facts to **Liability Navigator**

Optional **Nurse Review**

Claim to Adjuster Or Claim System

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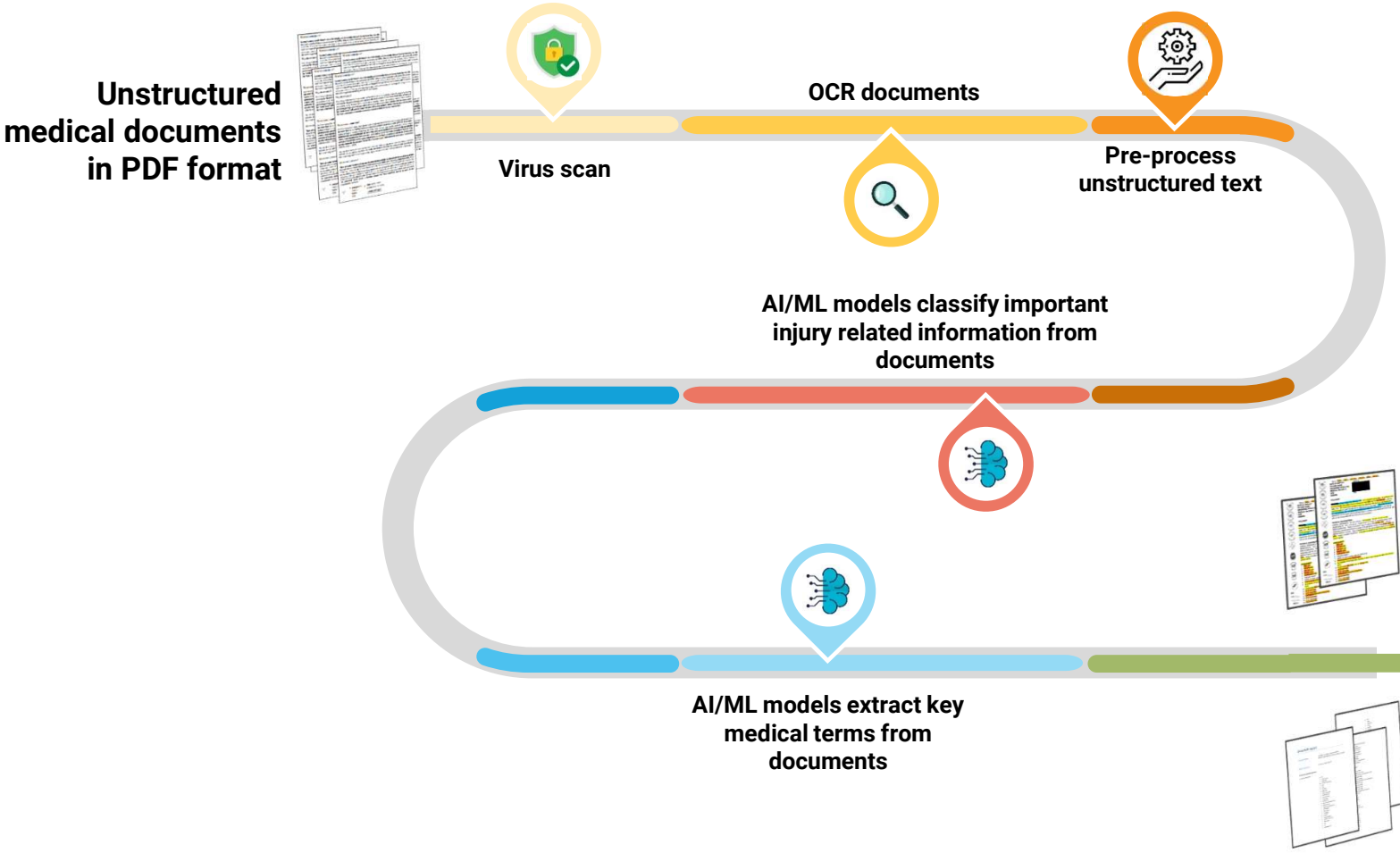
Discovery Navigator Workflow

Identifying and extracting Medical Facts to quickly and consistently access pertinent information at the touch of a button



Comprehensive and concise results

1. Color highlighted PDF documents to draw user's focus to the most relevant information
2. Concise report to provide information at your fingertips

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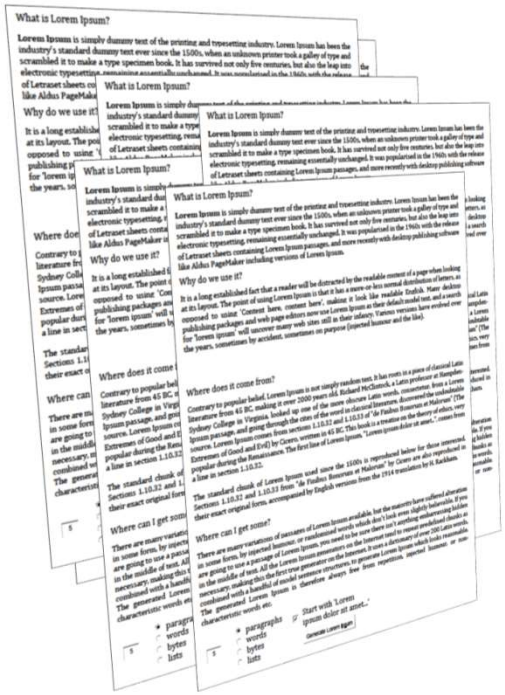
Identified Medical Terms



Medical Records

Select AI models

- **Body parts**
- **Prescription drug information**
- **Comorbid conditions**
- **Diagnosis codes**
- **Provider Name**
  (+Specialty & Date of Service)
- **Assessment of injury***
- **Recommended treatment plan***

**Ongoing model refinement in progress*

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Poll Question 3

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Liability Navigator Is a Suite of Customizable Solutions

Transition from reactive to proactive claim handling

Improve cycle times by as much as **35** days with the interactive dashboards. Achieve more consistent settlements, better negotiations, and increased insights into behavior and trends.

Accident Liability Module

- ✓ Provides consistency in assessing claimant liability for the applicable claims
- ✓ Improves the application of comparative liability – **from 8 % to 20 %+ percent**

Injury Module

- ✓Provides consistency in general damages evaluations and promotes best practices
- ✓Access company payments trends and provides robust reporting and actionable analytics
- ✓Provides Case in Point claims matching

Negotiation Plan- Future

- ✓Pull out relevant details from the medical records and populate LNav with the pertinent details needed to run an assessment
- ✓Assign for a nurse review if needed to either complete a full evaluation or focus on a specific causually related injury
- ✓Generate a full assessment to drive negotiation plan to help resolve claim

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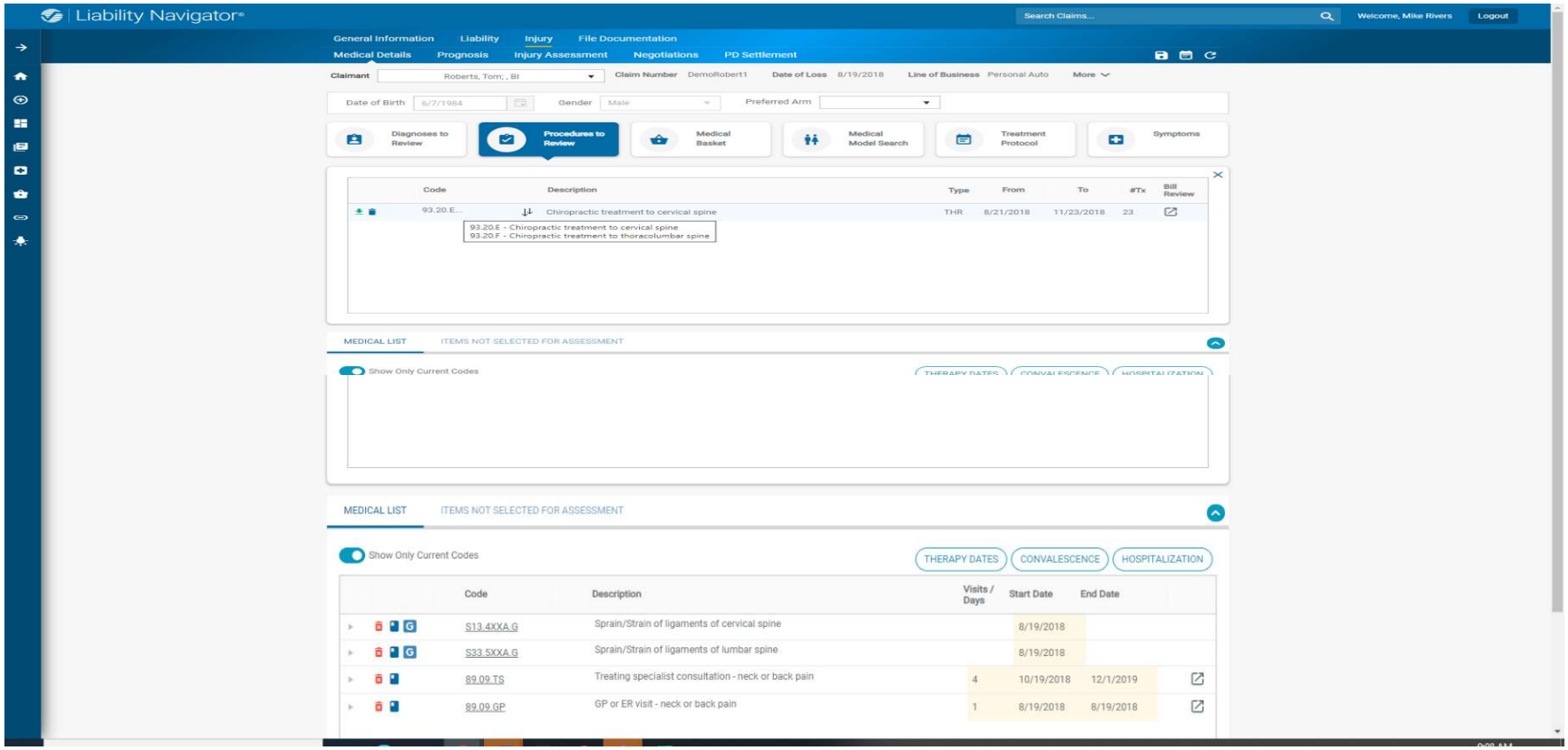
Discovery Navigator: Sends Applicable ICD/CPT Codes to Liability Navigator



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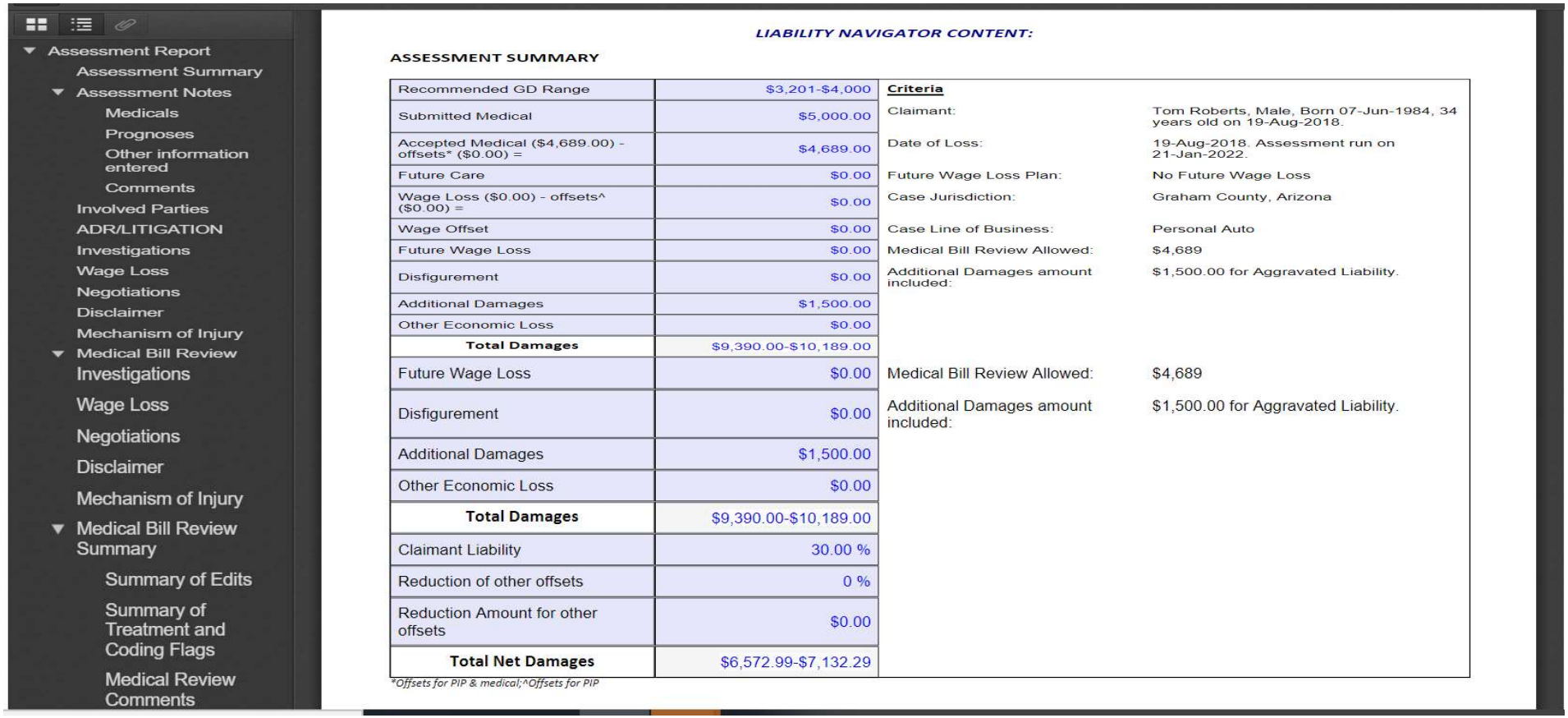
Liability Navigator: Access to Company's Experience



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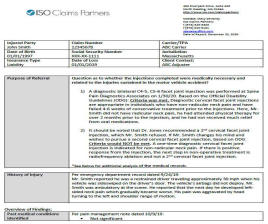

Claim to Adjuster Or Claim System

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Some Demands Are More Complex: A Nurse Review is Requested

- Are often broad and driven by policy limits
- Are often silent on pre-existing conditions, previous injuries & subsequent injuries (other conditions that impact the claim)
- May emphasize loss of function/permanent injury without regard for current findings – present the “worst case scenario”
- In general, assume that all treatment provided was medically necessary and related to the accident

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What Can a Liability Nurse Review Highlight?

- Identify inconsistencies in the records regarding subjective findings or mechanism of injury
- Identify pre-existing conditions & explain how they impact the claim. Identify late-appearing symptoms.
- Identify excessive treatment & provide appropriate treatment guidelines. Identify treatment gaps.
- Identify excessive billing for medical treatment and provide U&C pricing
- Identify subsequent injuries & provide potential impact on the conditions in the claim
- Identify where expert peer reviews or IMEs would be of benefit to the claim

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Liability Nurse Review & Liability Snapshot Samples

ISO Claims Partners

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F (978) 825-8181
sdevaney@iso.com
Date of Report: February 1, 2021

Liability Nurse Review

Injured Party Jane Smith	**Claim Number** 123456789	**Referring Party** ABC Adjuster
Date of Birth 01/01/1949	**Social Security Number** XXX-XX-XXXX	**Jurisdiction** Massachusetts
Insurance Type Liability	**Date of Loss** 08/12/2019	**Insured** ABC Carrier
Purpose of Referral	• Legal Nurse Review • Bill Review	

Injury Description:

History of Injury	On 8/12/19, Jane Smith was walking down the aisle at Store when she was hit with a large cart being pushed by an employee. She described being hit hard in her right foot and ankle and noted a cut, bad bruising and swelling.

Overview of Findings:

Past medical conditions identified	• Allergies • Arthritic problems (not specified) • Chronic back pain • Hearing loss • Hepatitis • Hypertension
Past surgical history identified	• Back surgery, cyst removed between 5-6 vertebrae (date not listed) • Bilateral knee replacement (2011) • Bone spurs x2 (1990s in feet)

ISO Claims Partners

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Contact: Stacy Devaney
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sdevaney@iso.com
Date of Report: December 22, 2020

Injured Party John Smith	**Claim Number** 12345678	**Carrier/TPA** ABC Carrier
Date of Birth 01/01/1997	**Social Security Number** XXX-XX-1111	**Jurisdiction** Massachusetts
Insurance Type Liability	**Date of Loss** 01/01/2019	**Client Contact:** ABC Adjuster

Purpose of Referral	**Question as to whether the injections completed were medically necessary and related to the injuries sustained in the motor vehicle accident?** 1) A diagnostic bilateral C4-5, C5-6 facet joint injection was performed at Spine Pain Diagnostics Associates on 1/30/20. Based on the Official Disability Guidelines (ODG): **Criteria was met.** Diagnostic cervical facet joint injections are appropriate in individuals who have non-radicular neck pain and have failed 4-6 weeks of conservative treatment prior to the injections. Here, Mr. Smith did not have radicular neck pain, he had attended physical therapy for over 2 months prior to the injection, and he had not received much relief from oral medications. 2) It should be noted that Dr. Jones recommended a 2nd cervical facet joint injection, which Mr. Smith refused. If Mr. Smith changes his mind and wishes to pursue a second cervical facet joint injection, based on ODG: **Criteria would NOT be met.** A one-time diagnostic cervical facet joint injection is indicated for non-radicular neck pain. If there is positive response from the injection, the next step in non-operative treatment is radiofrequency ablation and not a 2nd cervical facet joint injection. *See below for additional analysis of the medical records.
History of Injury	Per emergency department record dated 9/24/19: Mr. Smith reported he was a restrained driver traveling approximately 30 mph when his vehicle was sideswiped on the driver's door. The vehicle's airbags did not deploy. Mr. Smith was ambulatory at the scene. He reported that the next day he developed left-sided neck pain which gradually became worse. His pain was aggravated by head turning to the left and shoulder range of motion.

Overview of Findings:

Past medical conditions identified	Per pain management note dated 10/9/19: • Not significant

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Panel: What Does it Mean?

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Panel What Does it mean?

1. With the Great Resignation, are companies investing in such automation? If so, why?

2. It’s not all about doing more with less is it?

3. With automation comes auto-adjudication?

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Key Takeaways

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Key Takeaways

1. Automate the administrative
2. Adjusters are still key to resolution
3. Use technology to reduce human error

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Questions and Feedback

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Next Session

Explore the Benefits of Audit Controls with Proprietary and Public Records Data

March, 21
2:00 p.m. ET

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