

CLINICAL BILL REVIEW AND NETWORKS



**COUNT ON
INDUSTRY-LEADING RESULTS.**



Intracorp®

The people you count on.
The outcome you expect.®

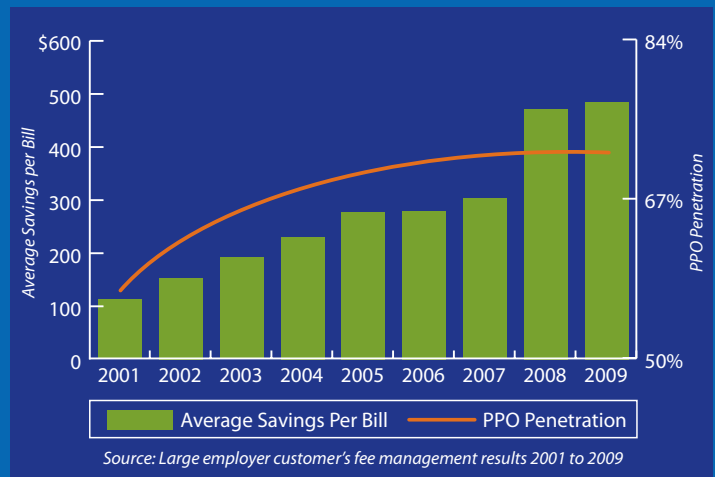


18% Return on Investment*

BILL REVIEW: PREMIER TECHNOLOGY, PROVEN RESULTS

Intracorp's premier bill review service offers advanced technology combined with dedicated compliance expertise to identify inaccurate, inappropriate, and excessive charges on medical bills. Provider bills are reviewed by our robust bill review engine, which incorporates an extensive set of automated rules, and routes complex bills for manual intervention when appropriate. Customer-specific processing rules are also incorporated into the bill review system. This unique combination allows customers to achieve maximum savings on every bill.

Intracorp's bill review solution ensures adherence to each state's regulatory requirements and recommends defensible provider bill reductions. It also eliminates duplicates and code unbundling, while seamlessly re-pricing all bills to Preferred Provider Organization (PPO) network discount rates. By electronically transmitting provider bill data directly to adjusters we decrease errors, eliminate redundant data entry, and reduce paper flow. Intracorp also provides a state-compliant eBilling solution to streamline your bill processing and will work with our customers to facilitate electronic payment processing.



CLAIMS EXAMINER PORTAL: EMPOWERING THE ADJUSTER

The Claims Examiner Portal (CEP) creates a window into our bill review process, providing examiners with immediate access to current medical information affecting the claims under their management. The CEP is connected to our document management system, allowing users to view real-time bill review results, as well as images of the scanned bills, and associated attachments. The CEP gives claims examiners the ability to authorize or deny provider payment on bills pending for authorization based on pre-defined client criteria. Users can also enter comments about the bill, send electronic communications to our bill review site, and generate claim specific alerts.



EXPERIENCE



TECHNOLOGY



OUTCOMES



IMPACT

*Based on 2009 employer customers book of business results.

SPECIALTY REVIEW SERVICES: DEDICATED SPECIALISTS, MAXIMIZED SAVINGS

In addition to our extensive database of fee schedules, Intracorp provides the following value-added services, which maximize savings on every bill:

PPO/Networks

Intracorp's bill review system automatically identifies the appropriate contract for each bill and applies the PPO contracted rates. In order to maximize savings, our rules engine identifies bills that are eligible for further review, and forwards those bills to our PPO experts for manual application of the terms of the contracts. We also identify bills eligible for utilization controls through one of our specialty networks, and submit the bills to the network for pricing. The system identifies those bills that are not impacted by the specialty networks and applies the appropriate contract from the broad-based network to each bill. For bills not covered by a PPO contract, the system routes them to the specialty Usual and Customary (U&C) vendor for review.

Nurse Bill Review

Intracorp is a proven leader in providing Utilization Review Accreditation Commission (URAC) accredited utilization review services, which produce consistent and sound clinical recommendations. Intracorp nurses review bills to identify errors and overcharges and to ensure optimal treatment utilization. They also work to identify any pre-existing or secondary medical conditions that were treated during the hospitalization.

Complex File Review

An Intracorp physician performs a review when there is a dispute concerning an adverse decision on requested treatment or procedures. Additionally, our staff of physicians provide expert decision-support to our bill review and utilization review services. Intracorp's physician advisor team includes a range of specialties, and is supplemented by a diverse, contracted network of board-certified physician advisors.

Hospital Bill Review

Both inpatient and outpatient hospital bills are automatically routed to our designated hospital review team, which is specially trained to audit and reprice hospital bills to the jurisdictional rate schedule. Our reviewers are trained to recognize the appropriateness of the bill coding submitted by the hospital, and when necessary, send complex bills to a nurse for secondary review. When a bill requires additional evaluation, the nurse may recommend a retrospective utilization review be performed by one of our physician advisors.

Specialty Review

Intracorp offers a unique cost-containment service that provides fair and reasonable reimbursement recommendations on non-network facility and ancillary charges. This service leverages historical data to make payment recommendations, which are supported by extensive medical and legal research. Intracorp also identifies and applies Correct Coding Initiative (CCI) edits and validates Current Procedural Terminology (CPT) codes for all practitioner bills, including chiropractors, physicians, and therapists. The consistent and accurate application of these comprehensive billing edits results in added savings for our customers.

Negotiation Services

Intracorp's dedicated negotiation services unit is experienced in fee negotiation activities which address high-dollar, out-of-network charges that are not subject to fee schedule or Usual and Customary (UCR) reductions. This team works with treating providers to negotiate fee reductions to further reduce your costs for subsequent treatment.

**National charge penetration
of 73% or higher***





NETWORKS: QUALITY CARE AND DEEP DISCOUNTS

Complementing our bill review program is the industry's most effective PPO network. We believe that no single network can provide the depth and breadth of coverage necessary while also maintaining the market-required flexibility to adapt to new opportunities. That is why we developed our best-in-class network offering, a unique, multi-layered strategy that includes more than 25 broad-based or specialty networks and Intracorp's directly contracted occupational health providers. Our network offering delivers access to more than 850,000 leading providers nationwide. This best-in-class solution provides customers with a powerful quality-of-care and cost-savings tool that produces dramatic medical savings, increases in-network participation, lowers utilization rates, and facilitates faster return to work.

Intracorp's network strategy offers an outcomes-driven PPO, optimal access, quality, and unit cost discounts for our customers. This strategy sets Intracorp apart from our competitors. Year after year, Intracorp has consistently demonstrated improved gross savings as well as market-leading PPO charge penetration. Additionally, our customer-specific network strategy utilizes bill history information to identify the opportunities to improve penetration and savings, and we offer networks that best match your book of business.

RISKID TECHNOLOGY: USING CLINICAL ALERTS TO DRIVE OUTCOMES

RiskID monitors claim-level treatment patterns in the medical bill data to identify opportunities for intervention as soon as clinical risk is evident throughout the life of a claim. It triggers clinical alerts based physical medicine, medication safety and surgery triggers when provider treatment patterns, prescription drug use and surgical utilization fall outside of guidelines. This continuous data mining for emerging risk helps us to maximize claim outcomes and reduce the overall administrative burden of your workers' compensation fee management program.

FIND A PROVIDER: TOOLS FOR ENHANCED PRODUCTIVITY

Intracorp's customers have 24/7 access to a powerful Internet-based search engine that enables customers and injured workers to directly search for network providers. *Find a Provider* is a versatile Web site that gives customers more quality control and functionality when seeking providers. A key advantage of the tool is its ability to highlight best practice providers, those with the best medical and return-to-work outcomes. This enhanced functionality was developed through a detailed evaluation of Intracorp's network providers against peers in their specialty groups. The *Find a Provider* site also gives customers the ability to sort providers by distance, name, or specialty, obtain driving directions, and create customized and state-compliant worksite panel cards in English or Spanish.



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