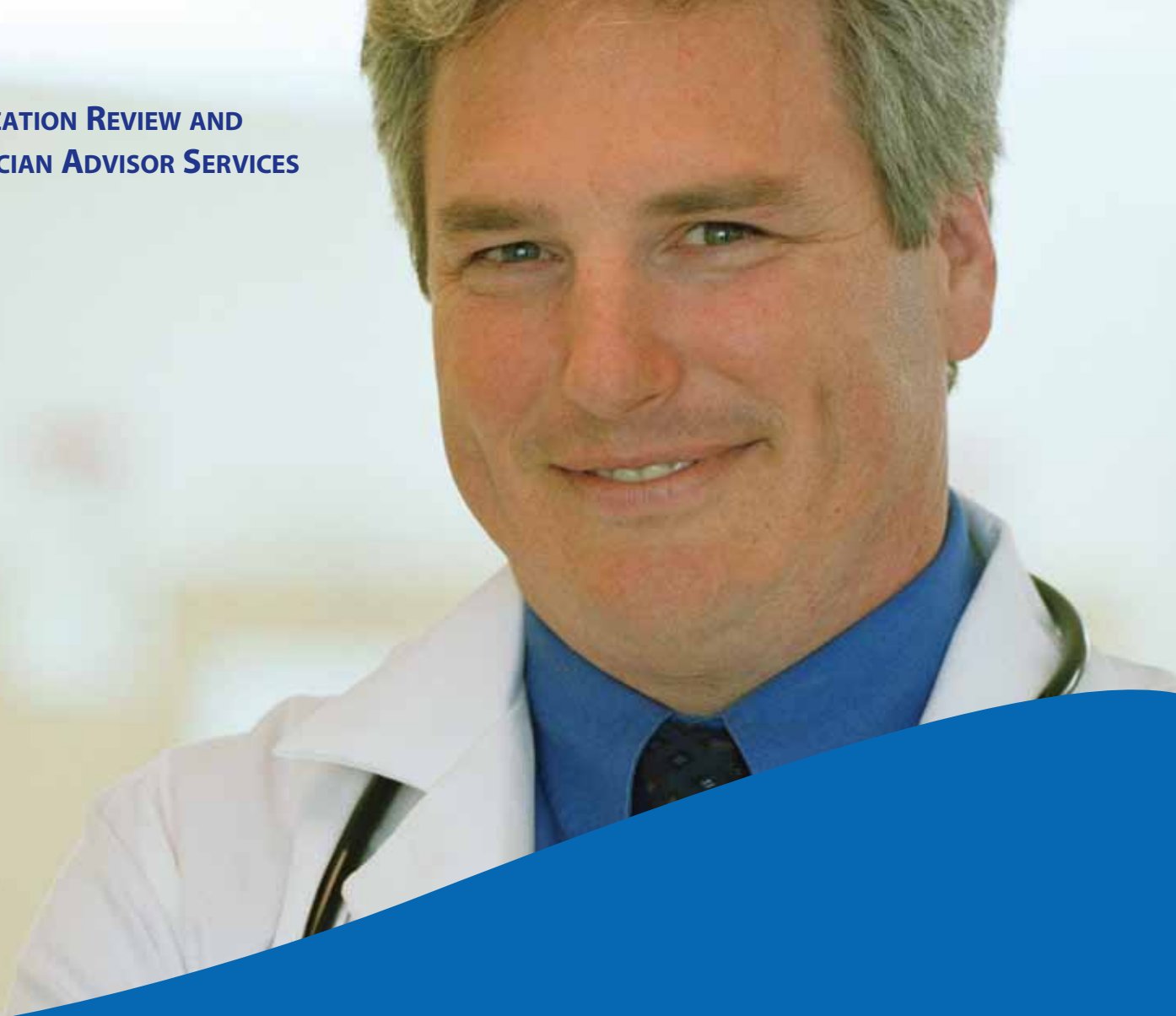


**UTILIZATION REVIEW AND
PHYSICIAN ADVISOR SERVICES**



**COUNT ON
GUARANTEED COST SAVINGS.**



Intracorp®

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



Proven ROI of 4:1

INDUSTRY-LEADING RESULTS, GUARANTEED CUSTOMER SATISFACTION

Since 1970 Intracorp has successfully helped companies balance their cost savings with optimal medical outcomes and claimant satisfaction. We are the proven leader in providing URAC accredited utilization management programs and our services are the most comprehensive and customer focused for reviewing workers' compensation treatment requests.

Intracorp's utilization review and physician advisor services guarantee consistent and sound clinical decisions supported by the rigorously developed Clinical Guidelines Tool® (CGTs) and single access to all state-mandated treatment and disability guidelines. Our CGTs, developed with input from actively practicing staff physicians, are reviewed annually and updated to include recent clinical developments and improved medical technology.

COUNT ON CONSISTENT AND RELIABLE FACT-BASED RECOMMENDATIONS

Intracorp's robust suite of physician advisor services includes reviews which give direction and recommendations on files in the process of settlement or set realistic reserves. We assist in addressing such issues as disability duration, functional ability to return to work, treatment appropriateness and projected treatment plans. We also offer telephonic consultation for adjusters and case managers.

Intracorp maintains a core staff of employed physician advisors who are readily accessible to clinical/claims organizations and contracts with individual reviewers as well as best-in-class peer review organizations who demonstrate they are capable of delivering high-quality and timely reviews.

Given that compliance is so critical and the capacity/specialty availability of any physician review panel is fluid, Intracorp maintains partnerships with more than 300 physicians nationwide. This allows Intracorp to ease our customers' responsibility to readily locate specialty and licensure requirements; and maintain the administrative burden to ensure URAC and jurisdictional mandated oversight.

UTILIZATION MANAGEMENT SERVICES

Utilization Review Certification Review

- Outpatient Utilization Review
- Inpatient Utilization Review

BENEFITS...

- Strict compliance with state jurisdictional requirements.
- State-of-the-art criteria and technology to ensure consistent and sound recommendations based upon evidence-based guidelines.
- Physician decision support including opportunity for peer-to-peer clinical discussion prior to any non-approval decision.
- Clear communication of appeals procedures, including the right to an expedited appeal.
- Timely written notification to all parties (adjusters, providers, treating facilities and ill/injured workers and their representatives) of complete determinations.
- Extensive and secure reporting accessible via the Web.

Nurse Review Services

- Nurse Summary Complex Medical Records/Claims File Review
- Nurse Bill Review

BENEFITS...

- Identify over-utilization of medical treatment and pre-existing acute and chronic conditions.
- Give direction and recommendations on files in the process of settlement.
- Pre-screening of bills by nurse auditor for the purpose of identifying unsubstantiated charges, excessive length of stay, data input errors, as well as treatments which appear unrelated to the documented injury.
- Identify any pre-existing or secondary medical conditions that were treated during hospitalization.
- Physician advisors are readily available for decision support and recommendations.

*Expert staff of physicians and nurses trained by
the American Academy of Disability Evaluating Physicians*



ACCREDITED
WORKERS' COMPENSATION
UTILIZATION MANAGEMENT



PHYSICIAN ADVISOR SERVICES

- Utilization Management Medical Necessity Review (Initial and Appeal)
- Complex File Review
- Physician Advisor Consultation
- Impairment Rating Review
- Clinical Pharmacy Review
- Disability Determinations

BENEFITS...

- Identification of specific drug therapy problems, recommendations, and desired clinical outcomes.
- Stringent quality oversight process.
- Six Sigma Quality Improvement Methodology Process identifies and addresses opportunities for improvement through monitoring performance indicators and customer feedback.
- Staff physicians with specialties tailored to meet a full range of disability management needs:
 - Orthopedists (spine, hand, foot subspecialties)
 - Internist
 - Emergency medicine
 - Chiropractic
 - Occupational medicine
 - Physical medicine and rehab
 - Psychiatrist
 - Pain management
- Supplemented by a broad network of contracted physicians with more than 40 diverse specialties.
- 95% of our contracted physicians are in active practice.
- Peer-to-peer clinical review gives providers the opportunity to have a clinical discussion with the Intracorp physician advisor prior to any non-approval decision.
- Decisions are completed within state-mandated time frames and includes rationale and criteria used to assist in the decision process.

IMPAIRMENT RATING REVIEWS

BENEFITS...

- Accurately addresses impairment ratings and presents findings in accordance with all AMA guidelines.
- Findings show inaccuracies, errors, and inappropriate contributions in 80% of the ratings performed.
- On average, reviewed impairment ratings are nine percentage points higher than Intracorp's accurately validated assessments.
- State-of-the-art software program that performs comprehensive evaluations and calculates permanent impairment ratings.
- Physician advisor verifies assigned impairment rating, and introduces other case appeals that have similar clinical findings.

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The outcome you expect.®

"Intracorp" is a registered service mark of International Rehabilitation Associates, Inc., a Delaware corporation, doing business as "Intracorp." Intracorp is not an insurance company. Intracorp products and services provide a comprehensive array of disability management and workers' compensation services designed to optimize health outcomes and facilitate timely returns to work. This provides a brief overview of some of the products and services offered by Intracorp. If you are interested in a particular product should contact Intracorp for a complete description of the product.