



BROADSPIRE

a Crawford Company

CASUALTY CLAIMS MANAGEMENT

WHEN A LOSS OCCURS, BROADSPIRE HAS THE TOOLS YOUR COMPANY NEEDS

Claim intake through final disposition, Broadspire offers the tools necessary to provide your organization with prompt, efficient and professional claim management solutions. Our experienced professionals manage your claims efficiently and effectively. Our representatives' expertise is enhanced through a mix of internal training courses and advanced industry courses. We will provide you with claim management expertise in workers' compensation, automobile liability, general liability and product liability. Our expertise is combined with our ability to understand your business and what makes your company unique. We are committed to producing results through our dedication to customer service and our focus on reducing your loss costs.

Expertise to focus on specialized requirements

In addition to our skilled account managers, you have access to our National Recovery Unit, Home Office Claim Consultants, Major Case Unit and Special Investigations Unit. Each of these teams is available to provide specialized knowledge and support, depending on the specific claim situation.

- Our National Recovery Unit focuses on enhancing recoveries on workers' compensation claims. Taking an aggressive approach to recovering from responsible parties, the teams work closely with our branch claim offices to identify, investigate and pursue recovery opportunities in a timely manner.
- Home Office Claim Consultants are located throughout the country and provide oversight to the claim offices. They assist and advise the claim adjusters in the handling of more complex claims and review those files to help safeguard that they are handled in accordance with Broadspire's best practice guidelines.



In addition, they provide specialized training and keep the offices up to date on legal and jurisdictional changes.

- Our Major Case Unit is comprised of our most experienced liability specialists. As our most seasoned adjusters, they are assigned to the most complex auto and general liability losses. Their talents are utilized any time a case is identified as needing their advanced level of expertise.
- Our claim specialists are the first line of defense against fraudulent claims. When fraud is suspected, they call upon our Special Investigations Unit. This national fraud-fighting unit, comprised of former law enforcement and FBI professionals, identified more than \$40 million in fraudulent claims in 2004.

Prompt reporting for lower claim costs

Loss statistics prove that prompt claim reporting results in significantly lower claim costs. The faster we can respond to a claim, the more effectively we can deal with it. Designed to meet the needs of large national accounts, Broadspire TelePlus® allows you to report claims immediately. Available 24 hours a day, seven days a week, our multi-lingual representatives can take your loss reports by phone, fax, e-mail or Internet. Benefits include:

- Reduced time and effort to report a claim
- Variety of reporting options (phone, fax, Internet, e-mail)
- Faster claimant contact for better medical case management and reduced litigation
- Prompt completion and filing of state forms
- Earlier intervention on claims to reduce and mitigate loss costs
- Lower overall claims costs as a result of prompt reporting

Information management with Broadspire STARS

Broadspire STARS features fast, up-to-date Internet access to all claims data. Broadspire STARS makes it easy to generate reports that place all relevant information at your fingertips in minutes. Look at general or specific losses—from the highest-level, corporate-wide overview to the most detailed information of an individual claim. File notes are real-time with all other claim data fed to the claim system daily to make sure you have access to the most up-to-date information. Benefits include:

- A vast library of reporting features
- Drill-down from the report to the claim
- Ad hoc reporting for a customized layout
- Customize and save search criteria
- Real-time file notes

Broadspire STARS has been designed to offer the utmost efficiency and convenience. With Broadspire STARS, you can have all of your claim information and reports available with just a few keystrokes.

Workers' Compensation claim management that returns employees to productivity

Instead of restricting care, our program helps employees get better access to care. Broadspire offers a comprehensive program designed to maximize medical savings and reduce loss exposure in most medical aspects of claims. The program includes:

Medical Department and Physician Review Services

The Broadspire Medical Department provides clinical and analytical expertise that supports our comprehensive care management programs. This includes the development of proprietary clinical content (guidelines and criteria), based on current scientific evidence and physician consensus, as well as coordination of an active continuing education and training program for all Broadspire clinical personnel. The department maintains a robust peer review capability with over 100 board-certified specialists. They provide timely medical determinations supporting utilization, case and disability management, and provide valid statistical analysis of outcomes, which stimulates ongoing quality improvement.

Medical Bill Review

Our Medical Bill Review team evaluates surgical, medical, hospital and pharmacy bills to help eliminate unwarranted charges. Our team of clinical reviewers, billing analysts and licensed nurses combine their expertise to apply state fee



schedules or usual and customary rates to medical bills. Medical bill review produces savings through the reduction of duplicate bills and inappropriate charges or procedures.

Broadspire's Preferred Provider Network

Broadspire offers a national network of more than 480,000 medical providers, 4,500 hospitals and nearly 60,000 ancillary providers that combine to offer ready access to health care at cost-efficient rates. Broadspire is able to acquire contracted discounts from hospitals and

practitioners on both a per diem and percentage basis, which is in addition to fee schedule and usual and customary rate reductions.

Pre-admission/Concurrent Review Certification

Inpatient hospital admissions are pre-certified to determine if the lengths of stay and treatments are appropriate. Discharge planning is also performed on all hospital admissions.

Pharmacy and Prescription Management

Broadspire utilizes a nationwide network of more than 56,000 pharmacies to obtain medication—both retail and mail order—at significant savings beyond fee schedules and usual and customary charges. We screen bills and requests for authorization to determine whether prescribed drugs are related to the compensable injury and for excessive or unusual dosages, premature refill requests, adverse drug-to-drug reactions and duplication of classes of medications. This program is available to all employees who are injured on the job and includes 24-hour, toll-free access to a registered pharmacist.

Telephonic Care Management

Telephonic Care Management strives to achieve lower medical and lost-time costs incurred on a claim for its customers. Early intervention into an injured employee's health care needs is an important step in reducing costs. Telephonic Care Management is a proactive medical care management program that facilitates a return to work as soon as possible in a medically cost-effective manner.

Behavioral Health Management

Broadspire augments traditional care management services with psychiatric-trained care managers for cases that include a mental health component.



Field Care Management

Field care managers work face-to-face with employees, employers, health care providers and claims adjusters to help bring severe workers' compensation cases to successful outcomes. Broadspire's Field Care Management department includes a number of specialized services designed to assist in the coordination of medical care while effectively managing claim expenses, including:

- Medical Care Management
- Vocational Rehabilitation
- Catastrophic Care Management
- Critical Incident Stress Management
- Independent Medical Evaluation Coordination
- Rehabilitation Ergonomics
- Medical Consultative Services
- Life Care Planning

Utilization Management

The Utilization Management team is involved throughout the case management process to help certify care that is medically necessary and appropriate. The team uses nationally recognized criteria and proper jurisdictional guidelines. Services include:

- Physical Medicine and Rehabilitation Review
- Diagnostic Testing Review
- Durable Medical Equipment
- Dental Review
- Psychiatric Review

*More than Claims Management—
the passion to perform for you*

With Broadspire's Casualty Claims services, you will benefit from the knowledge of our entire team. We work with you to mitigate claim costs by becoming vested in your organization and understanding what makes your needs unique. Broadspire provides the insight, experience and passion to perform brilliantly on your behalf.

Choose Broadspire

Experience the difference a passionate partner can make.

Call 1-866-830-2383 or visit us online at www.choosebroadspire.com



