



A **UNISON** RISK ADVISORS Company

Claims FreshLook

A Fresh Perspective on Effective Claims Management

Is your claims management process keeping up with today's evolving risks and new challenges to your business? Our team of claims and risk professionals brings a fresh perspective to your claims and risk management efforts by identifying program or performance gaps and other hidden areas of concern.

Our thorough audit and evaluation provides you with a detailed report, which includes opportunities for improvement as well as actionable insights to prioritize and implement solutions.

How it Works

- 1** Initiating the Claims FreshLook service is as easy as providing limited access to your claim info as well as a detailed 5-year loss run report. Once we've reviewed your current claims and the loss run report, one of our knowledgeable consultants will interview key stakeholders and review relevant policies, procedures and work practices.
- 2** Once we have gathered and analyzed the necessary information about your program, we deliver a detailed written report. Much like a home inspector will break down the issues in a new home, our consultants break down each finding and offer strategies to correct them, supported by data analytics and the experience of the SISCO team.

The best part about this process? It requires a minimal time commitment from your organization.



The Benefits

Even the most well-equipped claim and risk management processes may have some opportunities for improvement. When you partner with SISCO, we will support your team by providing you with the tools and expertise to manage your program and help reinforce proactive risk and cost avoidance procedures. You will enjoy peace of mind knowing the SISCO team is on your side.

Claims FreshLook can provide assistance in the following areas:



Compliance

Exposure for Possible Penalties:

We review key claim compliance areas, such as mandatory state filings, MMSEA section 111 record keeping processes, OSHA record keeping, EDI state reporting (where applicable), and timeliness of award and medical bill payments. Without solid and monitored processes in place surrounding these areas, your organization may be at risk of avoidable penalties.

Fraud Management:

We review your claim fraud plan, education, and processes to make sure potential fraud claims are identified and acted upon under state laws. We also work with you to ensure payments are not being issued on your behalf for potentially fraudulent claims.

Accounting Processes:

We review accounting processes related to your claim management program to identify areas where you may be exposed to any unnecessary risk, including check fraud, 1099 compliance and improper fund management.

Excess Reporting:

We review your excess claim reporting process. Are your claims being reported timely and accurately to your excess carrier? Are follow-up reports being sent as required by your policy? If claims are not reported as described in your excess workers' compensation policy, you run the risk of being denied coverage and having to pay for these claims out of pocket.



Finance

Vendor Payments:

We will review samples of vendor payments from your claim files to ensure payments are being issued accurately, with the most savings possible and in a timely fashion to avoid potential penalties. Defense bills are also reviewed to ensure you are paying only for appropriate charges. We validate that the proper documentation to support payment of any invoice is available and stored in the claim system.

Excess Collection:

Are collections being requested accurately and within an appropriate timeframe? SISCO will help to ensure that money due back to your organization is collected appropriately.

**Subro/
Third-Party
Collection:**

We will help to ensure all potential subrogation or third-party involvement is being aggressively pursued and collected upon.

Reserves:

We will review claim reserves and practices to ensure that appropriate reserves are being established.



Claims Handling

Investigations:

A thorough and well-documented investigation is key to containing costs, developing treatment plans and making compensability decisions. We will review and evaluate your investigation process to ensure best practices are in place and being followed.

**Compensability
Decisions:**

We provide a neutral perspective to verify that compensability decisions are made quickly and appropriately based on local workers' compensation laws. This is critical to confirm that your organization is not paying for claims that should or could have been denied.

siscoclaims.com | 888.377.7263

RCM&D Self-Insured Services Company (SISCO) is a trusted partner in claim management, consulting and advisory services for clients that are self-insured, fully-insured, or utilize captive or high deductible programs. Using proven expertise and technological resources, SISCO helps to ensure budget certainty, reduce costs and improve the overall efficiency of the claim process.