

## What We Do

- Match the expertise of physicians to the medical situation
- Analyze all medical details, including surgery, rehabilitation, pharmacy, diagnostics, co-morbidities, and current treatments and services
- Develop and prepare a written assessment of the current treatment plan and direction of future medical exposure, including a comparison between the current approach and reviewer's recommendations for the projected costs over the life of the claim
- Identify areas of over-utilization, barriers to rehabilitation, and aspects that may represent suspicious activity or potential fraud

# Claims Analysis

## *Medical Expertise for Difficult Claims*

No matter how experienced a claims examiner may be, there will always be claims that elude settlement. In most cases, the medical expertise of a physician can go a long way toward moving the claim forward.

Paladin Claims Analysis uses physicians to assist claims staff in better understanding complex medical cases and hard-to-close claims. After reviewing the history of patient medical records, physicians prepare in-depth summaries of their findings, giving claims examiners a solid platform for anticipating the potential of future medical expenses and laying the ground work for settling cases.

### HOW CLAIMS ANALYSIS WORKS AT PALADIN

- Step 1:** Paladin receives the referral, contact information for current treating physicians, and about six months of medical records, including any surgical reports, diagnostics, and independent, qualified, and acceptable medical exam records (IME, QME, AME).
- Step 2:** Paladin launches the claim analysis process, obtaining the medically rated age and life expectancy, and assigns the case to the Paladin physician best suited to the medical issues involved.
- Step 3:** If allowed within the jurisdiction of the claim, the Paladin doctor calls the treating physicians, nurse case managers, and other providers for insight into the history and current progress of the patient. After gathering the required information and discussing existing concerns, the Paladin doctor collaborates with the treating physician(s) on alternate treatment plans that can support rehabilitation while saving claim costs.
- Step 4:** To conclude the analysis, Paladin provides a financial cost projection based on the most appropriate treatment proposed. We can also assist in calculating the level of reserves to set aside; provide support in preparing or evaluating existing MSAs; and/or advise on the best strategy for settling the claim.

The Paladin physician assigned to the claim follows up on the analysis by monitoring the progress of the recommended changes.

### CONTACT PALADIN MANAGED CARE SERVICES TODAY

Paladin is setting the industry standard for managed care services by involving physicians in every service. This unique approach incorporates the medical expertise of physicians at the level where it can do the most good — for our client, the patient, and the policyholder paying the premium. Our full set of physician-guided managed care services covers Clinical and standard Medical Bill Review, Case Management, Rx Utilization Management, Physician Guide, Utilization Review, and Claims Analysis.

**To learn more**, call us at 800.559.5556, email us at [info@paladinmc.com](mailto:info@paladinmc.com), or visit us at [www.paladinmc.com](http://www.paladinmc.com).