

# Utilization review and physician advisors services

The goal of our utilization review program is to ensure that injured employees receive the appropriate medical care, allowing them to recover more quickly from their injury.

The experience and skill of our utilization review staff is critical to obtaining this goal.

The request for utilization review services can be reported through Zurich Services Corporation's 800-451-8731 utilization review line. Utilization review services include:

- Precertification — determining the medical home health care necessity of selected high dollar medical services which include surgical services, office procedures, therapy, durable medical equipment and diagnostic procedures before they occur
- Concurrent review — determining the medical necessity of ongoing medical care of the services listed above
- Preadmission certification — determining whether hospitalization is necessary, the length of stay and what major services are planned
- Continued stay management — gathering clinical information as it happens, addressing changes in treatment plans as needed and following up on treatment
- Retrospective reviews — examining clinical services already rendered for medical necessity and appropriateness of charges

Performing a utilization review requires an ability to maintain a delicate balance between finding the most cost-effective treatment without compromising care. We make sure every one of our utilization review nurses possesses the clinical judgment, decision-making and negotiation skills necessary to preserve this balance.

When they suspect excessive or inappropriate services, our nurses refer the case to our physician advisor program. Our medical director, a board-certified physician, manages a medical staff that works directly with the treating physician from that point on until an appropriate resolution is reached.

Our preadmission certification and other utilization review services can help reduce your costs substantially by avoiding unnecessary hospital admissions, reducing overall length of stay and continually exploring alternatives to inpatient treatment.

To learn more about our managed care services, contact your distributor or Managed Care directly at 866-732-5342.

## Key facts and benefits

- Prompt evaluation of state-specific healthcare services
- Accredited by URAC, a nationally recognized standard that demonstrates a commitment to quality healthcare in Utilization Review
- Avoidance of unnecessary services aids in controlling medical loss costs
- Panel of physicians available for consultation
- Averaged four dollars in savings for every dollar spent on utilization review in 2007

### Zurich Services Corporation

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Managed care services may be provided by our affiliate company Zurich Services Corporation at other than cost. Sales tax will apply to qualifying services.

This is intended as a general description of certain types of managed care services available to qualified customers through Zurich Services Corporation, a member company of Zurich in North America. Zurich Services Corporation does not guarantee a particular outcome, reduction in costs or improvement in administration and further assumes no liability in connection with the providing of these services.

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