



PRESIDENT'S MESSAGE | TERI L. SPORER BEHIND THE SCENES

Third Party Administrators provide many routine services that are never really communicated to our customers. Most of the trends that developed in our business during the past decade are some of our best kept secrets! However, if you read this entire article, they won't be secrets anymore! Almost all of the trends were developed to either protect or benefit you in one way or another — we just haven't taken the chance to explain *why* or *how*.

OFAC – was developed because of the terrorist activities that became known to the world on September 11. It is a way to ensure none of the money being paid out for insurance claims is going to fund terrorist organizations. The Office of Foreign Assets Control is part of the U. S. Department of the Treasury and allows for sanctions and freezing of foreign assets suspected to be funding illegal activity.

Index Bureau – is active when an individual files an insurance claim. Insurance Carriers report this activity to a national database to become accessible to other insurance organizations to help alleviate fraud, or at least manage it more aggressively. It is our policy to check the national database for all lost time workers' compensation claims and liability claims involving bodily injury.

Fraud Legislation – has been written by many individual states, which allow an insurance company to request a fraud investigation and potential prosecution for those perpetrating fraud. To date, many states have also committed resources to funding an agency that will have authority over such cases. There are currently only ten states who have not created an insurance fraud bureau of some sort. Fraud treatment is still varied, but there are currently only two states that do not define insurance fraud as a crime. There is mandatory reporting of suspected fraud in 42 states but unfortunately still not enough fraud prosecutions.

Managed Care – is the process of managing all medical costs. Unfortunately, managed care has misperceptions about how it works and who actually benefits.

SOCIAL MEDIA

Creative Risk Solutions posts company news to Facebook and LinkedIn. Get connected with us!



PRESIDENT'S MESSAGE CONTINUED...

Teri Sporer | President

Managed Care Continued...

- **Bill Repricing** – We partner with Equian to save you money by adjusting bills per the state fee schedules. Equian also uses several PPO Networks who negotiate savings on medical and pharmacy bills.
- **Pharmacy Abuse Program** – Equian is also our partner in this program and they help us identify claimants who are seeking narcotics or abusing medications of any type. This can reflect both cost saving and claim resolution as we address these suspected abuses with the physicians prescribing and treating claimants.
- **Physical Therapy (PT)** – We work with Align Networks to closely monitor the direction a case takes once PT is ordered. We also are able to detect malingering or non-compliance with the help of this partnership.
- **Nurse Case Management** – We do not have just one partner in this area but rather have chosen to allow the customers and adjusters to select the most responsive, best qualified nurses in their location. The savings in this area is usually more subjective but we can see lower indemnity payments, fewer people represented, better utilization of medical services, and lower tendency for narcotics abuse.

Desk Audits – are handled with QCS which provides authentication on pricing for repairs from body shop estimates. We find when insurance is involved the body shops charge top dollar for parts and service. QCS is able to audit the bills and help us save you money.

Salvage for Total Losses – are handled with Copart to sell all vehicles that are total losses. We find we can get more money for the vehicles they sell versus just offering it to a salvage yard. Sometimes as much as double the value.

Intercompany Arbitration – is an organization for insurance carriers. Carriers who issue your policies and belong to this organization may be able to save money in litigation costs. Your claim file is closed faster, which saves both time and money.

CRS is always working to ensure you receive the best service and the lowest possible outcomes on your insurance claims. These are simply a few ways we routinely work “Behind the Scenes” for you. Hopefully our secret is safe with you!



TIPS AND TRICKS | TECHNOLOGY TIPS

Forget your password?

No big deal! There is a 'forgot password' link on both sites, REPORT*master* and Risk*master*, for your convenience.





MEGAN BAUER | ADMINISTRATIVE MANAGER REPORTMASTER 2.0 VS. RISKMASTER

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TECHtalk

It has been three months since we launched our new website and our new online claim reporting system, REPORT*master* 2.0. During these busy months, Creative Risk Solutions has received 860 claims and incident only notifications from 228 users at 171 unique companies. In addition to the 228 users who have reported a loss to us, there have also been 274 users who have logged into the online claim system. We are constantly striving to improve the customer experience and would like to thank all of our customers who have accessed the system and provided us with your extremely valuable feedback. Below you can find answers to frequently asked questions about our claim systems.

WHAT IS THE DIFFERENCE BETWEEN REPORTMASTER 2.0 AND RISKMASTER?



RiskMaster and REPORT*master*2.0 are two separate systems. One is for reporting new claims (REPORT*master*2.0) and the other offers real-time viewing of claim data adjusters add to the claim (Riskmaster).

REPORT*master*2.0 is our new online claim reporting site where you can submit a new claim or incident only notifications to us. Our goal was to improve the online claim reporting process by making it more convenient and efficient for our customers.

RiskMaster is our claim system that allows you to have a read-only real-time claim data view of our claim database. This claim system allows you to view updated adjuster notes, financial reserves/payment information, claim status, etc.

If you have access to both claim systems, you more than likely have the same username for both sites. We did this for convenience for our users; however, we realize this may have added confusion. Change your passwords in both sites to whatever is most convenient.

VIEW RECENT CLAIMS

When we first launched REPORT*master*2.0 there were users who were unable to view claims in the 'Recent Claims' list. The IT department resolved this issue and it is functioning properly.

WHAT BROWSER DO YOU HAVE?

Who knows... right? But you may have been asked this question while we experienced an Internet Explorer (IE) browser issue during the launch of our new system. If you were using an older version of IE customers were experiencing an issue where it would not let them advance past Step 3 – Company Information. As of 9/18/15 it should not matter what IE browser version you have as our website vendor has applied a fix for this. REPORT*master*2.0 is compatible with Google Chrome, Safari, Mozilla Firefox & Internet Explorer (all versions).

POP-UP BLOCKERS

If you are having difficulty opening documents within the REPORT*master* 2.0 database in the Recent Claims List section it may be your pop-up blocker setting. If your pop-up blocker is set to "not display" some of the pdf documents will not open. Please change the setting to 'always display pop-ups for this site'.

I NEED A LOGIN!

If you need a login, go to <https://reportmaster.creativerisksolutions.com> and click **Request a Login**. This will generate an email where you may complete your contact information and send it to CRS. Once we receive your request and process it, you will be emailed a login and password.

TECHNOLOGY TALK CONTINUED...

Megan Bauer | Administrative Manager

RISKMASTER TABS



If you are used to using these tabs within Riskmaster, we would like you to know that effective 10/22 they will be disabled. The sites embedded into these tabs will still be made available on our website.

REPORTmaster 2.0: <https://reportmaster.creativerisksolutions.com>.

Network Provider Directory: <http://www.creativerisksolutions.com/network-provider-directory.aspx>

TRAINING

We have training demo videos available for our claim systems. They can be viewed at the links below.

REPORTmaster: <https://youtu.be/4mrGnb7hpbQ>

RiskMaster: <https://youtu.be/JIZdenHX-7Q>

If you would like further training on our systems, please contact Account Manager, Stacy Ruggless, at sruggless@creativerisksolutions.com or 515-974-5911.

We appreciate your feedback and want you to know we are committed to working with you through any questions or technology hurdles that may arise from our enhancements. Please continue to share any comments regarding REPORTmaster 2.0 as CRS is dedicated to make your claim reporting experience with us efficient and effective.

CREATIVE RISK SOLUTIONS COMPANY NEWS

NEW EMPLOYEES



LINDSAY WILLIS joins our Creative Risk Solutions team as an Administrative Specialist I. In this role, she focuses on claims administration. Willis graduated from the University of Northern Iowa with a BA in History. Previously employed with Ruan Transport, she held three roles; Recruiter, Risk Management Coordinator and Liability Claims Specialist. In her role as a Claims Specialist, she was recognized for outstanding customer service in 2014.

WHAT'S NEW ON THE WEBSITE

Visit our 'meet our team' page where full contact information is provided for our CRS Team:

<http://www.creativerisksolutions.com/meet-our-team.aspx>

