

## IROS HELP MEET RIGOROUS STATE APPEALS GUIDELINES

### The Facts

Company: HealthGuard of Lancaster, Inc.  
 Location: Lancaster, Pennsylvania  
 Focus: Appeals for Managed Care Organization  
 Claims Sent for Review: 20% of total  
 Using AllMed Since: 2001  
 Website: <http://www.hguard.com/>

“If there’s ever a question about the content of an AllMed review, it’s very easy for us to pick up the phone and get an answer quickly because they understand our deadline situation.”

Dr. Robert Grossman  
 Medical Director  
 HealthGuard of Lancaster, Inc.

### The Challenge

HealthGuard receives an average of 100 new appeals from its patients every month, of which about 20 percent are sent for review to an Independent Review Organization (IRO). This is either because there is a question about medical necessity and HealthGuard does not have an appropriate specialist in-house to review the appeal or because there is a question as to whether the procedures are investigational.

According to Robert Grossman, M.D., Medical Director at HealthGuard, the appeals process at HealthGuard is complex, involves two layers of review, and is governed by rigorous state regulations. Pennsylvania’s deadline requirements for healthcare appeals are more strict than in many other states. A healthcare organization or payor must respond to a

pre-service appeal within 15 days from the time that it is filed.

HealthGuard was looking at ways to improve the review process, increase access to specialist

physicians, and make it easier for its internal review teams to meet the state-mandated response times. The company looked to hire an IRO to help achieve these goals.

### The Solution

HealthGuard turned to AllMed Healthcare Management to help the company better meet state required response times for health care claims appeals. Dr. Grossman explains that the company does work with other IROs, but says that AllMed “by far offers the best customer service.”

He says that AllMed is extremely responsive to the company’s questions and always works with the internal staff to address concerns and turn reviews around in very tight deadlines. “If there’s ever a question about the content of a review, it’s very easy for us to pick up the phone and get an answer quickly,” says Dr. Grossman. This is important, he adds, because MCOs licensed in the Commonwealth of Pennsylvania, like HealthGuard, must participate in regular external accreditation reviews. Meeting the state sanctioned response times is one of the key criteria for these appraisals.



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**The Outcome**

Using AllMed, HealthGuard receives responses on their appealed cases within 48 hours, and often much faster on expedited cases. With a timely decision from AllMed, the cases can then go to final review by the appeals committee, with a decision rendered within the state-mandated review period. Dr. Grossman says that AllMed has made it much easier for



the company to consistently meet its deadlines and always provides solid evidence to back up its decision. He also added that only a small amount of these cases are further appealed. "People who go through our appeals process have no idea of the type of scrutiny their cases come under," Dr. Grossman says. "When people reach the second level of review, they are impressed with the fairness of our process."

**About HealthGuard**

HealthGuard of Lancaster, Inc. operates as a wholly-owned subsidiary of Highmark BlueShield. It is a regional managed care organization (MCO) that contracts with primary care physicians, specialists, hospi-

tals and other providers throughout Lancaster, Berks, York, Dauphin, Lebanon, Perry, Adams, Northampton, Lehigh, and Cumberland counties in Pennsylvania. HealthGuard serves 95,000 members through its contracts with 20 hospitals, more than 900 primary care physicians, and over 2000 specialist practitioners.

**About AllMed Healthcare Management**

Founded in 1995, AllMed is a URAC-accredited Independent Review Organization (IRO) serving insurance payers, providers and claims managers nationwide. Reviews are conducted by board-certified physicians in active practice. More information on AllMed can be found on the company's Web site at [www.allmedmd.com](http://www.allmedmd.com).

*“AllMed by far offers the best customer service.”*



See for yourself why AllMed is the IRO of choice for hundreds of insurers, providers and claims managers across the country.

Call us or visit [www.allmedmd.com](http://www.allmedmd.com) to take advantage of our **Free Review** offer.