# HOOVER REHABILITATION SERVICES, INC.

DECISION POINT REVIEW AND PRECERTIFICATION PROGRAM MATERIALS AND FORMS N.J.A.C. 11:3-4 ET SEQ.



#### HOOVER REHABILITATION SERVICES, INC.

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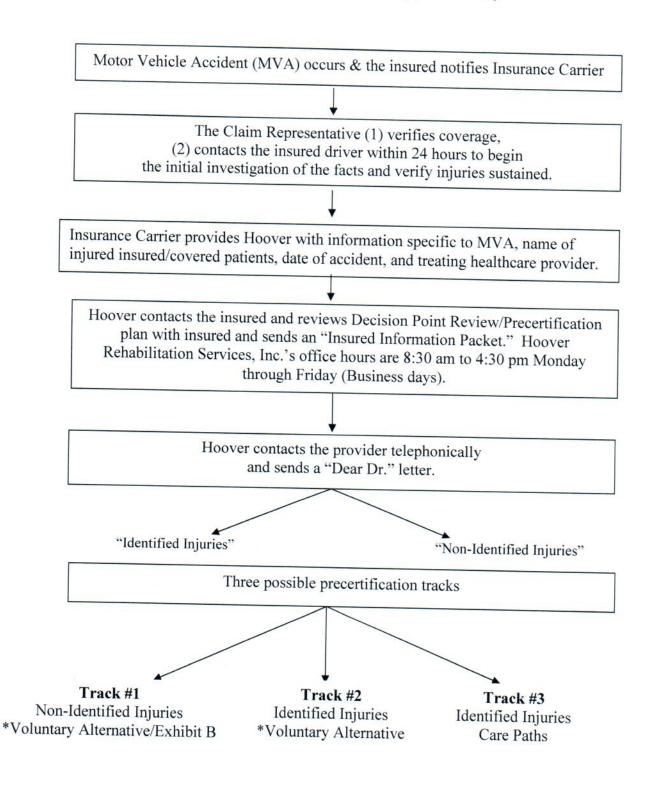
## HOOVER REHABILITATION SERVICES, INC.

## Decision Point Review and Pre-certification Program Materials and Forms

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# Flow Chart of Precertification & Decision Point Review Protocols HOOVER REHABILITATION SERVICES, INC. (In compliance with N.J.A.C. 11:3-4, et seq., as amended)



<sup>\*</sup>Voluntary Comprehensive treatment plan

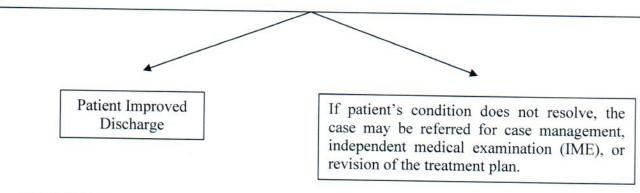
#### TRACK #1

#### Non-Identified Injuries (EXHIBIT A)

Providers shall be requested to obtain precertification of the services itemized in EXHIBIT B. Additionally, Hoover will work in conjunction with the provider to obtain and certify a mutually agreeable course of treatment, which will include itemized services and a defined treatment period. A comprehensive treatment plan (**Tx Plan**) is voluntary, but precertification of services in EXHIBIT B is mandatory.

Nationally accepted criteria will be utilized by Hoover to facilitate the precertification and utilization review process. Hoover's Medical Director may refer the case to one of the board-certified medical specialists on its Medical Advisory Board (MAB).

The precertification process will proceed in accordance with Insurance Carrier's policy. Throughout the course of the patient's care, requests for additional services will require precertification.



For patients who are admitted to inpatient facilities on an emergency basis, Hoover will initiate concurrent utilization review for continued hospital confinement, starting on the eleventh (11) day following the MVA.

A 30% co-pay (\$10 for prescription drugs) will be waived if the insured voluntarily utilizes a conveniently located network facility for medically necessary diagnostic tests as specificied in NJAC 11:3 – 4.8(b), durable medical equipment and/or prescriptions. Hoover Rehabilitation Services, Inc. is contracted with ALTA SERVICES, LLC, dba CHN solutions for voluntary network services. Information regarding the availability of network providers can be found at <a href="http://www.chnnetwork.com/volnets/">http://www.chnnetwork.com/volnets/</a>.

#### TRACK # 2

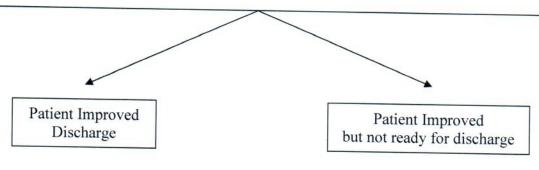
## <u>Identified Injuries – Voluntary Precertification Alternative (EXHIBIT A)</u>

Provider shall be requested to submit a treatment plan (**Tx Plan**) for Decision Point Review/Precertification review. Hoover will work in conjunction with the provider to obtain and certify a mutually agreeable Tx Plan, which will include itemized services and a defined treatment period.

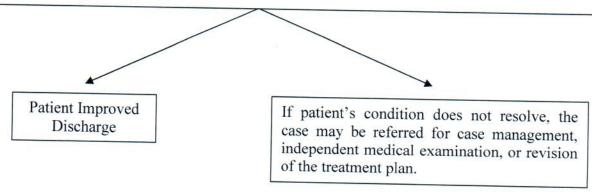
Nationally accepted criteria, in conjunction with N.J.A.C 11:3-4, et seq., as amended, Care Paths (CARE PATHS) will be utilized by Hoover to facilitate the Decision Point Review/Precertification and utilization review process. Hoover's Medical Director may refer the case to one of the board-certified medical specialists on its Medical Advisory Board (MAB). The Decision Point Review/Precertification process will proceed in accordance with the carrier's policy.

In consideration of his/her participation in the Voluntary Precertification process, the provider will be advised that if his/her submitted bills are consistent with the precertified services, the bills will be paid without review or audit.

Insured patients will not be responsible for penalty co-payments for medical services described in the certified Tx Plans, throughout the plan's duration, when providers opt for the Voluntary Precertification alternative.



If additional services are required (i.e., not previously approved with the Tx Plan), or the proposed duration of care will extend beyond the end of the previously defined treatment period, additional precertification will be necessary. No penalties will be assessed if the provider continues to participate in the Voluntary Precertification process.



#### TRACK#3

#### <u>Identified Injuries - Care Path/Precertification Alternative</u>

Treating Provider opts not to participate in the Voluntary Precertification Alternative, and does not submit a treatment plan during the first four (4) weeks following the MVA; for Identified Injuries (EXHIBIT A)

In regard to N.J.A.C. 11:3-4, et seq., as amended:

- <u>All services</u> that deviate from the Care Path protocols require <u>prior authorization</u>. If the provider fails to precertify such services, the insured/patient may be responsible for a 50% copayment, even if the services are considered to be medically necessary.
- Failure of the provider to request Decision Point Review at Decision Points on the Care Paths
  will result in a 50% co-payment on behalf of the insured, even if the services are considered to
  be medically necessary.
- Diagnostic testing services (EXHIBIT B) shall require decision point review after the 10<sup>th</sup> day following the MVA. Failure to obtain prior authorization for diagnostic testing services may result in a penalty to the insured, consistent with the insurance policy.
- If Hoover has NOT received a Tx Plan or request for precertification of services from the provider, on the 30<sup>th</sup> day following the MVA, Hoover will inform the Insurance Carrier of the non-receipt of this information.

If Hoover receives no further communication from the provider, or request for precertification of services, Hoover will:

- Issue a letter of noncompliance to the claimant with a copy to the treating provider and attorney.
- If no response to noncompliance letter within 30 days, Hoover will close the case.

If Hoover receives a request for precertification of services or a Tx Plan, on or subsequent to the 28<sup>th</sup> day following the MVA:

- In addition to nationally accepted criteria and the MAC, Hoover will utilize the Care Paths as the treatment guidelines to facilitate the precertification process.
- Decision Review Points will be adhered to closely.
- Bills for services previously performed will be subject to review for medical necessity and audit prior to payment. Care Path guidelines will be referenced throughout the auditing process.
- Bills for services that deviate from the Care Paths will be subject to review for medical necessity and audit prior to payment. Care Path guidelines will be referenced throughout the auditing process
- Non-certified services, regardless of medical necessity, may be subject to a 50% co-payment.

## Hoover Rehabilitation Services, Inc.

C/O (Insurance Co.) (Address) (Address)

#### EXHIBIT A

#### **Identified Injuries**

M50 M51 M51.24 M51.9 M51.9 M50.00 M51 M51.06 M60 M62 M99 M99.01 M99.02 M99.03 M99.04 M99.08 S33 S33 S33 S33 S33 S33 S33 S33 S33 S3	Displacement of cervical intervertebral disc without myelopathy Displacement of lumbar intervertebral disc without myelopathy Displacement of thoracic intervertebral disc without myelopathy Displacement of intervertebral disc, site unspecified, without myelopathy Intervertebral disc disorder with myelopathy, unspecified region Intervertebral disc disorder with myelopathy, thoracic region Intervertebral disc disorder with myelopathy, thoracic region Intervertebral disc disorder with myelopathy, lumbar region Disorders of muscle, ligament and fascia Spasm of muscle Non-allopathic lesions-not elsewhere classified Somatic dysfunction of cervical region Somatic dysfunction of thoracic region Somatic dysfunction of lumbar region Somatic dysfunction of sacral region Somatic dysfunction of rib cage Sprains and strains of sacroiliac region Somatic dysfunction of sacral region Somatic dysfunction of rib cage Sprains and strains of sacroiliac region Sprains and strains of sacroiliac region Sprains and strains of sacroiliac region Sprains and strains of sacrotuberous region Sprains and strains of other specified sites of sacroiliac region Sprains and strains, unspecified site of sacroiliac region Sprains and strains, thoracic Sprains and strains, thoracic Sprains and strains, sacrum Sprains and strains, sacrum Sprains and strains, coccyx Sprains and strains of back, unspecified site Contusion of back, excludes interscapular region Injury to cervical root Injury to lumbar root
S34 S34	

#### Hoover Rehabilitation Services, Inc.

C/O (Insurance Co) (Address) (Address)

#### EXHIBIT B

Diagnostic Tests that are subject to Decision Point Review (all diagnosis)

- 1. Brain audio evoked potentials (BAEP),
- 2. Brain evoked potentials (BEP),
- 3. Computer assisted tomograms (CT, CAT scan),
- 4. Dynatron/cybex station/cybex studies,
- 5. Electroencephalogram (EEG),
- 6. H-reflex studies.
- 7. Magnetic resonance imaging (MRI),
- 8. Needle electromyography (EMG),
- 9. Nerve conduction velocity (NCV),
- 10. Somatosensory evoked potential (SSEP),
- 11. Sonogram/ultrasound,
- 12. Videofluroscopy,
- 13. Visual evoked potential (VEP)
- 14. Brain Mapping
- Thermography and Thermograms

#### Services that require Precertification

- 1. Non-emergency inpatient and outpatient hospital care,
- 2. Non-emergency surgical procedures.
- 3. Durable medical equipment (including orthotics and prosthetics), costing greater than \$50, or rental greater than 30 days,
- 4. Extended care and rehabilitation,
- 5. Home health care.
- 6. Outpatient psychological/psychiatric testing and/or services,
- 7. All physical, occupational, speech, cognitive, or other restorative therapy, or body part manipulation except that provided for Identified Injuries in accordance with Decision Point Review; and
- All pain management services except that provided for Identified Injuries in accordance with Decision Point Review,
- 9. Non-emergency dental restoration.

#### EXHIBIT C

#### **Reconsideration Process** HOOVER REHABILITATION SERVICES, INC.

- 1. When Hoover is unable to certify, or renders a determination not to certify an admission, hospital stay, treatment plan, diagnostic test, or other service the attending or ordering provider:
  - Will be notified by telephone of the determination within 3 business days (Monday through Friday 8:30 am to 4:30 pm), which will be confirmed in writing. Requests received after 4:30 pm on a normal business day, will be considered received on the next normal business day, excluding Federal or New Jersey holidays. Requests received after 4:30 pm on Friday will be considered received on Monday at 8:30 am.
  - May request the clinical criteria utilized to make the determination,

2.

- Will have the opportunity to request reconsideration by the physician advisor who made the initial determination.
- Reconsideration will fall into 1 of 2 categories: Pre-Service Appeals or Post-Service Appeals. a.) Pre-Service Appeal: Appeals of decision point review and/or precertification denials or modifications prior to the performance or issuance of the requested medical procedure, treatment, diagnostic test, other service and/or durable medical equipment (collectively known as "services"). A pre-service appeal shall be submitted on the official Pre-Service Appeal form no later than 30 days after receipt of a written denial or modification of requested services. The provider will submit a Pre-Service Appeal form, along with the medical rationale to support the appeal via fax to 570-283-1637. The medical rationale should include new information to support the appeal and should not just be the same as the prior Precertification request. Hoover will respond to the Pre-Service Appeal within 14 business days. There is only one level of appeal

The Pre-Service Appeal form is available on the NJ DOBI website at http://www.state.nj.us/dobi/pipinfo/preserviceappeal\_170208.pdf, but is also provided to claimant, attorney, and provider with DPR notifications (Dear Dr. and Dear Claimant letters).

b.) Post-Service Appeal: Appeals subsequent to the performance or issuance of the services. A postservice appeal shall be submitted at least 45 days prior to initiating alternate dispute resolution pursuant to N.J.A.C. 11:3-5 or filing an action in Superior Court. The provider will submit a Post-Service Appeal form, along with the medical rationale to support the appeal via fax to 570-283-1637. The medical rationale should include new information to support the appeal and should not be the same as the prior Precertification request. The Post-Service Appeal form is available on the NJ DOBI website at http://www.state.nj.us/dobi/pipinfo/postserviceappeal\_170208.pdf, but is also provided to claimant, attorney, and provider with DPR notifications (Dear Dr. and Dear Claimant letters). Hoover will forward this appeal to either the Repricing Department (if it is a fee schedule/repricing issue), or to the

Insurance adjuster handling the claim (if it is a copayment/deductible or other claims issue). The Post-Service Appeal will be responded to within 30 calendar days. There is only one level of appeal for any issue.

When, during the course of generating a review determination, it becomes necessary for the Hoover 3. Physician Advisor to refer the case to a specialist-consultant on Hoover's Medical Advisory Board, the specialist-consultant (or one of like specialty) will be available to participate in the reconsideration process.

#### **Provider Appeal Process**

When reconsideration does not resolve a difference of opinion, the attending or ordering provider may submit the case for appeal through the Personal Injury Protection Dispute Resolution process.

Hoover will inform the physician or other ordering provider of their right to initiate an appeal and the procedure to do so when the review determination has been made. To make a demand for PIP alternate dispute resolution in accordance with N.J.A.C. 11:3-5, you may contact Forthright at 732-271-6100. Forms, rules and procedures are available on the web at http://www.state.nj.us/dobi/pipinfo/aicrapg.htm#dispute.

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I HAVE PERSONALLY COMPLETED OR REVIEWED THIS FORM. THE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

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35. SIGNATURE OF PROVIDER

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I HAVE PERSONALLY COMPLETED OR REVIEWED THIS FORM. THE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

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# NEW JERSEY PIP POST-SERVICE APPEAL REASON CODES

	BILL LEVEL APPEAL CODES		LINE LEVEL APPEAL CODES
1	Improper Deductible Applied	А	Improper Application of Fee Schedule Amount
2	Improper Co-pay Applied	В	Improper Application of Modifier Reduction
3	Improper Interest Applied	С	Improper Application of Multiple Reduction Calculation
4	Interest Due - Payment Not Made Timely	D	Improper Application of Daily Max Cap Calculation
5	Bill Processed Under Wrong Patient	Е	Improper use of National Correct Coding (NCCI)
6	No Response To Bill Submitted Post 60 Days	F	Improper Application of U&C Amount
7	Improper Application of Coordination of Benefits	G	Improper Application of PPO Amount
8	Improper Use of PPO - Not Participating In Network	Н	Improper Application of Pre-cert Penalty Co-pay
9	Improper Use of PPO - Terminated From Network	1	Improper Application of Voluntary Network Penalty Co-pay
10	Improper Denial Based on Coverage Investigation	J	Improper Application of Prospective Medical Necessity Denial
		K	Improper Application of Retrospective Medical Necessity Denial
		L	Improper Application of Bill Audit Reduction
		M	Improper Application of Medical Code Review Reduction
		N	Improper Application of Peer Review Reduction
		0	Improper Application of IME Reduction
		Р	Improper Application of Missing Supportive Medical Records Denial
		Q	Improper Application of Coordination of Benefits
		R	Data Capture Error Caused Improper Reimbursement
		S	No Response to Services Billed

#### EXHIBIT D

#### (Insurance Company): Assignment of Benefits

#### Payment of Benefits

- 1. The Insurance Company may, at their option, pay any medical expense benefits or essential services benefits to the:
  - a. "Insured," or
  - b. Person or organization providing products or services for such benefits.

These benefits shall not be assignable except to providers of service benefits. Any attempt to assign benefits to a party who is not a provider of service benefits shall be null and void and shall not be honored. If so assigned, all requirements, duties and conditions of the Policy, including but not limited to Precertification, Decision Point Reviews, exclusions, deductibles, co-payments and duties of cooperation following an accident or loss, shall remain in effect. If a valid assignment is made by an Insured and accepted by the provider of the assigned service benefits, the provider shall 1) agree to be subject to the requirements of our Decision Point Review /Precertification Plan, 2) indemnify and hold harmless the Insured against any penalty co-payments caused by the provider's failure to comply with the terms of our Decision Point Review/Precertification Plan and 3) submit any dispute to alternate dispute resolution.

#### ATTENDING PROVIDER TREATMENT PLAN

		INITIAL SUBMISSI	ON					FOLLOW-U	P SUBMISS	SION			
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#### TREATMENT OF ACCIDENTAL INJURY TO THE SPINE AND BACK - CARE PATHS

#### **EXHIBIT 1 - Glossary of Terms**

Acute Disease - a disease with rapid onset and short course to recovery. Not chronic.

Care Path - a recommended extensive course of care based on professionally recognized standards.

Case Management - a method of coordinating the provision of healthcare to persons injured in automobile accidents, with the goal of ensuring continuity and quality of care and cost effective outcomes. The Case Manager may be a nurse, social worker <u>psychologist</u>, or physician, preferably with certification in case management.

Cauda Equina - a collection of spinal roots that descend from the lower part of the spinal cord. They exist in the lower part of the vertebral canal.

Chronic Disease - a disease with long duration that changes little and progresses slowly. The opposite of acute.

Clinical Evaluation - the evaluation of the symptoms and signs of an injured person by a treating practitioner.

Conservative Therapy - treatment which is not considered aggressive; avoiding the administration of medicine or utilization of invasive procedures until such procedures are clearly indicated.

Contusion - an injury to underlying soft tissues where the skin is not broken. A bruise.

**Diagnostic Evaluation** - the process of differentiating between two or more diseases with similar signs and symptoms through the use of evaluative procedures such as imaging, laboratory, and physical tests. **Herniation** - the protrusion or projection of an organ or other body structure through a defect or natural opening in a covering membrane, muscle, or bone.

**Independent Consultative Opinion** - physical examination by a physician of similar specialty to the injured person's treating practitioner to provide a second medical opinion. The independent physician may support, refute, or provide alternatives to the current diagnosis and treatment plans.

**Non-Compliant** - a patient who willfully chooses not to participate in the treatment plan agreed upon by the patient and his/her healthcare provider and does not have secondary issues such as lack of transportation, pre-existing conditions or comorbidities.

**PT - Physical Therapy -** the evaluation, assessment, and treatment of dysfunction caused by injuries to the soft tissue and muscles/skeleton. Treatment shall consist of therapeutic exercises, education and other modalities, such as the therapeutic use of heat, light, water, electricity, massage and non-ionizing radiation, and procedures that focus on improving posture, locomotion, strength, endurance, balance coordination, joint mobility, flexibility and an individual's ability to go through the functional activities of daily living (ADLS) and on alleviating pain. PT rendered to persons injured in automobile accidents must be provided by a person whose scope of licensure includes physical therapy.

Radicular - pertaining to a root (such as a nerve root) disorder.

Radiculopathy - a disorder of a nerve root.

**Sign** - an objective manifestation, usually indicative of a disease or disorder. Signs can be observed by the clinician, as opposed to symptoms which are perceived only by the affected individual.

Soft Tissue Injury - injuries sustained to the muscle, skin, connective tissue.

Spine - the vertebral column.

**Spinal Shock** - an acute condition resulting from spinal cord severance. Characterized by a total sensory loss and loss of reflexes below the level of injury and flaccid paralysis.

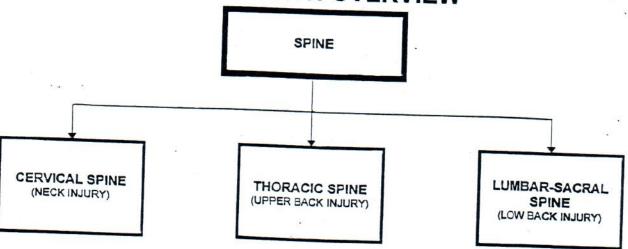
Sprain - an injury at a joint where a ligament is stretched or torn.

**Strain** - an injury caused by the over-stretching or tearing of a muscle or tendon. In its most severe form, the muscle ruptures.

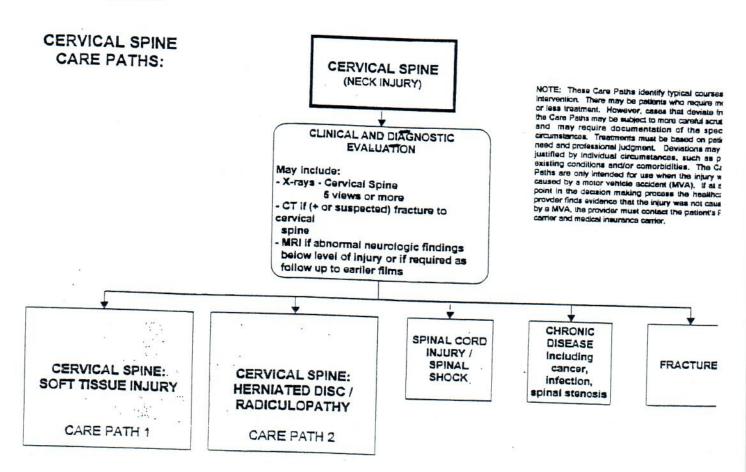
**Symptom** - a subjective manifestation, usually indicative of a disease or disorder. Symptoms are experienced only by the affected individual, as opposed to signs which can be observed by others. **Treatment Plan** - specific medical, surgical, chiropractic, acupuncture, or psychiatric and psychological procedures used to improve the signs or symptoms associated with injuries sustained in automobile

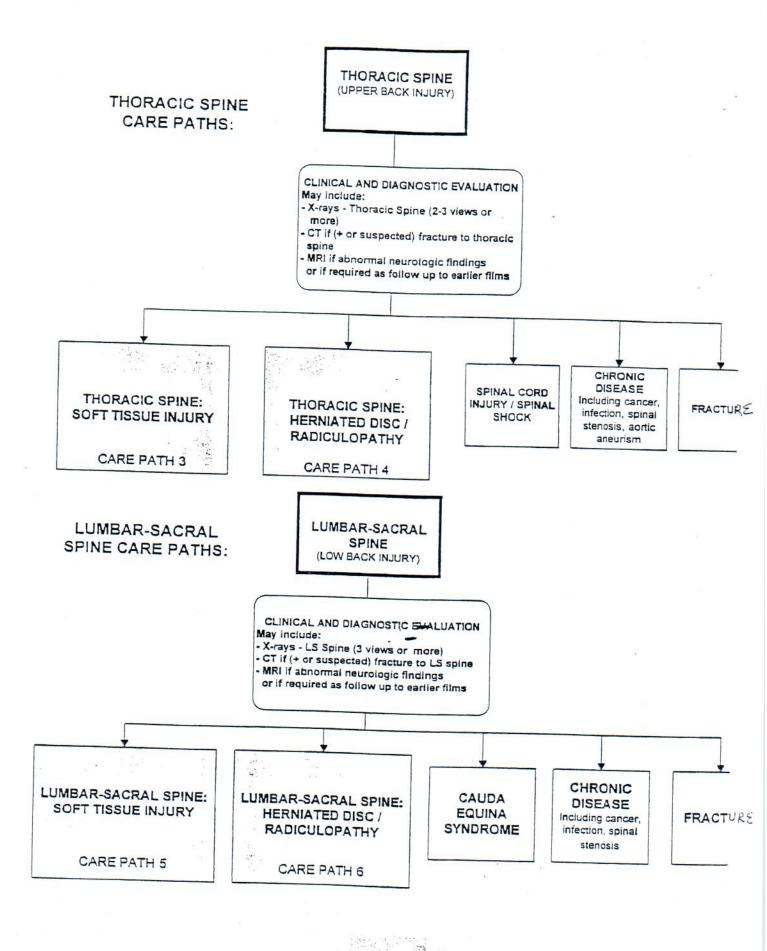
accidents, e.g., physical therapy, surgery, administration of medications, etc.

# TREATMENT OF ACCIDENTAL INJURY TO THE SPINE AND BACK CARE PATH OVERVIEW



The following flow charts address the three anatomical areas of spinal injuries Care Paths 1 through 6 have been developed for the conditions noted in the shaded boxes.





#### EXHIBIT 3

#### CARE PATH 1

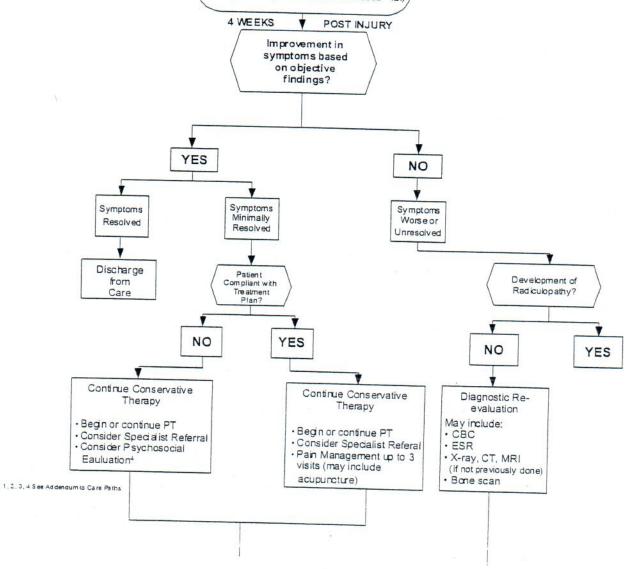
NOTE: These Care Paths identify ypical courses of intervention. There may be patients who require more or less Featment. However, cases that deviate from the Care Paths may be subject to more care full scrutiny and may require documentation of the special circumstances. Treatments must be beed on patient need and professional judgment. Daviations may be justified by individual circumstances, such as pre-existing conditions and/or comprointed tes. The Care Paths are only intended bruse when the njury was caused by a motor vehicle accident (MVA). If at any point in the decision making process the heathcare provider finds evid ence that the njury was not used by a MVA, the provider must contact the patient's PIP carrier and medical insurance carrier.

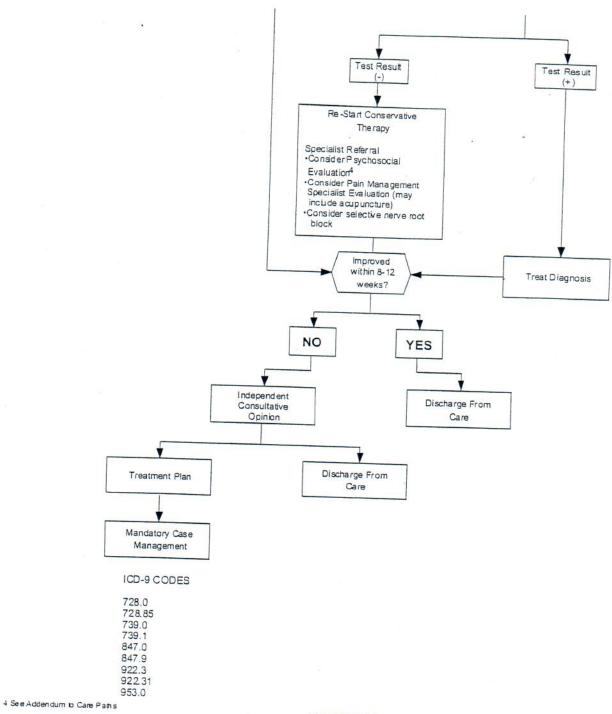
CERVICAL SPINE SOFT TISSUE INJURY (STRAIN/SPRAIN/CONTUSION WHIPLASH) OF THE NECK

#### CONSERVATIVE THERAPY (up to 4 weeks)

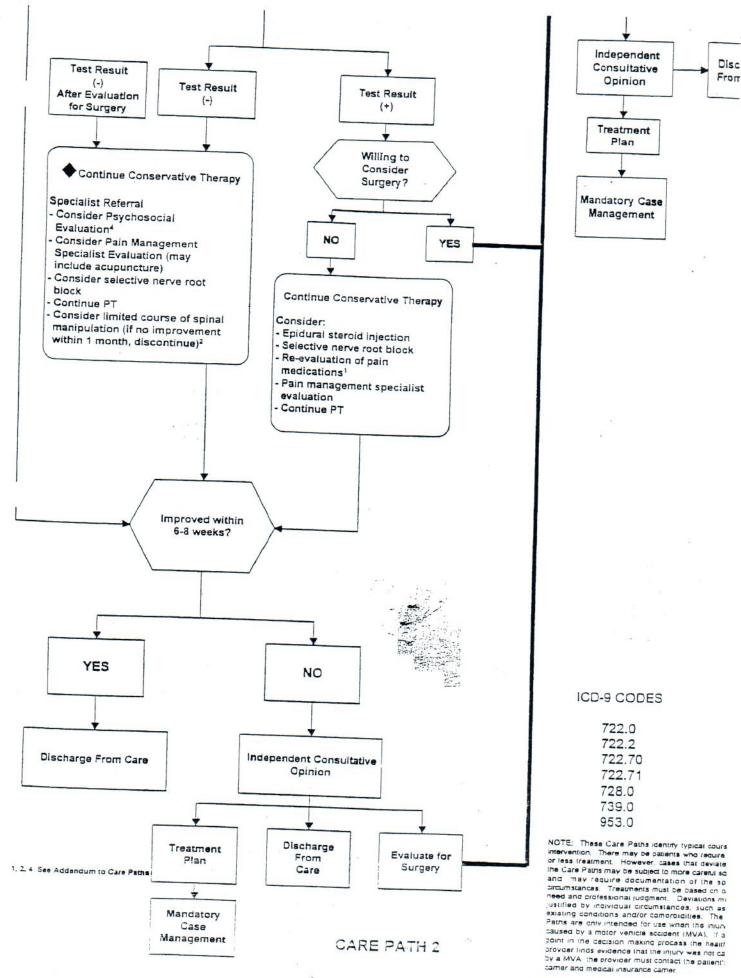
- Provider office visits (up to 5)
- · Medications 1
- Consider soft neck collar (maximum 48 hours)
- Increasing exercise
  Consider PT program (2-3 times per week, up to 4 weeks)3
- Spinal manipultaion2 (1-3 visits per week, up to 4 weeks)

(The total number of visits for physical therapy and spinal manipulation should not exceed 12.)





#### CARE PATH 2 CERVICAL SPINE (NECK INJURY) HERNIATED DISC/RADICULOPATHY SOFT TISSUE INJURY HERNIATED DISC with or without (STRAIN/SPRAIN/CONTUSION) HERNIATED DISC with RADICULOPATHY with RADICULOPATHY and SEVE RADICULOPATHY NEUROLOGICAL COMPRESS or COMPROMISE Referral to Neurology, Physiatry, Neurosurgery, o Conservative Therapy Orthopedic Surgery (up to 2-4 weeks) Includes: - Provider office visits (up to 5) - Medications - Bed rest (maximum 1-2 days) Diagnostic Evaluation (if not conducted previous) Increasing exercise - Consider PT program (2-3 times per week for - MRI -CT 2-4 weeks)3 - Myelogram - Discogram Test Result (-) Progressive Test Result Neurologic Go To (+) Deficit? Conservativ e Therapy Y DISC SURGERY YES Post-Surgical PT NO 2-3 times a week for 4-6 weeks Improved within 6 2-4 WEEKS POST INJURY weeks? Improvement in symptoms based on NO objective YE findings? NO Disch Continue PT from YES Diagnostic Evaluation May include: Improved - EMG (if the diagnosis of within 12 radiculopathy is obvious & Continue weeks? specific on clinical examination, Conservative EMG testing is not Therapy 1. J See Addendum to Care Paths recommended) - SEP - MRI or CT NO YE



NOTE: These Care Paths identify typical courses of intervention. There may be patients who require more on less treatment. However, cases that deviate from Care Paths mounts.

Care Paths may be subject to more careful scruting of may require documentation of the special circumstances. Treatments must be based on patient need and professional judgment. Deviations may be justified by individual circumstances, such as pre-existing conditions and/or comorbidities. The Care Paths are only intended for use when the injury was caused by a motor vehicle accident (MVA). If at any point in the decision making process the healthcare provider finds that the injury was not caused by a MVA, the provider must contact the patient's PIP camer and medical insurance carrier.

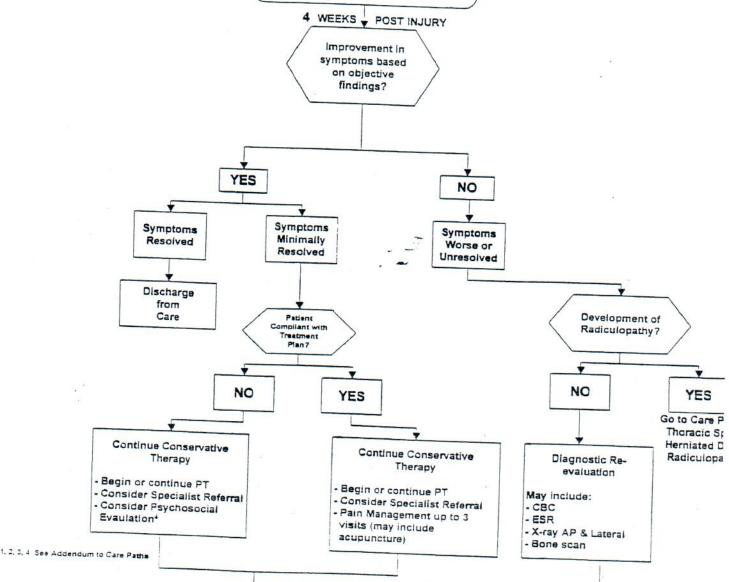
#### THORACIC SPINE SOFT TISSUE INJURY

(STRAIN/SPRAIN/CONTUSION)
OF THE UPPER BACK

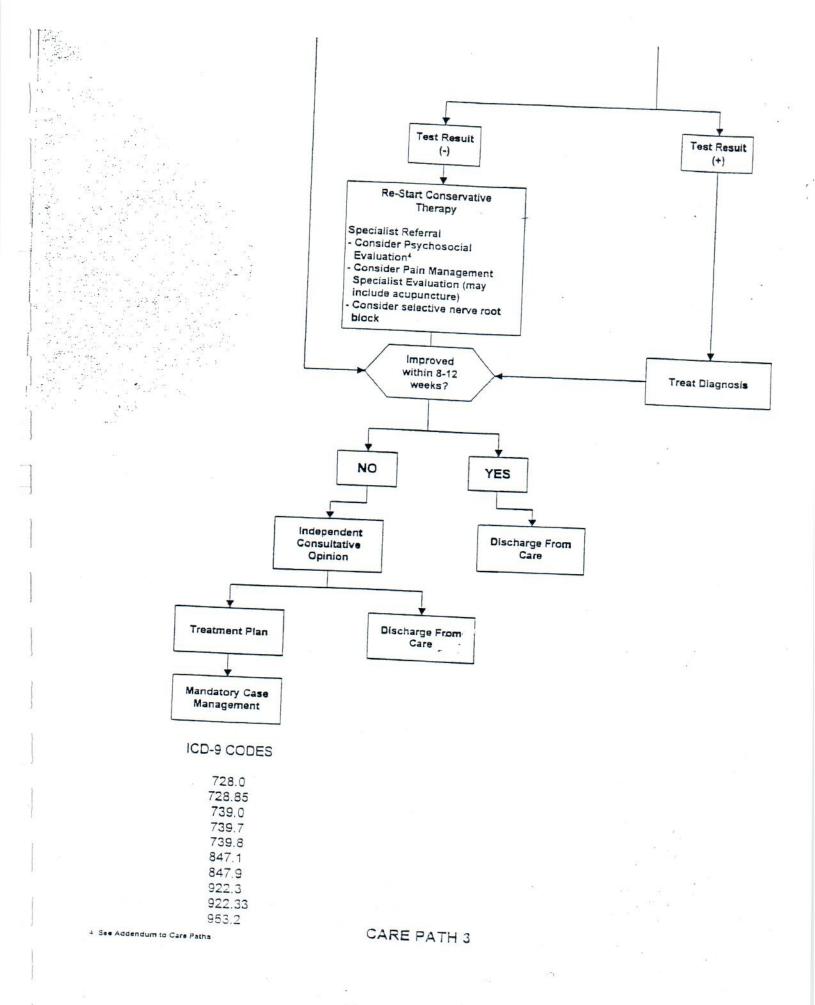
## CONSERVATIVE THERAPY (up to 4 weeks)

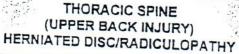
- Provider office visits (up to 5)
- Medication1
- Bed rest (maximum 2-4 days)
- Increasing exercise
- Consider PT program (2-3 times a week for 2-4 weeks)<sup>3</sup>
- Spinal manipulation<sup>2</sup> (1-3 visits per week, up to 4 weeks)

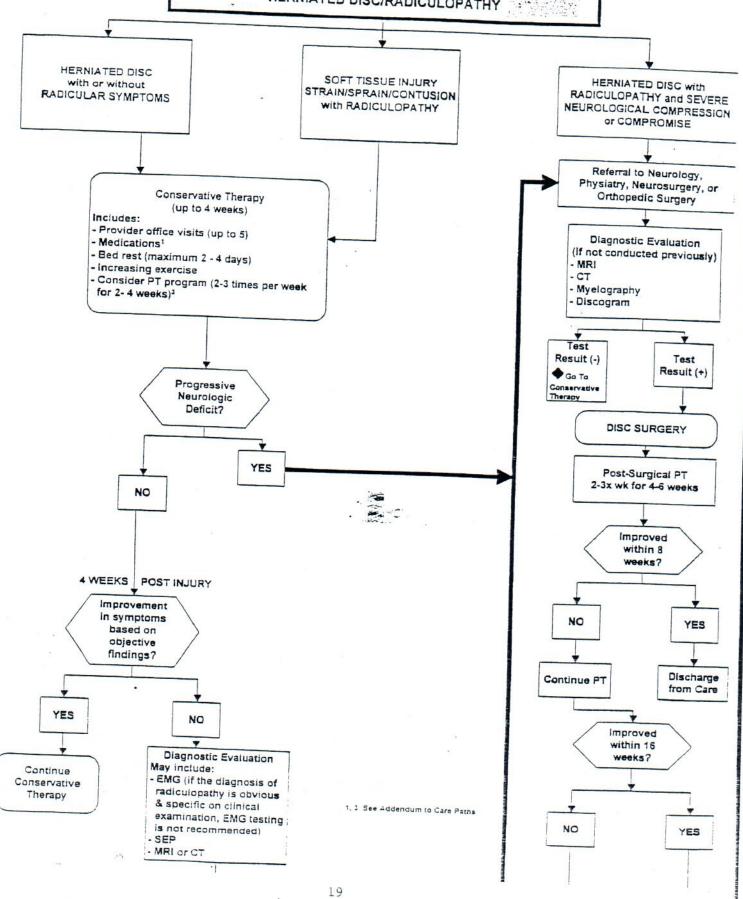
(The total number of visits for physical therapy and spinal manipulation should not exceed 12.)

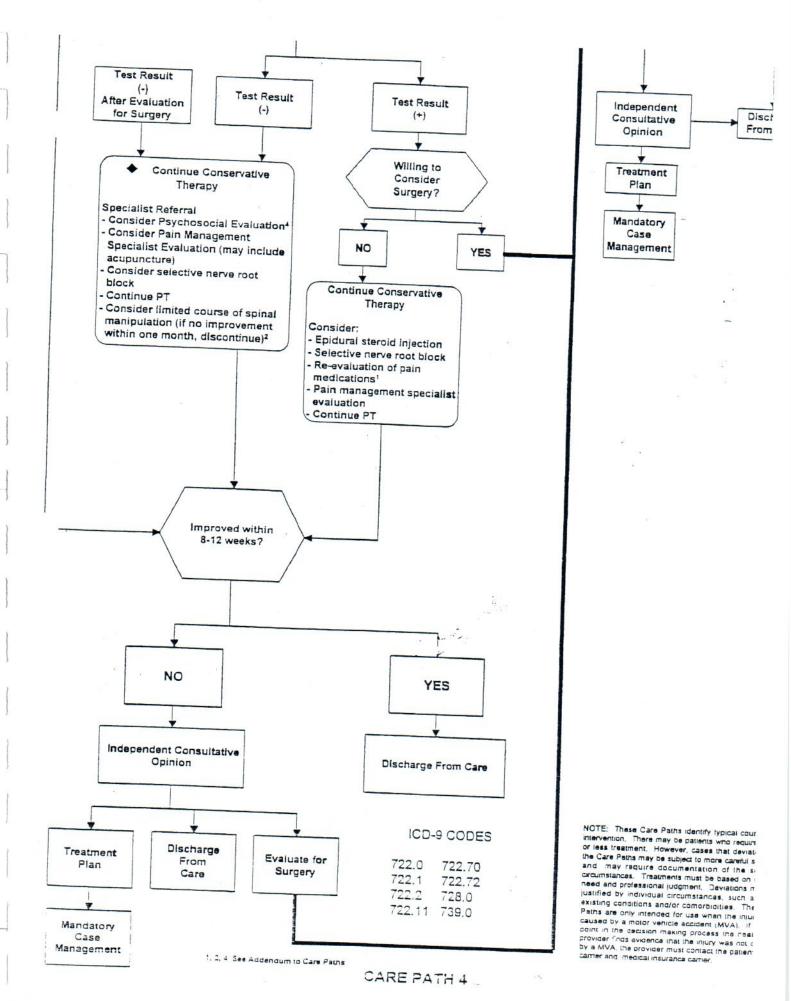


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NOTE: These Care Paths identify typical courses of on. There may be patients who require more or was treatment. However, cases that deviate from The Care Faths may be succeed to more careful solutiony and may require documentation of the special volumetiones. Treasments must be based on patient end and professional judgment. Deviations may be justified by individual accumatances such as areexisting conditions and/or comorbidities. The Care Paths we only intended for use when the injury was caused by a motor vehicle accident [MVA]. If at any point in the decision making process the healthcare provider finds evidence that the nighty was not caused by a MVA, the provider must contact the patient's PIP carrier and medical naturance carrier.

#### CARE PATH 5

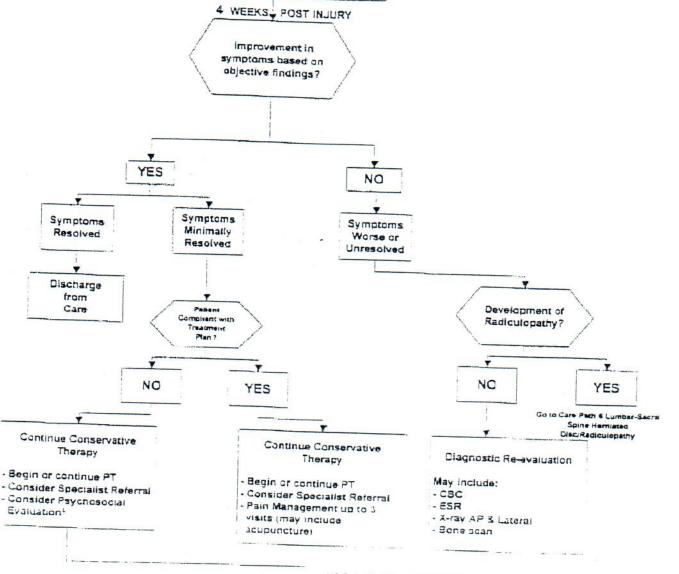
#### LUMBAR-SACRAL SPINE SOFT TISSUE INJURY

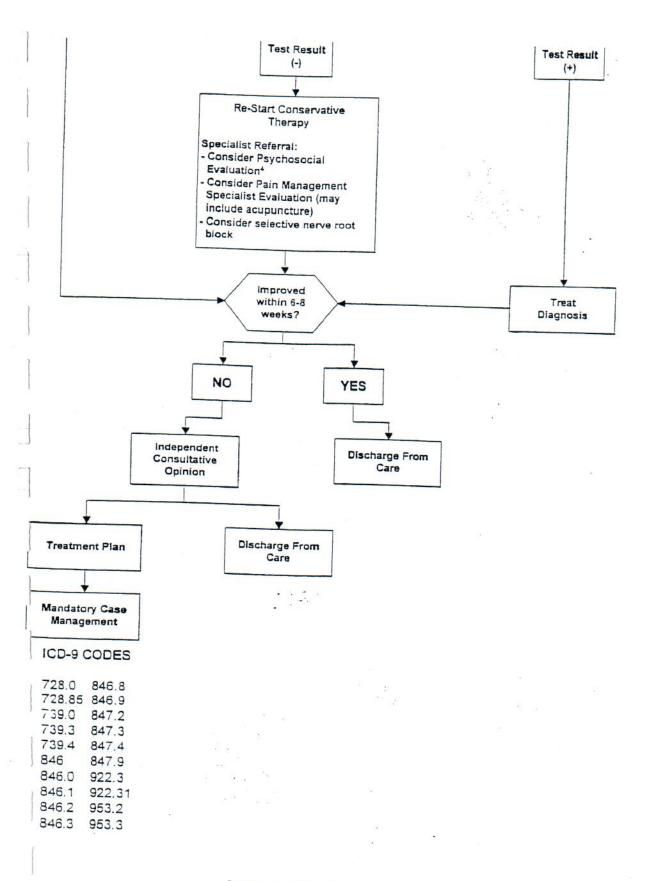
(STRAIN/SPRAIN/CONTUSION) OF THE LOW BACK

#### CONSERVATIVE THERAPY (up to 4 weeks)

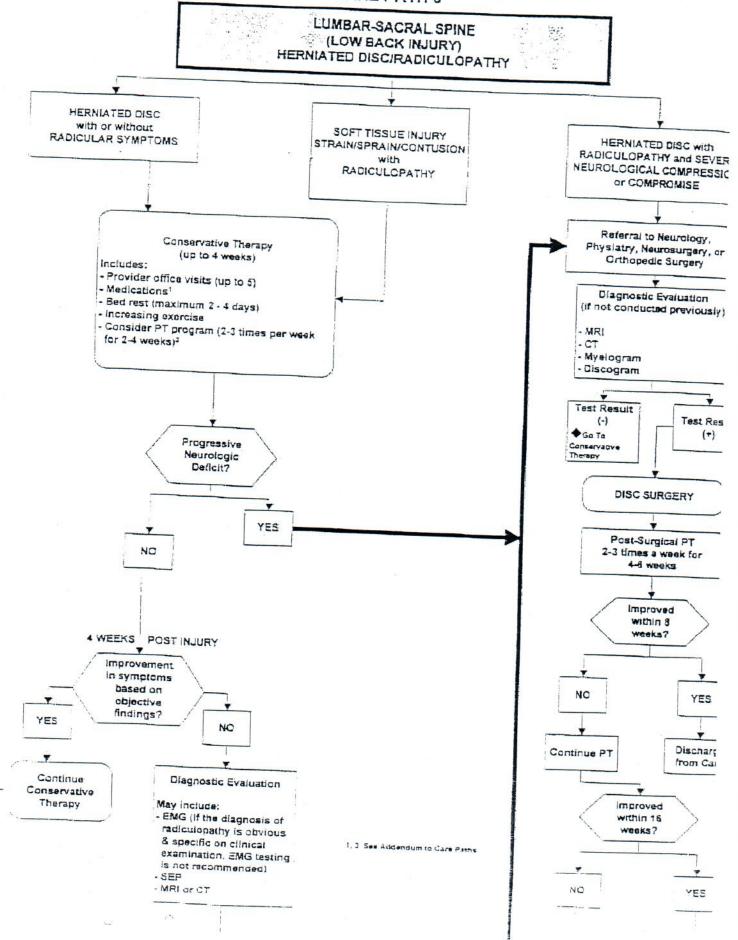
- Provider office visits (up to 5)
- Medications t
- Bad rest (maximum 2-4 days)
- Increasing exercise
- Consider PT program (2-3 times per week for 2-4 weeks
- Spinal manipulation<sup>2</sup> (1-3 visits per week, up to 4 weeks)

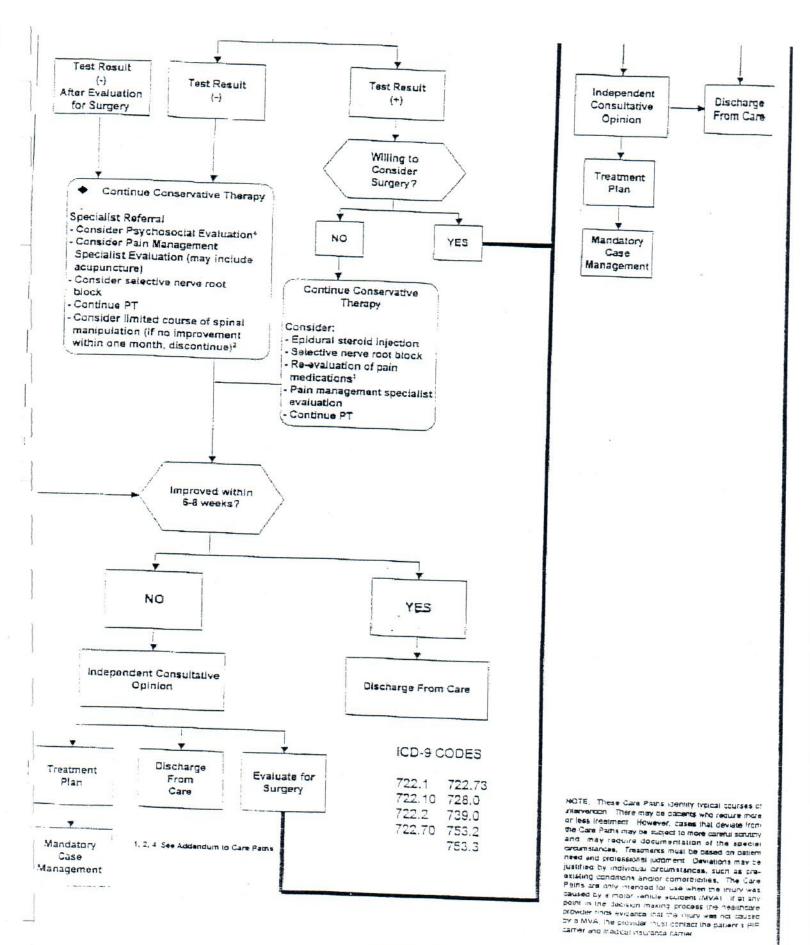
(The total number of visits for physical therapy and spinal manipulation should not exceed 12.)





4 See Addendum to Care Paths





## TREATMENT OF ACCIDENTAL INJURY TO THE SPINE AND BACK CARE PATH - DIAGNOSIS CO

#### **EXHIBIT 9**

The following International Classification of Diseases, 9th Revision Clinical Modification - fifth edition ICD-9-CM diagnostic codes are associated with Care Path 1 through Care Path 6 for treatment of Accidental Injury to the Spine and Back and are included on each appropriate Care Path. The ICD9 codes referenced do not include codes for multiple diagnoses or co-morbidity.

#### Care Path 1

- 728.0 Disorders of muscle, ligament and fascia
- 728.85 Spasm of muscle
- 739.0 Non allopathic lesions not elsewhere classified
- 739.1 Somatic dysfunction of cervical region
- 847.0 Sprains and strains of neck
- 847.9 Sprains and strains of back, unspecified site
- 922.3 Contusion of back
- 922.31 Contusion of back, excludes interscapular region
- 953.0 Injury to cervical root

#### Care Path 2

- 722.0 Displacement of cervical intervertebral disc without myelopathy
- 2722.2 Displacement of intervertebral disc, site unspecified, without myelopathy
- 722.70 Intervertebral disc disorder with myelopathy, unspecified region
- 722.71 Intervertebral disc disorder with myelopathy, cervical region
- 728.0 Disorders of muscle, ligament and fascia
- 739.0 Non allopathic lesions not elsewhere classified
- 953.0 Injury to cervical root

#### Care Path 3

- 728.0 Disorders of muscle, ligament and fascia
- 728.85 Spasm of muscle
- 739.0 Non allopathic lesions not elsewhere classified
- 739.2 Somatic dysfunction of thoracic region
- 739.8 Somatic dysfunction of rib cage
- 847.1 Sprains and strains, thoracic
- 847.9 Sprains and strains of back, unspecified site
- 922.3 Contusion of back
- 922.33 Contusion of back, interscapular region

#### Care Path 4

- 722.0 Displacement of cervical intervertebral disc without myelopathy
- 722.1 Displacement of thoracic or lumbar intervertebral disc without myelopathy
- 722.11 Displacement of thoracic intervertebral disc without myelopathy
- 722.2 Displacement of intervertebral disc, site unspecified, without myelopathy
- 722.70 Intervertebral disc disorder with myelopathy, unspecified region

- 722.72 Intervertebral disc disorder with myelopathy, thoracic region
- 728.0 Disorders of muscle, ligament and fascia
- 739.0 Non allopathic lesions not elsewhere classified

#### Care Path 5

- 728.0 Disorders of muscle, ligament and fascia
- 728.85 Spasm of muscle
- 739.0 Non allopathic lesions not elsewhere classified
- 739.3 Somatic dysfunction of lumbar region
- 739.4 Somatic dysfunction of sacral region
- 846 Sprains and strains of sacroiliac region
- 846.0 Sprains and strains of lumbosacral (joint) (ligament)
- 846.1 Sprains and strains of sacroiliac ligament
- 846.2 Sprains and strains of sacrospinatus (ligament)
- 846.3 Sprains and strains of sacrotuberous (ligament)
- 846.8 Sprains and strains of other specified sites of sacroiliac region
- 846.9 Sprains and strains, unspecified site of sacroiliac region
- 847.2 Sprains and strains, lumbar
- 847-3 Sprains and strains, sacrum
- 847.4 Sprains and strains, coccyx
- 847.9 Sprains and strains, unspecified site of back
- 922.3 Contusion of back
- 922.31 Contusion of back, excludes interscapular region
- 953.2 Injury to lumbar root
- 953.3 Injury to sacral root\

#### Care Path 6

- 722.1 Displacement of thoracic or lumbar intervertebral disc without myelopathy
- 722.10 Displacement of lumbar intervertebral disc without myelopathy
- 722.2 Displacement of intervertebral disc, site unspecified, without myelopathy
- 722.70 Intervertebral disc disorder with myelopathy, unspecified region
- 722.73 Intervertebral disc disorder with myelopathy, lumbar region
- 728.0 Disorders of muscle, ligament and fascia
- 739.0 Non allopathic lesions not elsewhere classified
- 953.3 Injury to sacral root

The following **ICD-9-CM** supplemental classification of external causes of injury may be used <u>in addition</u> to the specific diagnostic codes noted above and on each Care Path:

o E 810 through E 819, selected E 820 series codes.

These codes may be used to indicate cause of injury as motor vehicle accident but should not be used without an associated diagnostic code.

## ADDENDUM TO CARE PATHS <u>EXHIBIT 10</u>

#### 1. Medications

#### Muscle Relaxants

- Muscle relaxants are an option in the treatment of patients with acute neck, thoracic, and low back problems. While probably more effective than placebo, muscle relaxants have not been shown to be more effective than NSAIDs.
- No additional benefit is gained by using muscle relaxants in combination with NSAIDs over using NSAIDs alone.
- Muscle relaxants have potential side effects in 30 percent of patients. When considering the
  option of using relaxants, the clinician should balance the potential patient's intolerance of other
  agents.

#### Opioid Analgesics

- When used for a time-limited course, opioid analgesics are an option in the management of
  patients with acute neck, thoracic, and low back problems. The decision to use opioids should be
  guided by consideration of their potential complications relative to other options.
- Opioids appear to be more effective in relieving neck, thoracic, and low back symptoms than safer analgesics, such as acetaminophen or aspirin or other NSAIDs.
- Clinicians should be aware of the side effects of opioids, such as decreased reaction time, clouded judgment, and drowsiness, which lead to early discontinuation by as many as 35 percent of patients.
- Patients should be warned about dependence and the danger of opioids while operating heavy machinery.

#### Oral Steroids

- Oral steroids are not recommended for the treatment of acute neck, thoracic, or low back problems.
- A potential for severe side effects is associated with the extended use of oral steroids or steroids in high doses.

#### 2. Who May Perform Spinal Manipulation:

Spinal manipulation may be performed by those providers licensed or certified to perform this
procedure within their scope of practice.

#### 3. Spinal Manipulation/Chiropractic Care

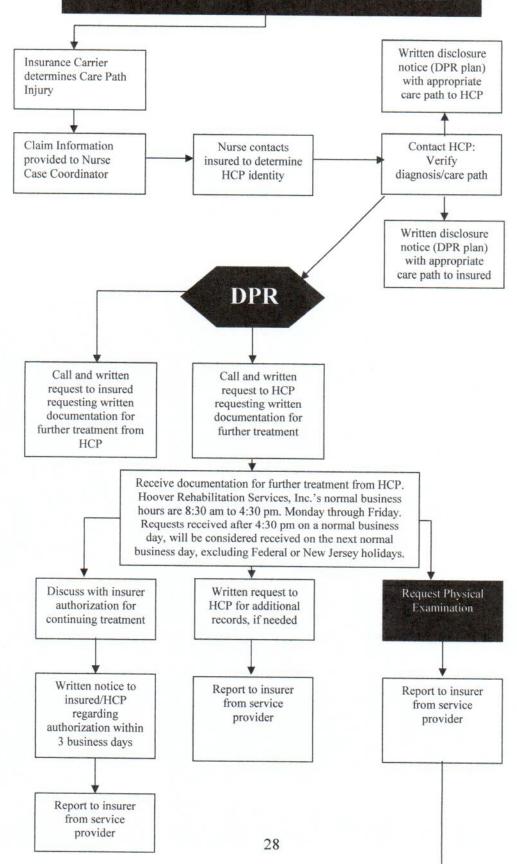
- A course of spinal manipulation/chiropractic care may be considered as conservative therapy on all Care Paths. If there is no improvement within one month, then immediate reevaluation is indicated to determine appropriate further treatment and treatment options, including referral to other health care providers and/or modification of conservative therapy.
- When findings suggest progressive or severe neurologic deficits, an appropriate diagnostic
  assessment to rule out serious neurologic conditions is indicated in any conservative therapy.

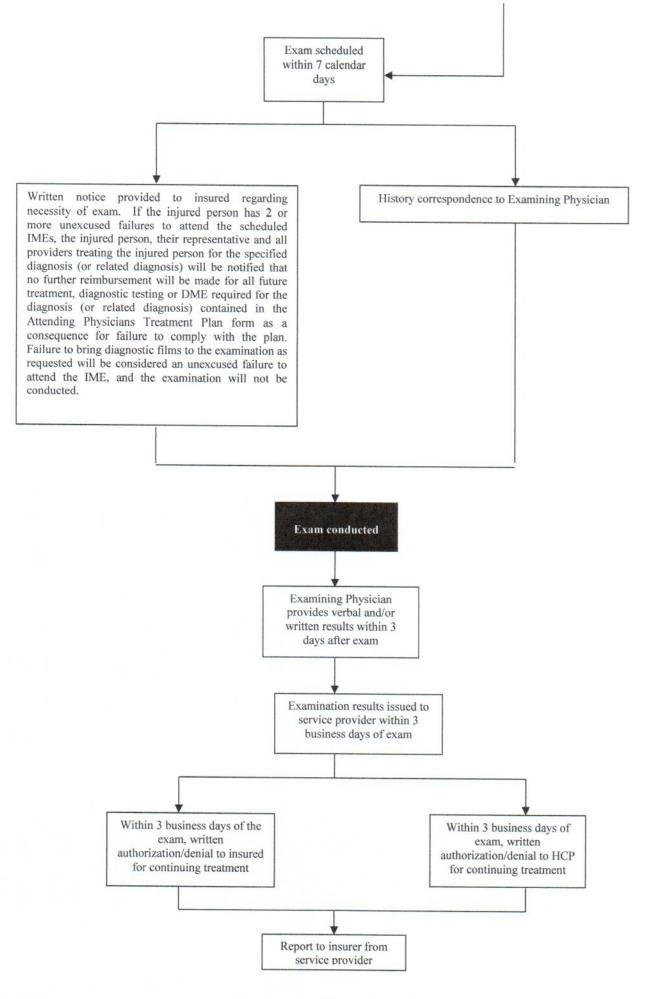
#### 4. Mental Health/Rehabilitation Assessment Option If Patient Has Not Responded To Treatment

A mental health/rehabilitation assessment can be obtained if psychological/psychosocial or
psychiatric distress is obvious from the history, i.e., presence of "non-organic" physical signs,
repetitive back injuries, failed previous treatments, litigation or disability compensation claims,
family or financial problems, apparent secondary gain, boredom and dissatisfaction with job,
frequent bouts of pain, depression, alcohol and substance abuse, extreme obesity, and apparent
psychiatric behavior.

# HOOVER REHABILITATION SERVICES, INC. DECISION POINT REVIEW SYSTEM

#### INJURY REPORTED TO INSURANCE CARRIER





# HOOVER REHABILITATION SERVICES, INC. RECONSIDERATION/APPEAL PROCESS

If Hoover is unable to certify or renders a determination not to certify an admission, hospital stay, treatment plan, diagnostic test, or other service, the attending or ordering provider will have the opportunity to request reconsideration by the Physician Advisor who made the initial determination.

Hoover Rehabilitation Services, Inc.'s normal business hours are 8:30 am to 4:30 pm. Monday through Friday. Requests received after 4:30 pm on a normal business day, will be considered received on the next normal business day, excluding Federal or New Jersey holidays.

Attending/Ordering Provider initiates reconsideration process by telephoning Hoover at 1-877-704-4440

Reconsideration request submitted to Hoover using either Pre-Service Appeal form or Post-Service Appeal form, along with supporting documentation. Hoover will respond to Pre-Service Appeals within 3 business day and Hoover, the Repricing Dept. or Insurance Claims Adjuster will respond to Post-Service Appeals within 30 calendar days.

Initial Determination <u>reversed</u> per reconsideration review and approval granted to treatment plan.

Initial Determination <u>upheld</u> per reconsideration review, and Attending/Ordering Provider informed of right to appeal to state-mandated MRO through National Arbitration Forum at 732-231-6100.

Kev:

DPR: Decision Point Review

Examining Physician: Independent Physician conducting exam for authorization/denial of treatment/tests

HCP: Treating Healthcare Provider

Insured: Policyholder Insurer: Insurance Carrier

Service Provider: Hoover Rehabilitation Services, Inc.

Date:

Via Certified and 1st Class Mail

RE: Patient Name: Claim Number: Date of Injury:

Dear Dr. :

The patient noted above was involved in a motor vehicle accident (MVA) on . We have been informed that he/she will receive treatment with you. Pursuant to N.J.A.C. 11:3-4, et seq, as amended, you are required to provide us with notification for certain tests you may order, or services you may perform on the patient. As described more fully below, this notification is provided in connection with Decision Point Review and Precertification. Hoover Rehabilitation Services, Inc. has been requested by , to be the Utilization Review Organization involved with the Decision Point Review/Precertification process. Decision Point Review/Precertification does not apply until the 10th day following the MVA and does not apply to Emergency Care. Hoover Rehabilitation Services, Inc.'s normal business hours are 8:30 am to 4:30 pm. Monday through Friday.

#### **DECISION POINT REVIEW**

Pursuant to N.J.A.C. 11:3-4, et seq., as amended, the New Jersey Department of Banking and Insurance (Department) has published standard courses of treatment, *Care Paths*, for soft tissue injuries of the neck and back, collectively referred to as the *Identified Injuries*. (For a list of Identified Injuries by ICD-10 codes, see Exhibit A.) N.J.A.C. 11:3-4, et seq., as amended also establishes guidelines for the use of certain diagnostic tests. The *Care Paths* provide that treatment be evaluated at certain intervals called *Decision Points*. On the Care Paths, Decision Points are represented by hexagonal boxes. At Decision Points, you must provide us information about further treatment you intend to provide *(Decision Point Review)*. In addition, the administration of any test on the list in Exhibit B also requires *Decision Point Review* regardless of the diagnosis. The *Care Paths* and accompanying rules are available on the Internet on the Department's website at <a href="http://www.nj.gov/dobi/aicrapg.htm">http://www.nj.gov/dobi/aicrapg.htm</a> (scroll down to NJAC 11:3-4, Medical Protocols Rule [Care Paths, Decision Point Review, Precertification]) or by calling Hoover Rehabilitation Services, Inc. at 1-877-704-4440. If you fail to submit requests for

Decision Point Reviews, or fail to provide clinically supported findings that support the request, payment of your bills will be subject to a penalty co-pay of 50%, even if the services are determined to be medically necessary.

#### MANDATORY PRECERTIFICATION

If your patient does not have an Identified Injury, you are required to obtain Precertification of all services itemized in Exhibit B. If you fail to precertify such services or fail to submit clinically supported findings to support the request, payment of your bills will be subject to a penalty co-pay of 50%, even if the services are determined to be medically necessary. You are encouraged to maintain communication with Hoover Rehabilitation Services, Inc. on a regular basis as precertification requirements may change. For your convenience, the Hoover Rehabilitation Services, Inc. website, <a href="https://www.hooverinc.com">www.hooverinc.com</a> contains Precertification requirements, or, we can be reached at 1-877-704-4440.

#### VOLUNTARY PRECERTIFICATION

You are encouraged to participate in a **Voluntary Precertification** process by providing Hoover Rehabilitation Services, Inc. with a comprehensive treatment plan for both identified and other injuries. Hoover Rehabilitation Services, Inc. will utilize nationally-accepted criteria and the Care Paths to work with you to certify a mutually agreeable course of treatment to include itemized services and a defined treatment period. In consideration for your participation in the **Voluntary Precertification** process, the bills you submit, when consistent with the precertified services, will be paid without utilization audit. In addition, having an approved treatment plan means that as long as treatment is consistent with the plan, additional notification to Hoover Rehabilitation Services, Inc. at Decision Points is not required. As you continue to participate in the **Voluntary Precertification** process for subsequent services, payment for precertified services will be made without utilization audit.

#### HOW TO SUBMIT DECISION POINT/PRECERTIFICATION REQUESTS

In order to complete our review, we require that you provide us with any past medical history that is available. We also require the diagnosis, all x-ray and other test results that may have been completed, and documentation of all treatment provided to date. Please indicate any tests or treatment you anticipate over the next 30 days.

Enclosed is an "ATTENDING PROVIDER TREATMENT PLAN" form that you must use. Please return this completed form, along with a copy of the most recent/appropriate progress notes, and results of diagnostic tests or studies relative to the requested services or FAX (570-283-1637). If you have any questions regarding your request, you may telephone us at 1-877-704-4440.

Our review of Decision Point/Precertification requests and voluntary precertification requests will be completed within three business days of receipt of the necessary information. Requests received after 4:30 pm on a normal business day, will be considered received on the next normal business day, excluding Federal or New Jersey holidays. Notice of certification will be made to your office by telephone and confirmed in writing. If we fail to notify you within three business days, you may continue with the test or treatment until a final determination is communicated to

you. In addition, if an independent physical or mental examination is required, treatment may proceed while the exam is being scheduled and the results become available.

#### **REVIEW OUTCOMES**

- Requested service is certified.
- In the event we receive insufficient information that does not support the requested service, an administrative denial will be issued and will continue until we receive documentation sufficient to evaluate the request for the diagnostic test or treatment service. Once we receive sufficient documentation a decision will be communicated to you within 3 business days of receipt of the documentation.
- Any denial of reimbursement for further treatment or testing will be made by a physician or dentist.
- In the event that we must amend the requested services (either frequency, duration, intensity or place of service or treatment), your office will be notified by telephone and confirmed in writing and a Hoover Rehabilitation Services, Inc. physician advisor will be available to discuss the case with you.
- In the event we are unable to certify the request, your office will be notified by telephone
  and confirmed in writing. A Hoover Rehabilitation Services, Inc. physician advisor will
  be available to discuss the case with you. If the request is for a surgical procedure, we
  will assist the patient/insured to schedule a second surgical opinion, at the expense of
  Insurance Company.
- Pursuant to N.J.A.C. 11:3-4, et seq., as amended and the patient's/Insured's policy:
   Failure to request decision point review or precertification where required or failure to provide clinically supported findings that support the treatment, diagnostic test or durable medical equipment requested shall result in additional co-payment not to exceed 50% of the eligible charge for medically necessary diagnostic tests, treatments or durable medical goods that were provided between the time of notification to the insurer was required and the time that proper notification is made and the insurer has an opportunity to respond in accordance with its approved decision point review plan.

#### **RECONSIDERATION PROCESS**

If your request does not meet certification criteria, clinical rationale for this determination is available upon request. You are encouraged to utilize Hoover's internal review process for reconsideration by contacting Hoover Rehabilitation Services, Inc. at 1-877-704-4440. We have attached both the Pre-Service Appeal Form and the Post-Service Appeal form for your convenience. The Pre-Service and Post-Service Appeal forms, along with supporting documentation should be submitted via fax to 570-283-1637. Enclosed as "Exhibit C", is detailed information regarding the Reconsideration and Appeal Process.

#### VOLUNTARY NETWORK SERVICES

Please note that your patient's policy includes a voluntary Utilization Program for Prescription Drugs, Durable Medical Equipment over \$50 or rental for more than 30 days, Diagnostic Imaging including Magnetic Resonance Imaging (MRI), Computer Assisted Tomography (CAT)

and electrodiagnostic tests listed in N.J.A.C. 11:3-4.5(b)1 through 3 except for needle EMGs, Hreflex and nerve conduction velocity (NCV) tests performed together by the treating physician. If an insured utilizes a conveniently located network provider for these services/tests, 30% co-pay (\$10 for prescription drugs) will be waived. Hoover Rehabilitation Services, Inc. is contracted with ALTA SERVICES, LLC, dba CHN Solutions for voluntary network services. Information regarding the availability of network providers can be found at <a href="http://www.chnnetwork.com/volnets/">http://www.chnnetwork.com/volnets/</a> or by calling Hoover Rehabilitation Services, Inc. at 1-877-704-4440.

#### **INDEPENDENT MEDICAL EVALUATIONS**

In the event that your patient is requested to attend an Independent Medical Evaluation (IME), you, your patient and legal representative (if applicable) will be notified of the appointment via correspondence. Repeated unexcused failure to attend the scheduled IMEs may result in a termination of your patient's benefits. If the patient is unable to attend the IME for any reason, they must provide at least 48 hours notice to the Nurse Case Coordinator at 1-877-704-4440. If the injured person has 2 or more unexcused failures to attend the scheduled IMEs, the injured person, their representative and all providers treating the injured person for the specified diagnosis (or related diagnosis) will be notified that no further reimbursement will be made for all future treatment, diagnostic testing or DME required for the diagnosis (or related diagnosis) contained in the Attending Physicians Treatment Plan form as a consequence for failure to comply with the plan. Failure to hand carry diagnostic films to the examination as requested will be considered an unexcused failure to attend the IME, and the examination will not be conducted.

The independent medical examination will be conducted within 7 calendar days of receipt of the request unless the claimant agrees to extend the time frame. The exam will be conducted in a location convenient to the claimant and conducted by a provider in the same discipline as the treating provider. The claimant will provide the medical records or diagnostic films to the provider conducting the examination at or before the examination.

The claimant and their treating provider will be notified of the decision whether to reimburse for further treatment, diagnostic tests, or DME within 3 business days after the examination. If the examining provider prepares a written report concerning the examination, the claimant or their designee is entitled to a copy of the report upon request.

#### ASSIGNMENT OF BENEFITS

Benefits are not assignable except to providers of service. Any such assignment is not enforceable unless you agree 1) to be subject to the requirements of our Decision Point Review/Precertification Plan, 2) to hold the insured harmless against penalty co-payments based on your failure to follow our Decision Point Review/Precertification Plan and 3) to submit any dispute to alternate dispute resolution pursuant to N.J.A.C. 11:3-5.

The staff at Hoover Rehabilitation Services, Inc. remains available to you and your patient, to answer questions and assist with the precertification process.

Thank you for your continued cooperation

Sincerely,

# HOOVER REHABILITATION SERVICES, INC. Precertification Department

Nurse Case Coordinator

Enclosures: Exhibits A, B, C, & D

Attending Physicians Treatment Plan Form

Pre-Service Appeal Form Post Service Appeal form

CC:

Via Certified and 1st Class Mail

RE: Patient Name: Claim Number: Date of Injury:

Dear

Our records reflect that you were involved in a motor vehicle accident (MVA) on We have been informed that you are currently receiving treatment. Pursuant to N.J.A.C. 11:3-4, et seq., as amended, your physician is required to provide us with notification for certain tests he/she may order, or services provided to you. As described more fully below, this notification is provided in connection with Decision Point Review and Precertification. Hoover Rehabilitation Services, Inc. has been requested by Insurance Company, (your auto insurance carrier) to be the Utilization Review Organization involved with the Decision Point Review/Precertification process. Decision Point Review/Precertification does not apply until the 10th day following the MVA and does not apply to Emergency Care. Hoover Rehabilitation Services, Inc.'s normal business hours are 8:30 am to 4:30 pm. Monday through Friday.

#### **DECISION POINT REVIEW**

Pursuant to N.J.A.C. 11:3-4, the New Jersey Department of Banking and Insurance (Department) has published standard courses of treatment, *Care Paths*, for soft tissue injuries of the neck and back, collectively referred to as the *Identified Injuries*. (For a list of Identified Injuries by ICD-9 codes, see Exhibit A.) N.J.A.C. 11:3-4, et seq., as amended, also establishes guidelines for the use of certain diagnostic tests. The *Care Paths* provide that treatment be evaluated at certain intervals called *Decision Points*. On the Care Paths, Decision Points are represented by hexagonal boxes. At Decision Points, your physician must provide us information about further treatment he/she intends to provide (*Decision Point Review*). In addition, the administration of any test on the list in Exhibit B also requires *Decision Point Review* regardless of the diagnosis. The *Care Paths* and accompanying rules are available on the Internet on the Department's website at <a href="http://www.nj.gov/dobi/aicrapg.htm">http://www.nj.gov/dobi/aicrapg.htm</a> (scroll down to NJAC 11:3-4, Medical Protocols Rule [Care Paths, Decision Point Review, Precertification]) or by calling Hoover

Rehabilitation Services, Inc. at 1-877-704-4440. If your physician fails to submit requests for Decision Point Review or fails to provide clinically supported findings that support the request, payment of your bills will be subject to a penalty co-payment of 50%, even if the services are determined to be medically necessary.

#### MANDATORY PRECERTIFICATION

If you *did not* sustain an Identified Injury, your physician is required to obtain precertification of all services itemized in Exhibit B. If your physician fails to precertify such services, or fails to submit clinically supported findings to support the request, payment of your bills will be subject to a penalty co-pay of 50%, even if the services are determined to be medically necessary. Your physician is encouraged to maintain communication with Hoover Rehabilitation Services, Inc. on a regular basis as precertification requirements may change. For your convenience, the Hoover Rehabilitation Services, Inc. website, <a href="www.hooverinc.com">www.hooverinc.com</a> contains Precertification requirements, or, we can be reached at 1-877-704-4440.

#### **VOLUNTARY PRECERTIFICATION**

Your physician is encouraged to participate in a *Voluntary Precertification* process by providing Hoover Rehabilitation Services, Inc. with a comprehensive treatment plan for both identified and other injuries. Hoover Rehabilitation Services, Inc. will utilize nationally-accepted criteria and the *Care Paths* to work with your physician to certify a mutually agreeable course of treatment to include itemized services and a defined treatment period. In consideration for your physician's participation in the *Voluntary Precertification* process, the bills your physician submits, when consistent with the precertified services, will be paid without utilization audit. In addition, having an approved treatment plan means that as long as treatment is consistent with the plan, additional notification to Hoover Rehabilitation Services, Inc. at Decision Points is not required. As your physician continues to participate in the *Voluntary Precertification* process for subsequent services, payment for precertified services will be made without utilization audit.

# HOW TO SUBMIT DECISION POINT/PRECERTIFICATION REQUESTS/EXTENDED TREATMENT NOTIFICATIONS

In order to complete our review, we require that your physician provide us with any past medical history that is available. We also require the diagnosis, all x-ray and other test results that may have been completed, and documentation of all treatment provided to date. We have requested that your physician indicate any tests or treatment anticipated over the next 30 days.

Your physician must utilize the enclosed "ATTENDING PROVIDER TREATMENT PLAN" form. This form must be completed, and sent to us, along with a copy of the most recent/appropriate physician progress notes, and results of diagnostic tests or studies relative to the requested services, *via mail or Fax*, (FAX Number: 570-283-1637). If you or your physician have any questions regarding this procedure, we may be reached by telephone at 1-877-704-4440.

Our review of Decision Point/Precertification requests and voluntary precertification requests will be completed within three business days of receipt of the necessary information Requests received after 4:30 pm on a normal business day, will be considered received on the next normal business day, excluding Federal or New Jersey holidays. Notice of certification will be made to your physician's office by telephone and confirmed in writing. You will receive a copy of this notification. If we fail to notify your physician within three business days, your physician may continue with the test or treatment until a final determination is communicated to your physician. In addition, if an independent physical or mental examination is required, treatment may proceed while the exam is being scheduled and the results become available.

#### **REVIEW OUTCOMES**

- Requested service is certified.
- In the event we receive insufficient information that does not support the requested service, an **administrative denial** will be issued and will continue until we receive documentation sufficient to evaluate the request for the diagnostic test or treatment service. Once we receive sufficient documentation a decision will be communicated to you within 3 business days of receipt of the documentation.
- Any denial of reimbursement for further treatment or testing will be made by a physician or dentist.
- In the event that we must amend the requested services (either frequency, duration, intensity or place of service or treatment), your physician's office will be notified by telephone, with a written confirmation, and a Hoover Rehabilitation Services, Inc. physician advisor will be available to discuss the case with your physician.
- In the event we are **unable to certify** the request, your physician will be notified by telephone, with a written confirmation. A Hoover Rehabilitation Services, Inc. physician advisor will be available to discuss the case with your physician. If the request is for a surgical procedure, we will assist you to schedule a second surgical opinion, at the expense of

  Insurance Company.
- Pursuant to N.J.A.C. 11:3-4, et seq., as amended and your policy:

Failure to request decision point review or precertification where required or failure to provide clinically supported findings that support the treatment, diagnostic test or durable medical equipment requested shall result in additional co-payment not to exceed 50% of the eligible charge for medically necessary diagnostic tests, treatments or durable medical goods that were provided between the time of notification to the insurer was required and the time that proper notification is made and the insurer has an opportunity to respond in accordance with its approved decision point review plan.

#### RECONSIDERATION PROCESS

If your request does not meet certification criteria, clinical rationale for this determination is available upon request. You are encouraged to utilize Hoover's internal review process

for reconsideration by contacting Hoover Rehabilitation Services, Inc. at 1-877-704-4440. We have attached both the Pre-Service Appeal Form and the Post-Service Appeal form for your convenience. The Pre-Service and Post-Service Appeal forms, along with supporting documentation should be submitted via fax, by your treating provider, to 570-283-1637. Enclosed as "Exhibit C", is detailed information regarding the Reconsideration and Appeal Process.

#### VOLUNTARY NETWORK SERVICES

Please note that your policy includes a voluntary Utilization Program for Prescription Drugs, Durable Medical Equipment over \$50 or rental for more than 30 days, Diagnostic Imaging including Magnetic Resonance Imaging (MRI), Computer Assisted Tomography (CAT) and electrodiagnostic tests listed in N.J.A.C. 11:3-4.5(b)1 through 3 except for needle EMGs, H-reflex and nerve conduction velocity (NCV) tests performed together by the treating physician. If an insured utilizes a conveniently located network provider for these services/tests, 30% co-pay (\$10 for prescription drugs) will be waived. Hoover Rehabilitation Services, Inc. is contracted with ALTA SERVICES, LLC, dba CHN Solutions for voluntary network services. Information regarding the availability of network providers can be found at <a href="http://www.chnnetwork.com/volnets/">http://www.chnnetwork.com/volnets/</a> or by calling Hoover Rehabilitation Services, Inc. at 1-877-704-4440.

#### INDEPENDENT MEDICAL EVALUATIONS

In the event that you are requested to attend an Independent Medical Evaluation (IME), you, your physician, and your legal representative (if applicable) will be notified of the appointment via correspondence. Repeated unexcused failure to attend the scheduled IMEs may result in a termination of your benefits. If you are unable to attend the IME for any reason, you must provide at least 48 hours notice to the Nurse Case Coordinator at 1-877-704-4440. If the injured person has 2 or more unexcused failures to attend the scheduled IMEs, the injured person, their representative and all providers treating the injured person for the specified diagnosis (or related diagnosis) will be notified that no further reimbursement will be made for all future treatment, diagnostic testing or DME required for the diagnosis (or related diagnosis) contained in the Attending Physicians Treatment Plan form as a consequence for failure to comply with the plan. Failure to hand carry diagnostic films to the examination as requested will be considered an unexcused failure to attend the IME, and the examination will not be conducted.

The independent medical examination will be conducted within 7 calendar days of receipt of the request unless the claimant agrees to extend the time frame. The exam will be conducted in a location convenient to the claimant and conducted by a provider in the same discipline as the treating provider. The claimant will provide the medical records or diagnostic films to the provider conducting the examination at or before the examination.

The claimant and their treating provider will be notified of the decision whether to reimburse for further treatment, diagnostic tests, or DME within 3 business days after the examination. If the examining provider prepares a written report concerning the examination, the claimant or their designee is entitled to a copy of the report upon request.

#### ASSIGNMENT OF BENEFITS

Enclosed for your reference is Insurance's policy regarding

"Assignment of Benefits" (Exhibit D). Please be sure your physician reads this policy information. If your physician accepts assignment for payment of benefits, be aware that he/she is required 1) to be subject to the requirements of our Decision Point Review/Precertification Plan, 2) to hold you harmless against any co-payment, caused by your physician's failure to comply with the terms of the Decision Point/Precertification Plan, and 3) agree to submit any dispute to alternate dispute resolution pursuant to N.J.A.C. 11.3-5.

The staff at Hoover Rehabilitation Services, Inc. remains available to you and your physician, to answer questions and assist with the precertification process.

Sincerely,

HOOVER REHABILITATION SERVICES, INC. Precertification Department

Nurse Case Coordinator

Enclosures: Exhibits A, B, C, & D

Attending Physicians Treatment Plan Form

Pre-Service Appeal Form Post Service Appeal form

CC:

CERT

CERT

#### VIA CERTIFIED & 1st CLASS MAIL

RE: Independent Medical Examination Claim No.:
DOI:

Dear :

In compliance with the revised N.J. PIP Law [N.J.A.C. 11:3-4, et seq., as amended], and in following the Decision Point Review guidelines with which you were provided, Hoover Rehabilitation Services, Inc., has been requested by schedule an Independent Medical Evaluation [IME] for you with

This correspondence is being forwarded to inform you that an appointment has been scheduled for at with . Dr. 's office is located at:

#### Telephone No:

Should you require directions, please contact the physician's office at the above number.

It is imperative that you bring all x-ray, CT scan and MRI films relative to your injury to the appointment for the physician's review. Failure to bring the diagnostic films as requested will be considered an unexcused failure to attend the IME and the examination will not be conducted. Photo ID is also required.

If you are unable to attend this appointment for any reason, you must provide at least 48 hours notice to the Nurse Case Coordinator at 1-877-704-4440. If you require special accommodations for a disability, please notify us as soon as possible, but no later than 72 hours before the appointment.

If you have 2 or more unexcused failure to attend the exam, notification will be immediately sent to you or your designee, and all providers treating you for the diagnosis (and related diagnosis) contained in the attending physician's treatment plan form. This notification will place you and your treating providers on notice that all future treatment, diagnostic testing or durable medical equipment required for the diagnosis (or related diagnosis) contained in the attending physician's treatment plan form will not be reimbursable as a consequence for failure to comply with the plan.

Thank you for your cooperation in this matter.

Sincerely, HOOVER REHABILITATION SERVICES, INC. Precertification Department

Janet DiMaria, RN, CDMS, CCM Nurse Case Coordinator

Adj:

**VIA CERTIFIED MAIL** 

VIA CERTIFIED MAIL

#### VIA CERTIFIED & 1st Class MAIL

RE: Independent Medical Examination Reschedule Claim No.: DOI: Dear : This correspondence is being forwarded to inform you that your Independent Medical Examination appointment has been re-scheduled for you on at with 's office is located at: Dr. Telephone No: Should you require directions, please contact the physician's office at the above number. The Independent Medical Examination is being rescheduled for the following reason: You had an unexcused failure to attend the IME on You failed to bring your diagnostic films to the IME on which is considered an unexcused failure to attend the IME. You had an excused absence for the IME on Other

It is imperative that you bring all x-ray, CT scan and MRI films relative to your injury to the appointment for the physician's review. Failure to bring the diagnostic films as requested will be considered an unexcused failure to attend the IME and the examination will not be conducted. Photo ID is also required.

If you are unable to attend this appointment for any reason, you must provide at least 48 hours notice to the Nurse Case Coordinator at 1-877-704-4440. If you require special accommodations for a disability, please notify us as soon as possible, but no later than 72 hours before the appointment.

If you have 2 or more unexcused failures to attend the exam, notification will be immediately sent to you or your designee, and all providers treating you for the diagnosis (and related diagnosis) contained in the attending physician's treatment plan form. This notification will place you and your treating providers on notice that all future treatment, diagnostic testing or durable medical equipment required for the diagnosis (or related diagnosis) contained in the attending physician's treatment plan form will not be reimbursable as a consequence for failure to comply with the plan.

Thank you for your cooperation in this matter.

Sincerely, HOOVER REHABILITATION SERVICES, INC. Precertification Department

Janet DiMaria, RN, CDMS, CCM Nurse Case Coordinator

VIA CERTIFIED MAIL

Adjuster:

cc:

VIA CERTIFIED MAIL

IME Provider:

C/O

(Insurance Co.) (Address) (Address)

#### VIA CERTIFIED & 1ST CLASS MAIL

RE:

Claim No.:

DOI:

Dear

In compliance with the revised N.J. PIP Law [N.J.A.C. 11:3-4, et seq., as amended], you recently underwent an Independent Medical Evaluation [IME] to determine whether for the injuries sustained in the MVA of should be authorized or denied.

This correspondence is being forwarded to notify you of the IME physician's determination, based on a review of your medical records, x-ray films, etc., and the physical examination performed on , which indicate the following regarding the reviewed information. It was:

APPROVED:

DENIED:

will also be informed of this decision.

If you have any questions, please contact the undersigned at 1-877-704-4440.

Sincerely, HOOVER REHABILITATION SERVICES, INC. Precertification Department

Janet DiMaria, RN, CDMS, CCM Nurse Case Coordinator

cc:

### VIA CERTIFIED MAIL

#### **VIA CERTIFIED MAIL**

#### **VIA CERTIFIED MAIL**

#### VIA CERTIFIED & 1ST CLASS MAIL

RE: Insured: Injured Person: Claim No.: DOI:

Dear :

In accordance with the revised N.J. PIP Law [N.J.A.C. 11:3-4, et seq., as amended], we have determined that you have not complied with the Decision Point Review Plan as follows:

Failure to request decision point review or precertification where required per the plan.

Failure to provide clinically supported findings that support the treatment, diagnostic test or durable medical equipment requested.

Please be advised that Insurance Company will impose an additional 50% copayment of the eligible charge for medically necessary diagnostic tests, treatments or durable medical goods that were provided between the time notification to the insurer was required and the time that proper notification is made and insurer has the opportunity to respond in accordance with its approved decision point review plan.

If you have any questions, please con	ntact the undersigned at 1-877-704-4440.
	Sincerely, HOOVER REHABILITATION SERVICES, INC. Precertification Department
	Janet DiMaria, RN, CDMS, CCM Nurse Case Coordinator
cc:	
VIA CERTIFIED MAIL	
VIA CERTIFIED MAIL	
VIA CERTIFIED MAIL	

c/o

(Insurance Co.) (Address)

(Address)

#### NON-CERTIFICATION

CO	NE	ID	FN	T	IAL
·	T. A.W.	4.1.	1		

Copies of letters to	Patient,	Provider,	Facility	and	Insurance	Company:
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Claimant:

Claim No:

Pre-Cert No:

ICD10:

Diagnosis:

Authorized LOS:

Date(s) of Service:

Dear Patient, Provider, Facility or Insurance Company:

Please be advised that a Decision Point Review/Pre-certification was requested by Treatment Plan/Service Type/Procedure:

for

CPT Code:

No authorization was given.

#### Comments:

Clinical rationale for this determination is available upon request. A reconsideration of this determination, which will allow you to speak with a Hoover Physician Advisor, may be requested by contacting Hoover's Pre-Certification Department at 1-877-704-4440. To make a demand for PIP alternate dispute resolution in accordance with N.J.A.C. 11:3-5, you may contact Forthright at 732-271-6100. Forms, rules and procedures are available on the web at <a href="http://www.nj-no-fault.com/">http://www.nj-no-fault.com/</a>.

Sincerely, Pre-Certification Department

Medical Director

Adj

(Cl	aimant)	

(Provider)

(Attorney)

C/O

(Insurance Co.) (Address) (Address)

#### **CERTIFICATION**

#### CONFIDENTIAL

Copies of letters to Patient, Provider, Facility and Insurance Company:

Claimant:

Claim No:

Pre-Cert No: HP10

ICD10: Diagnosis:

Authorized LOS:

Dear Patient, Provider, Facility or Insurance Company:

Please be advised that a Decision Point Review/Pre-certification was requested by Treatment Plan/Service Type/Procedure:

CPT Code:

This letter will confirm Precertification on

Full authorization was given.

Sincerely, Precertification Department

Janet DiMaria, RN, CDMS, CCM Nurse Case Coordinator

This review applies only to the certification of medical necessity under the Personal Injury Protection coverage of the automobile insurance policy. Payment for services is made by the Insurer and is subject to the limitations of coverage contained in the policy.

Adj

c/o (Insurance Co.) (Address) (Address)

#### NON-CERTIFICATION

CONFIDENTIAL
Copies of letters to Patient, Provider, Facility and Insurance Company:
Claimant: Claim No: ICD10: Diagnosis:
Dear Patient, Provider, Facility or Insurance Company:
Please be advised that a Decision Point Review/Pre-certification was requested by for Treatment Plan/Service Type/Procedure: CPT Code:
No authorization was provided.
To make a demand for PIP alternate dispute resolution in accordance with N.J.A.C. 11:3-5, you may contact Forthright, at 732-271-6100. Forms, rules and procedures are available on the well at <a href="http://www.nj-no-fault.com/">http://www.nj-no-fault.com/</a> .
Sincerely, Pre-Certification Department
Nurse Case Coordinator
Adj
(Claimant)

(Provider)

(Attorney)

(Insurance Co.) (Address) (Address)

#### VIA CERTIFIED & 1ST CLASS MAIL

RE: Insured: Injured Person: Claim No.: DOI:

Dear

In accordance with the revised N.J. PIP Law [N.J.A.C. 11:3-4, et seq., as amended], we have determined that you have not complied with the Decision Point Review Plan as follows:

# You failed to attend the Independent Medical Evaluations [IMEs] scheduled for you with Dr. on , and .

As you have had 2 or more unexcused failures to attend the scheduled IMEs, you are hereby notified that no further reimbursement will be made for all future treatment, diagnostic testing or DME required for the diagnosis (or related diagnosis) contained in the Attending Physicians Treatment Plan form as a consequence for failure to comply with the plan.

If you have any questions, please contact the undersigned at 1-877-704-4440.

Sincerely, HOOVER REHABILITATION SERVICES, INC. Precertification Department

Janet DiMaria, RN, CDMS, CCM Nurse Case Coordinator Adj

## VIA CERTIFIED MAIL

## VIA CERTIFIED MAIL

## VIA CERTIFIED MAIL