

**Tower National Insurance Company
Decision Point Review Plan
And
Pre-Certification Requirements**

Pursuant to N.J.A.C. 11:3-4, the New Jersey Department of Banking and Insurance has published standard courses of treatment, **Care Paths**, for soft tissue injuries of the neck and back, collectively referred to as **Identified Injuries**. 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 the **Named Insured, Eligible Injured Person** or treating health care provider must provide us information about further treatment that is intended to be provided (**Decision Point Review**). In addition, the administration of any diagnostic tests set forth in N.J.A.C. 11:3-4.5 (b) is subject to **Decision Point Review** regardless of the diagnosis. The **Care Paths** and accompanying rules, are available on the Internet on the Department's website at <http://www.nj.gov/dobi/aicrapg.htm>. (Scroll down to PIP reforms) or by calling AUTO INJURY SOLUTIONS (AIS) at 1-800-818-7610. The **Decision Point Review Plan** is accessible by accessing URL: **Tower National Insurance Company at <http://www.twrgrp.com/>**.

We will advise the **Named Insured and/or Eligible Injured Person** of the care path requirements upon notification to us of a claim filed under Personal Injury Protection. The Decision Point Review requirements do not apply to treatment or diagnostic tests administered during emergency care or during the first (10) days after the accident causing the injury; however, only medically necessary treatment related to the motor vehicle accident will be reimbursed.

We will review the course of treatment at various intervals (**Decision Points**), unless a **comprehensive treatment plan** has been precertified by us. In order for us to determine if additional treatment or the administration of a test is medically necessary, the treating provider or the **Named Insured and/or Eligible Injured Person** must provide us with reasonable prior notice together with appropriate, legible, clinically supported findings that the anticipated treatment or test is medically necessary. In order to submit a decision point review and precertification request, your medical provider must submit a legible completed attending provider treatment form via fax to 732-734-2546 or via the internet at www.autoinjurysolutions.com, along with clinically supported findings that support the treatment, diagnostic test or durable medical equipment being requested. A copy of the attending provider treatment form can be found on the internet on the New Jersey Department of Banking and Insurance website at www.nj.gov/dobi/aicrapg.htm and <http://www.twrgrp.com/>.

We will review this notice and supporting materials within three (3) business days. Following our review, we have the option to:

- a. Recommend authorization of reimbursement for the treatment, test, durable equipment, prescription drugs; or
- b. Recommend denial of reimbursement for the treatment, test, durable medical equipment, prescription drugs where the information submitted is incomplete and/or fails to provide clinically supported findings to establish medically necessity; or
- c. Recommend modification/partial certification of reimbursement for the treatment, test, durable medical equipment, prescription drugs where the information submitted is incomplete and/or fails to provide clinically supported findings to establish medical necessity for the treatment plan requested; or
- d. Request additional documentation from the attending providers documentation when the submitted documentation is illegible; or
- e. Schedule a physical examination of the **Named Insured and/or Eligible Injured Person** where the notice and supporting materials are insufficient to authorize, deny, or modify reimbursement or further treatment, test, durable medical equipment or prescription drugs; or
- f. Advise you that the DPR/Precertification request cannot be processed as the request is incomplete due to the lack of, or an incomplete Attending Provider Treatment Plan which is mandated to be submitted with every DPR/Precertification request as per New Jersey Department of Banking and Insurance Order AO4-143. A submitted Attending Provider Treatment Plan is considered to be incomplete if it lacks information that is vital to determining medical necessity. A submitted Attending Provider's Specialty must be signed by the Attend Provider and dated.

If we request a physical examination,

- a. The appointment for the examination will be scheduled with seven (7) calendar days of our receipt of the notice of additional treatment or tests, unless the **Named insured and/or Eligible Injured Person** agrees to extend the time period;
- b. The medical examination will be conducted by a provider in the same discipline as the treating provider;
- c. The examination will be conducted at a location reasonably convenient for the **Named Insured and/or Eligible Injured Person**. If unable to attend the examination, the **Named Insured and/or Eligible Injured Person** must notify us at (800) 818-7610 (option 7) at least three (3) business days before the examination date. Failure to comply with this requirement will result in an unexcused absence.
- d. The **Named Insured and/or Eligible Injured Person** must, if requested, provide medical records and other pertinent information to the examining provider conducting the examination. In addition, the **Named Insured and/or Eligible Injured Person** may be requested to bring prescribed electro-stimulation devices and/or

supports/braces to the examination. The requested records must be provided no later than the time of the examination. Failure to provide the requested records will be considered an unexcused absence.

- e. The **Named Insured and/or Eligible Injured Person** must supply proper identification at the examination. A photo ID would be preferred but any form of identification will be accepted. Failure to supply proper identification will result in an unexcused absence.
- f. Examinations will be scheduled to occur with thirty (30) days of the receipt of the request for additional treatment/test or service in question. Examinations scheduled to occur beyond thirty (30) calendar days of the receipt of the request of additional treatment/test or service in question, must be attended. Failure to attend an examination scheduled to occur more than thirty (30) calendar days after receipt of the request will be considered an unexcused absence.
- g. When a medical examination is scheduled, the **Named Insured and/or Eligible Injured Person** and the provider and attorney, if noted, will be given notice of the examination date, time, and location. The examination notice details the consequences for more than one unexcused failure to attend. If the **Named Insured and/or Eligible Injured Person** has more than one unexcused failure to attend the scheduled exam, notification will be immediately sent to the **Named Insured and/or Eligible Injured Person**, Attorney, if noted, and all health care providers providing treatment for the diagnosis (and related diagnosis) contained in the attending physician's treatment plan form. The notification will place the parties on notice that all future treatment, diagnostic testing, durable medical equipment or prescription drugs required for the diagnosis (and 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. Except for surgery, procedures performed in ambulatory surgical centers, and invasive dental procedures, treatment may proceed while the IME is being scheduled and until the results become available. However, only medically necessary treatment related to the motor vehicle accident will be reimbursed.

We will notify the **Named Insured and/or Eligible Injured Person** of our decision to recommend authorization or denial of reimbursement for the treatment or test as promptly as possible, but no later than three (3) business days following the examination. Any recommendation of denial for reimbursement for further treatment or tests will be based on the determination of a physician or dentist. The **Named Insured and/or Eligible Injured Person** or his designee may request a copy of any written report prepared in conjunction with any physical examination we request. If we fail to take any action or fail to respond to the **Named Insured and/or Eligible Injured Person** within three (3) business days after receiving the required notification and supporting medical documentation at a decision point, then the provider is permitted to continue the course of treatment until we provide the required notice.

MANDATORY PRECERTIFICATION

If the **Named Insured and/or Eligible Injured Person** does not have an Identified Injury, we will require that the **Named Insured and/or Eligible Injured Person** or their health care provider request precertification for services, treatments and procedures outlined in Exhibit B which includes: diagnostic tests, durable medical equipment, prescription supplies, or otherwise potentially covered medical expense benefits. In the event that a **Named Insured and/or Eligible Injured Person** is injured in an automobile accident, the **Named Insured and/or Eligible Injured Person** or their health care provider should contact AIS at **1-800-818-7610** in order to request precertification. In order to submit a decision point review and precertification request, your medical provider must submit a legible completed attending provider treatment form via fax to 732-734-2546 or via the internet at www.autoinjurysolutions.com, along with clinically supported findings that support the treatment, diagnostic test or durable medical equipment requested. A copy of the attending provider treatment form can be found on the Internet on the New Jersey Department of Banking and Insurance website at www.nj.gov/dobi/aicrapg.htm.

Precertification will not apply to treatment or diagnostic tests administered during emergency care or during the first ten (10) days after the accident causing the injury; however, only medically necessary treatment related to the motor vehicle accident will be reimbursed.

Our approval of requests for precertification will be based exclusively on medical necessity, as determined by using standards of good practice and standard professional treatment ;protocols, including, but not limited to, the medical protocols adopted in N.J.A.C. 11:3-4 recognized by the Commissioner of Banking and Insurance. Our final determination of the medical necessity of any disputed issues shall be made by a physician or dentist as appropriate for the injury and treatment contemplated. The **Named Insured and/or Eligible Injured Person** or their health care provider must provide us with reasonable prior notice of the anticipated services, treatments and procedures as outlined above, as well as the appropriate clinically supported findings to facilitate timely approval. When appropriate, the health care provider may submit a **comprehensive treatment plan** for precertification.

The IME and DPR requirements and response options outlined in Decision Point Review above apply to Pre-Certification.

PENALTY/CO-PAYMENTS

If requests for decision point reviews are not submitted as required or if clinically supported findings that support the request are not supplied, payment of your bills will be subject to a penalty co-payment of fifty (50) per cent if the services are determined to be medically necessary. This co-payment is in addition to any deductible or co-payment under the Personal Injury Protection coverage.

If requests for precertification are not submitted as required or if clinically supported findings that support the request are not supplied, payment of your

bills will be subject to a penalty co-payment of fifty (50) percent even if the services are determined to be medically necessary. This co-payment is in addition to any deductible or co-payment required under the Personal Injury Protection coverage.

This additional co-payment will not apply if we have received the required notice, supporting medical documentation, and have failed to act within three (3) business days to authorize or deny reimbursement of further treatment or tests. Our failure to respond within three business days will allow a provider to continue treatment until we provide the required notice.

For the purpose of the penalty/co-payments noted above and deductibles, the order of application will be applied consistently in the following manner: Co-payments pursuant to N.J.A.C. 11:3-4.4 (d) (failure to request decision point or precertification review), N.J.A.C. 11:3-4.4 (e) (failure to provide timely information about the injury and claim) and N.J.A.C. 11:3-4.4 (f) (failure to use an approved diagnostic, durable medical or prescription drug network) shall be applied before the application of other co-payments or deductibles, including those identified in N.J.A.C. 11:3-4.4 (a) and (b) (standard and optional deductibles and co-payments).

INITIAL AND PERIODIC NOTIFICATION REQUIREMENT

Tower National Insurance Company may require that the insured advise and inform them about the injury and the claim as soon as possible after the accident and periodically thereafter. This may include the production of information regarding the facts of the accident, the nature and cause of the injury, the diagnosis and the anticipated course of treatment. If this information is not supplied as required, **Tower National Insurance Company** may impose an additional co-payment as a penalty which shall be no greater than:

- a. Twenty-five percent (25%) when received 30 or more days after the accident; or
- b. Fifty percent (50%) when received 60 or more days after the accident.

VOLUNTARY PRECERTIFICATION

Health care providers are encouraged to participate in a voluntary precertification process by providing AIS with a **comprehensive treatment** plan for both identified and other injuries.

AIS will utilize nationally accepted criteria and the medical protocols adopted in N.J.A.C. 11:3-4 to work with the health care provider with the intent to certify a mutually agreeable course of treatment to include itemized services and a defined treatment period.

In consideration for the health care provider's participation in the voluntary certification process, the bills that are submitted, when consistent with the precertified services, will be paid so long as they are in accordance with the PIP medical fee schedule set for in N.J.A.C. 11:3-29.6. In addition, having an approved comprehensive treatment plan means that, as long as treatment is

consistent with the agreed upon comprehensive treatment plan, additional notification to AIS is not required.

VOLUNTARY NETWORKS

AIS has established networks of pre-approved vendors that can be recommended for the provision of certain services, diagnostic tests, durable medical equipment and/or prescription supplies. **Named Insured and/or Eligible Injured Persons** are encouraged, but not required, to obtain certain services, diagnostic tests, durable medical equipment and/or prescription supplies from one of the pre-approved vendors. If they use a pre-approved vendor from one of these networks for medically necessary goods or services, they will be fully reimbursed for those goods and services consistent with the policy. If they use a vendor that is not part of these pre-approved networks, reimbursement will be provided for medically necessary goods or services but only up to seventy (70) percent of the lesser of the following: (1) the charge or fee provided for in N.J.A.C. 11:3-29, or (2) the non-network vendor's usual, customary and reasonable charge or fee.

PPO NETWORKS – These networks include providers in all specialties, hospitals, outpatient facilities, and urgent care centers throughout the entire state of New Jersey. The Nurse Case Manager can provide the **Named Insured and/or Eligible Injured Person** with a current PPO network list. The use of these networks is strictly voluntary and the choice of health care provider is always made by the **Named Insured and/or Eligible Injured Person**. The PPO networks are provided as a service to those persons who do not have a preferred health care provider by giving a list of recommended providers from which they may select that they may select from. Networks include CHN Solutions and Focus NJ Chiropractic PPO.

DECISION POINT REVIEW PLAN PROCESS

The requirements for precertification only apply after the tenth (10) day following the automobile accident causing the injury. For every claim that is reported by the **Named Insured and/or Eligible Injured Person**, a loss report is created and transmitted electronically to **Tower National Insurance Company** claim office. A claim representative contacts the **Named Insured and/or Eligible Injured Person**, confirms coverage and reviews policy requirements. During this conversation, the claim representative explains that precertification is required for the services, treatments and procedures outlined in Exhibit B. AIS will provide assistance at the **Named Insured and/or Eligible Injured Person** proceeds through their course of treatment. The **Named Insured and/or Eligible Injured Person** is advised that they, and their provider (if known) will be contacted by AIS within forty-eight (48) hours of referral to AIS to discuss their treatment plan. The **Named Insured and/or Eligible Injured Person** is provided with the toll free number to call with any questions they may have regarding the precertification process. Carrier then transfers the loss information to AIS within one (1) business day so that they can begin the precertification process.

Within forty-eight (48) hours, initial contact is made by the Nurse Case Manager at AIS with the **Named Insured and/or Eligible Injured Person** or their attorney, if represented, and the provider, if known. A toll-free number, designated by **Tower National Insurance Company** is available. Nurse Case Managers are available between 9:00 a.m. and 5:30 p.m. Eastern Time every business day, excepting Holidays.

The Customer Service Call Center Staff is available twenty-four (24) hours a day for the **Named Insured and/or Eligible Injured Person** or attorney, if represented, and their provider to call with any questions pertaining to the medical expense payment portion of the claim. During telephone consultations with a Nurse Case Manager an attempt is made by AIS to:

- Establish a detailed account of the injury without duplicating the information electronically transferred by the Carrier
- Identify medical providers currently active on the case
- Provide educational assistance in regard to the Decision Point Review Plan/Precertification

Each person will have a Nurse Case Manager assigned to his/her case who can answer medical or billing questions pertaining to the claim. For all other questions concerning the claim, the **Named Insured and/or Eligible Injured Person** should contact their claim representative. After this initial consultation, if the **Named Insured and/or Eligible Injured Person** or treating provider calls with a question about an existing New Jersey PIP claim as it pertains to medical expense benefits, a telephone prompt within the toll free number voicemail system (800) 818-7610 (prompt #5) offers them the option to be connected directly with the Nurse Case Manager as AIS.

During the initial telephone consultation, the **Named Insured and/or Eligible Injured Person** is also advised of the **Tower National Insurance Company** designated providers for diagnostic tests; MRI, CT, CAT Scan, somatosensory evoked potential (SSEP), visual evoked potential (VEP), brain audio evoked potential (BAEP), brain evoked potential (BEP), nerve conditional velocity (NCV), and H-reflex study, electroencephalogram (EEG), needle electromyography (needle EMG) and durable medical equipment and prescriptions costing more than fifty dollars (\$50.00). An exception from the network requirement applies for any of the electrodiagnostic tests performed in N.J.A.C. 11:3-4.5b1-3 when done in conjunction with a needle EMG performed by a treating provider. The designated providers are approved through a Workers Compensation Managed Care Organization.

The Atlantic Imaging Group – Diagnostic testing
Progressive Medical – Durable Medical Equipment and Prescriptions

DIAGNOSTIC TESTING – Atlantic Imaging Group (Atlantic) is a provider based organization that arranges for the provisions of Diagnostic Radiology Services through access to a panel of preferred providers. Atlantic is a full-service management services organization that provides network access, credentialing, compliance, utilization review and quality assurance. Currently there are 149 participants in the State of New Jersey.

DURABLE MEDICAL EQUIPMENT – Progressive Medical, Inc. offers a full service program including arrangements for fittings, delivery, set-up and training. Its national network has over 4,500 providers of which 51 are in New Jersey. The Nurse Case Manager assists in this process by obtaining a prescription from the treating provider who notes specific items needed to aid the **Named Insured and/or Eligible Injured Person** in recovery. The Nurse Case Manager can make referrals to the DME vendor either over the telephone or electronically via their web site. If equipment is rented, the Nurse Case Manager follows the treatment plan to determine when the **Named Insured and/or Eligible Injured Person** will no longer medically require the equipment. When no longer medically required, the supplying vendor will be notified to pick up the equipment.

PRESCRIPTIONS

Progressive Medical, Inc. offers multiple paths for prescription drug needs. There is access to a network of over 55,000 pharmacies nationwide of which 1,989 are in New Jersey. Their website offers a pharmacy locator service utilizing a city, state and zip code search or can also be reached via telephone. The Nurse Case Manager can make referrals to the prescription vendor either over the telephone or electronically via its web site. The **Named Insured and/or Eligible Injured Person** may also call a toll free customer service help desk to find participating pharmacies in their geographic area. Mail order is also available.

PPO NETWORKS – These networks include providers in all specialties, hospitals, outpatient facilities, and urgent care centers throughout the entire state of New Jersey. The Nurse Case Manager can provide the **Named Insured and/or Eligible Injured Person** with a current PPO network list. The use of these networks is strictly voluntary and the choice of health care provider is always made by the **Named Insured and/or Eligible Injured Person**. The PPO networks are provided as a service to those persons who do not have a preferred health care provider by giving a list of recommended providers from which they may select from. Networks include CHN Solutions and Focus NJ Chiropractic PPO.

Upon request, the AIS nurse case manager will provide the **Named Insured and/or Eligible Injured Person** with a current PPO Network list.

Each of the above vendors has a toll free number and web site access where they can be reached. The vendors have accessibility throughout the state. The Nurse Case Manager can provide this information as requested.

All bills for medical services will be received at the AIS office. For any questions regarding billing you should call AIS at 1-800-818-7610 and follow the prompts accordingly. The bills will be scanned into the document management system and entered into the Bill Review system. They will then be matched against the information entered into the system by the Nurse Case Manager and any medical necessity reviews entered by a Physician Advisor. The bills will be processed for payment if they match treatment authorized as indicated in the system. If any information differs, including diagnosis, CPT coding and services rendered, the bills will be referred to the Nurse Case Manager for utilization review.

Any bills for services recommended as medically necessary by utilization review will be processed for payment and set to **Tower National Insurance Company** for any applicable deductible and/or co-payments. A denial by a Nurse Case Manager would warrant referral to a Physician Advisor for medical necessity review. The results of the Physician Advisor's decision will be noted on the Explanation of Benefits. In addition, any issue related to bill payment, bill processing, Decision Point Review Request or Precertification Request may be submitted to the Internal Appeal Process, prior to filing a formal dispute.

Under **Tower National Insurance Company** Assignment of Benefits conditions, a provider who has accepted an assignment of benefits is required to utilize the Internal Appeals Process for these issues, prior to filing a demand for alternative dispute resolution.

ASSIGNMENT OF BENEFITS

Assignment of the **Named Insured and/or Eligible Injured Person's** rights to receive benefits for medically necessary treatment, durable medical equipment tests or other services is prohibited except to a licensed health care provider who agrees to:

- (a) Fully comply with **Tower National Insurance Company** Decision Point Review Plan, including pre-certification requirements,
- (b) Comply with the terms and conditions of the **Tower National Insurance Company** policy
- (c) Provide complete and legible medical records or other pertinent information when requested by us,
- (d) Utilize the "internal appeals process" which shall be a condition precedent to the filing of a demand for alternative dispute resolution for any issue related to bill payment, bill processing, Decision Point Review Request or Precertification request,
- (e) Submit disputes to alternative dispute resolution pursuant to N.J.A.C. 11:3
- (f) Submit to states or examinations under oath as often as deemed reasonable and necessary.

Failure by the health care provider to comply with all the foregoing requirements will render any prior assignment of benefits under Tower **National Insurance Company** New Jersey's policy null and void. Should the provider accept direct payment of benefits, the provider is required to hold harmless the insured and **Tower National Insurance Company** for any reduction of payment for services caused by the provider's failure to comply with the terms of the insured's policy.

4-Level Review Process

1. First Level/The Clinical Review – The title of the person performing first level clinical reviews is the Nurse Case Manager. The State of New Jersey Board of Nursing licenses all persons in the Nurse Case Manager position as either a Registered Nurse or Licensed Practical Nurse.
2. In the first level of review, the Nurse Case Manager will review all diagnosis codes, Current Procedural Terminology (CPT), Current Dental Terminology (CDT), DSM IV codes, or HCPCS codes against the treatment and testing recommendations.

Medical documentation will be reviewed on an ongoing basis. Required medical documentation from the treating provider must include documented results of the initial and subsequent evaluations to include an assessment of any current and/or historical subjective complaints, observations, objective findings, neurologic indications, and physical tests. All previously performed tests that relate to the injury and their subsequent results must be submitted in writing.

Anticipated discharge will be reviewed to verify the established treatment date. If discharge has been extended and/or an additional request for services has been made, any additional medical information needed to complete the review will be requested within two (2) business days. If the Nurse Case Manager approves the requests, the system will be documented. Precertification authorization letters will be sent to Eligible Injured Person/Provider and attorney if noted on file the next business day. The Nurse Case Manager may request additional documentation when the attending provider's submitted documentation is illegible. If the Nurse Case Manager cannot render a decision that results in certification of the services requested, based on the documentation requested and submitted by the attending provider, the file will be routed to a Physician Advisor to review for medical necessity. The Physician Advisor will perform a Healthcare Provider Review/Second Level Clinical Review.

2. Healthcare Provider Review/Second Level Clinical Review – Healthcare Provider Review/Second Level Clinical Review are conducted only by healthcare providers (As defined in N.J.A.C. 11:3-4.2) who hold a current non-restricted license to practice medicine or other healthcare professions in the state of New Jersey and are currently in active practice in New Jersey.

The Nurse Case Managers who review cases where documentation is considered to be complete are required to refer any case that does not meet the clinical criteria to certify a treatment request to a Physician Advisor for review. The attending provider is notified of this at the time of intake. The Nurse Case Manager electronically submits a case information sheet to the Physician Advisor for assessment and medical determination. If additional documentation including: initial and subsequent evaluations to include an assessment of any current and/or historical subjective complaints, observations, objective findings, neurological indications, and physical tests are available, this is also submitted for review.

The Physician Advisor may:

- a. Recommend that the clinical documentation submitted by the attending provider support the treatment as medically necessary.
- b. Recommend that the clinical documentation submitted by the attending provider does not support the treatment request as medically necessary and render an adverse determination
- c. Recommend that the clinical documentation submitted by the attending provider supports a modified treatment/partial certification request as medically necessary

The Physician Advisor may make an attempt to contact the attending physician prior to making his/her recommendation.

Should the Physician Advisor render an adverse decision, the appropriate adverse decision notifications are processed and directed to the provider, injured party and attorney if applicable.

The Physician Advisor will complete the Healthcare Provider Review/Second Level Clinical Review. If services are recommended as medically necessary, the Utilization Review/Bill Review System will be documented and letters to the injured party, provider and attorney if applicable, and will be sent the next business day. If services are recommended as not medically necessary, the provider will be notified of the right to appeal the decision. A letter confirming the decision will be sent to the provider the next business day with an attachment describing the appeal process.

If a Decision Point Review request or a request to precertify any medical treatment, tests, durable medical equipment or prescription drugs is recommended as not medically necessary or modified/partial certification, you are entitled to seek an appeal of such decision. To access the Internal Appeals Process you must notify AIS within fourteen (14) calendar days of the denial. **An appeal must be communicated to the Nurse Case Manager in writing with supporting documentation and reasons for the appeal. Submission of information identical to the initial documentation submitted in support of the initial request shall not be accepted as an appeal request.** A Standard Healthcare Provider Clinical Review/1st Appeal (Third Level Review) will be conducted within fourteen (14) days. An Expedited Appeal can be conducted within three (3) business days. The Nurse Case Manager determines the applicable appeal process based on medical need. Appeals should be submitted to AUTO INJURY SOLUTIONS, P. O. Box 5038, Woodbridge, NJ 07095 or faxed to a **NUMBER DESIGNATED TO CARRIER.**

The Physician Advisor is available through AIS via the Nurse Case Manager by telephone at 800-818-7610 between 9:00 a.m. and 5:30 p.m. Eastern Time every business day, excepting Holidays.

3. Healthcare Provider Clinical Review/1st Appeal (Third Level Review): Healthcare Provider Clinical Review/1st Appeal (Third Level Review) clinical reviews are conducted only by healthcare providers (As defined in N.J.A.C. 11:3-4.2) who hold a current non-restricted license to practice medicine or other healthcare professions in the state of New Jersey and are currently in active practice in New Jersey. The physicians who perform the medical reviews at this level will also be Board Certified. Board Certified pertains to those certifications that are members or components of the American Board of Medical Specialties (ABMS), American Osteopathic Association (AOA), Royal College of Physicians and Surgeons of Canada (RCPSC), or The College of Family Physicians of Canada (CFPC). The provider filing an appeal only has fourteen (14) calendar days from the date they are notified of the adverse decision rendered to file an appeal. If an appeal is received after fourteen (14) calendar days, it will not be considered. An appeal must be communicated to the Nurse Case Manager in writing with supporting documentation and reasons for the appeal. Submission of information identical to the initial documentation submitted in support of the initial request shall not be accepted as an appeal request.

Every effort will be made to select a specialist who is obviously medically qualified by certification, practice and training to deal specifically with the clinical issue under review to perform this 1st level appeal.

This Healthcare Provider Clinical Review/1st Appeal (Third Level Review) will be conducted within fourteen (14) calendar days. An Expedited Appeal can be conducted within three (3) business days. The Nurse Case Manager determines the applicable appeal process based on medical need. Appeals should be submitted to AUTO INJURY SOLUTIONS, P. O. Box 5038, Woodbridge, NJ 07095 or faxed to 732-734-2546.

If the provider accepts the Physician Advisor's decision on Healthcare Provider Clinical Review/1st Appeal (Third Level Review), the system will be documented and placed on follow up for the next decision point review. If the provider decides to appeal, a Healthcare Provider Review/2nd Level Appeal (Fourth Level Clinical Review) will be conducted. An appeal must be communicated to the Nurse Case Manager in writing and you must notify AIS within fourteen (14) calendar days of the 1st Appeal (Third Level Clinical Review) denial.

4. Healthcare Provider Review/2nd Level Appeal (Fourth Level Clinical Reviews): Healthcare Provider Review/2nd Level Appeal (Fourth Level Clinical Reviews) are conducted only by healthcare providers (As defined in N.J.A.C. 11:3-4.2) who hold a current non-restricted license to practice medicine or other healthcare professions in the state of New Jersey and are currently in active practice in New Jersey. The physicians who perform the medical reviews at this level will also be Board Certified. Board Certified pertains to those certifications that are members or components of the American Board of Medical Specialties (ABMS), American Osteopathic Association (AOA), Royal College of Physicians and Surgeons of Canada (RCPSC), or The College of Family Physicians of Canada (CFPC). The provider filing an appeal has 14 days from the date they are notified of the adverse decision rendered from the 1st Appeal (Third Level Clinical Review) to file an appeal. If an appeal is received after 14 days, it will not be considered. An appeal must be communicated to the Nurse Case Manager in writing with supporting documentation and reasons for the appeal. Submission of information identical to the initial documentation submitted in support of the initial request shall not be accepted as an appeal request.

Every effort will be made to select a specialist who is obviously medically qualified by certification, practice and training to deal specifically with the clinical issue under review to perform this 2nd Level Appeal.

A Healthcare Provider Review/2nd Level Appeal (Fourth Level Clinical Review) will be conducted within fourteen (14) calendar days. An Expedited Appeal can be conducted within three (3) business days. The Nurse Case Manager determines the applicable appeal process based on medical need. Appeals should be submitted to AUTO INJURY SOLUTIONS, P. O. Box 5038, Woodbridge, NJ 07095 or faxed to 732-734-2546.

If the provider accepts the Physician Advisor's decision on the Healthcare Provider Review/2nd Level Appeal (Fourth Level Clinical Review), the system will be documented and placed on follow up for the next decision point review.

If the provider disagrees with this decision of the Healthcare Provider Review/2nd Level Appeal (Fourth Level Clinical Review) or if supporting materials are not adequate to authorize or deny further treatment or tests, an independent medical examination may be considered. Either party can appeal to an Alternate Dispute Resolution Organization as provided for in N.J.A.C. 11:3-5 if the issue cannot be resolved through the Internal Appeals Process. Under **Tower National Insurance Company** Assignment of Benefits conditions a provider who has accepted an assignment of benefits is required to utilize the Internal Appeals Process for these issues, prior to filing a demand for alternative disputer resolution.

The claimant will be notified by telephone with confirmation in writing the next business day that a physical examination is needed. The examination will be scheduled within seven (7) calendar days from receipt of notice with a physician in the same area of specialty in a location reasonably convenient to the claimant. Current medical documentation, as described in the first level review process is requested and will be forwarded to the examiner for review.

The **Named Insured and/or Eligible Injured Person**, provider and attorney if applicable, will be notified verbally within three (3) business days. The results of the examination will be documented in the system. A copy of the written physical examination report will be made available upon request.

EXHIBIT B

Services and Procedures rendered for injuries not included in the Care Paths which are subject to precertification:

- Non-emergency inpatient and outpatient hospital care;
- Non-emergency surgical procedures;
- Extended care rehabilitation facilities;
- Outpatient care for soft-tissue/disc injuries of the person's neck, back and related structures not included within the diagnoses covered by the Care Paths;
- Physical, occupational, speech, cognitive or other restorative therapy or other therapeutic or body-part manipulation including **manipulation under anesthesia** except that provided for identified injuries in accordance with decision point review.
- Outpatient psychological/psychiatric services and testing including biofeedback;
- All pain management services except as provided for identified injuries in accordance with decision point review;
- Home health care;
- Non-emergency dental restoration;
- Temporomandibular disorder; any oral facial syndrome;
- Infusion therapy;
- Bone scans;
- Vax-D/DRX type devices
- Transportation Services costing more than \$50.00;
- Brain Mapping other than provided under Decision Point Review;
- Durable Medical Equipment including orthotics and prosthetics costing more than \$50.00;
- Prescriptions costing more than \$50.00;
- Any procedure that uses an unspecified CPT;CDT;/DSM IV;HCPCS code

INITIAL INFORMATION LETTER TO INSURED/CLAIMANT/PROVIDERS

Send on Auto Injury Solutions Letter Head

Dear **Insured and/or Eligible Injured Person/Medical Provider:**

Please read this letter carefully because it provides specific information concerning how a medical claim under Personal Injury Protection coverage will be handled, including specific requirements which you must follow in order to ensure payment for medically necessary treatment, tests, durable medical equipment and prescription drugs that a named insured or eligible injured person may incur as a result of an auto accident. The **Decision Point Review** is accessible by accessing **Tower National Insurance Company** at <http://www.twrgrp.com/>.

DECISION POINT REVIEW

The New Jersey Department of Banking and Insurance has published standard courses of treatment, **Care Paths**, for soft tissue injuries of the neck and back, collectively referred to as **Identified Injuries**. The **Care Paths** provide that treatment be evaluated at certain intervals called **Decision Points**. At decision points, either you or the treating health care provider must provide us with information about further treatment that is intended to be provided (this is referred to as **Decision Point Review**). Such information includes reasonable prior notice and the appropriate clinically supported findings that are being relied upon to support that the anticipated treatment or test is medically necessary. The Decision Point Review requirements do not apply to treatment or diagnostic tests administered during emergency care or during the first ten (10) days after the accident causing the injury. The **Care Paths** and accompanying rules are available on the Internet on the Department's website at <http://www.nj.gov/dobi/aicrapg.htm> (Scroll down to PIP Reforms) or by calling AUTO INJURY SOLUTIONS at the number designated per **Tower National Insurance Company** at <http://www.twrgrp.com/>.

In addition, the administration of certain diagnostic tests is subject to **Decision Point Review** regardless of the diagnosis. The following tests are subject to decision point review:

- Needle electromyography (needle EMG)
- Somatosensory evoked potential (SSEP), visual evoked potential (VEP), brain audio evoked potential (BAEP), brain evoked potential (BEP), nerve condition velocity (NCV), and H-reflex study
- Electroencephalogram (EEG)
- Videofluoroscopy
- Magnetic resonance imaging (MRI)
- Computer assisted tomographic studies (CT, CAT scan)
- Dynatron/cyber station/cybex
- Sonograms/ultrasound
- Thermography/Thermograms
- Brain Mapping

- Any other diagnostic test that is subject to the requirements of the Decision Point Review Plan by New Jersey law or regulation
- These diagnostic tests must be administered in accordance with New Jersey Department of Banking and Insurance regulations which set forth the requirements for the use of diagnostic tests in the evaluation of injuries sustained in an auto accident.

MANDATORY PRECERTIFICATION

New Jersey regulation provides that insurers may require precertification of certain treatments or diagnostic tests for other types of injuries or tests not included in the Care Paths. Precertification means providing us with notification of intended medical procedures, treatments, diagnostic tests, prescription supplies, durable medical equipment or other potentially covered medical expenses. Precertification does not apply to treatment or diagnostic tests administered during emergency care or during the first ten days after the accident causing the injury.

The following procedures, treatments, diagnostic tests, prescription supplies, durable medical equipment or other potentially covered medical expenses for which precertification is required:

- Non-emergency inpatient and outpatient hospital care;
- Non-emergency surgical procedures;
- Extended care rehabilitation facilities;
- Outpatient care for soft-tissue/disc injuries of the person's neck, back and related structures not included within the diagnoses covered by the Care Paths;
- Physical, Occupational, speech, cognitive or other restorative therapy or other therapeutic or body-part manipulation including manipulation under anesthesia except that provided for identified injuries in accordance with decision point review;
- Outpatient psychological/psychiatric services and testing including biofeedback;
- All pain management services except as provided for identified injuries in accordance with decision point review;
- Home health care;
- Non-emergency dental restoration;
- Temporomandibular disorder; any oral facial syndrome; Infusion therapy;
- Bone scans
- Vax-D DRX type devices
- Transportation Services costing more than \$50.00;
- Brain Mapping other than provided under Decision Point Review;
- Durable Medical Equipment including orthotics and prosthetics costing more than \$50.00.
- Prescriptions costing more than \$50.00;

- Any procedure that uses an unspecified CPT; CDT;/DSM IV; HCPCS codes

Our approval of requests for precertification will be based exclusively on medical necessity, as determined by using standards of good practice and standard professional treatment protocols, including, but not limited to, **Care Paths** recognized by the Commissioner of Banking and Insurance. Our final determination of the medical necessity of any disputed issues shall be made by a physician or dentist as appropriate for the injury and treatment contemplated.

VOLUNTARY PRECERTIFICATION

Health care providers are encouraged to participate in a voluntary precertification process by providing AUTO INJURY SOLUTIONS with a **comprehensive treatment plan** for both identified and other injuries.

CONCENTRA INTEGRATED SERVICES, INC. will utilize nationally accepted criteria and the Care Paths to work with the health care provider to certify a mutually agreeable course of treatment to include itemized services and a defined treatment period.

In consideration for the health care provider's participation in the voluntary certification process, the bills that are submitted, when consistent with the precertified services, will be paid so long as they are in accordance with the PIP medical fee schedule set forth in N.J.A.C. 11:3-29.6. In addition, having an approved treatment plan means that as long as treatment is consistent with the plan, additional notification to AUTO INJURY SOLUTIONS at decisions points is not required.

DPR//PRECERTIFICATION PROCESS

In order to submit a decision point review and precertification request, your medical provider must submit a legible completed attending provider treatment form via fax to 732-734-2546 or via the internet at www.autoinjurysolutions.com, along with legible clinically supported findings that support the treatment, diagnostic test or durable medical equipment requested. A copy of the attending provider treatment form can be found on the internet on the New Jersey Department of Banking and Insurance website at www.nj.gov/dobi/aicrapg.htm or at **Tower National Insurance Company** at <http://www.twrgrp.com/>.

We will notify you or your treating health care provider of our decision to authorize or deny reimbursement of the treatment or test as promptly as possible, but no later than three (3) business days after the request is made. A request for treatment, testing, durable medical equipment or prescription drugs is to be submitted together with legible, conspicuously presented, clinically supported findings that the proposed treatment, testing, durable medical equipment or prescription drugs is in accordance with the standards of medical necessity established under **Tower National Insurance Company** policy and New Jersey law. Any denial of reimbursement for further medical treatment or tests will be based on the determination of a physician or dentist. If we fail to take any action or fail to respond within three business days after receiving the required notification and supporting medical documentation at a decision point, or for precertification, then the treating health care provider is permitted to continue the course of treatment until we provide the required notice. Please note that the decision point review and precertification requirements do not apply to treatment or diagnostic tests administered during emergency care.

PENALTY/CO-PAYMENTS

If requests for decision point reviews are not submitted as required or if clinically supported findings that support the request are not supplied, payment of your bills will be subject to a penalty co-payment of fifty (50) per cent even if the services are determined to be medically necessary. This co-payment is in addition to any deductible or co-payment under the Personal Injury Protection coverage.

If requests for precertification are not submitted as required or if clinically supported findings that support the request are not supplied, payment of your bills will be subject to a penalty co-payment of fifty (50) percent even if the services are determined to be medically necessary. This co-payment is in addition to any deductible or co-payment required under the Personal Injury Protection coverage.

For the purpose of the penalty/co-payments noted above and deductibles, the order of application will be applied consistently in the following manner: Co-payments pursuant to N.J.A.C. 11:3-4.4 (d) (failure to request decision point or precertification review), N.J.A.C. 11:3-4.4 (e) (failure to provide timely information about the injury and claim) and N.J.A.C. 11:3-4.4 (f) (failure to use an approved diagnostic, durable medical or prescription drug network) shall be applied before the application of other co-payments or deductibles, including those identified in N.J.A.C. 11:3-4.4 (a) and (b) (standard and optional deductibles and co-payments).

VOLUNTARY NETWORKS

Tower National Insurance Company vendor, AUTO INJURY SOLUTIONS has established networks of pre-approved vendors which can be recommended designated providers for diagnostic tests: MRI, CT, CAT Scan, Somatosensory evoked potential (SSEP), visual evoked potential (VEP), brain audio evoked potential (BAEP), brain evoked potential (BEP), nerve conduction velocity (NCV), and H-reflex study, Electroencephalogram (EEG), needle electromyography (needle EMG) and durable medical equipment and prescriptions costing more than fifty dollars (\$50.00). An exception from the network requirement applies for any of the electro diagnostic tests performed in 11:3-4.5b1-3 when done in conjunction with a needle EMG performed by the treating provider. The designated providers are approved through a Workers Compensation Managed Care Organization.

You are encouraged, but not required, to obtain the noted service from one of the pre-approved vendors. If you use a pre-approved vendor from one of these networks for medically necessary goods or services, you will be fully reimbursed for those goods and services consistent with the terms of your auto insurance policy. If you choose to use a vendor that is not part of these pre-approved networks, we will provide reimbursement for medically necessary goods or services but only up to seventy percent of the lesser of the following: (1) the charge or fee provided for in N.J.A.C.11:3-29, or (2) the non-network vendor's usual, customary and reasonable charge or fee. The Networks can be accessed either through a referral from the Nurse Case Manager or by contacting

The Atlantic Imaging Group – Diagnostic testing 888-340-5850
Progressive Medical – Durable Medical Equipment and
Prescriptions 800-777-3574

AIS has PPO Networks available that include providers in all specialties, hospitals, outpatient facilities, and urgent care centers through the entire State. The Nurse Case Manager can provide a current PPO network list. The use of these networks is strictly voluntary and the choice of health care provider is always made by the injured party. The PPO networks are provided as a service to those persons who do not have a preferred health care provider by giving them recommendations of providers that they may select from. Networks include CHN Solutions and Focus NJ Chiropractic.

INITIAL AND PERIODIC NOTIFICATION REQUIREMENT

Tower National Insurance Company may require that the insured advise and inform them about the injury and the claim as soon as possible after the accident and periodically thereafter. This may include the production of information regarding the facts of the accident, the nature and cause of the injury, the diagnosis and the anticipated course of treatment. If this information is not supplied as required, **Tower National Insurance Company** may impose an additional co-payment as a penalty which shall be no greater than:

- a) Twenty-five percent (25%) when received 30 or more days after the accident;
or
- b) Fifty percent (50%) when received 60 or more days after the accident.

INTERNAL APPEALS PROCESS

If a **Decision Point Review** request or a request to precertify any medical treatment, tests, durable medical equipment or prescription drugs is recommended as not medically necessary or modified/partial certification, or there is any issue related to bill payment or processing, you are entitled to seek an appeal of such decision. To access the Internal Appeals Process you must notify AIS within fourteen (14) calendar days of the denial. An appeal must be communicated to the Nurse Case Manager in writing with supporting documentation and reasons for the appeal. Submission of information identical to the initial documentation submitted in support of the initial request shall not be accepted as an appeal request. A Healthcare Provider Review Standard Appeal will be conducted within fourteen (14) calendar days. An Expedited Appeal can be conducted within three (3) business days. The Nurse Case Manager determines the applicable appeal process based on medical need. Appeals should be submitted to AUTO INJURY SOLUTIONS, P.O. Box 5038, Woodbridge, NJ 07095 or faxed to 732-734-2546. Either party can appeal to an Alternate Dispute Resolution Organization as provided for in N.J.A.C. 11:3-5 if the issue cannot be resolved through the Internal Appeals Process. Under **Tower National Insurance Company** Assignment of Benefits conditions, a provider who has accepted an assignment of benefits is required to utilize the Internal Appeals Process for these issues, prior to filing a demand for alternative dispute resolution.

ASSIGNMENT OF BENEFITS

Assignment of a named insured's or eligible injured person's rights to receive benefits for medically necessary treatment, durable medical equipment, tests, or other services is prohibited except to a licensed health care provider who agrees to:

- a. Fully comply with **Tower National Insurance Company** Decision Point Review Plan, including pre-certification requirements,
- b. Comply with the terms and conditions of the **Tower National Insurance Company** policy,
- c. Provide complete and legible medical records or other pertinent information when requested by us,
- d. Utilize the "internal appeals process" which shall be a condition precedent to the filing of a demand for alternative dispute resolution for any issue related to bill payment, bill processing, Decision Point Review Request or Precertification request,
- e. Submit disputes to alternative dispute resolution pursuant to N.J.A.C.11:3
- f. Submit to statements or examinations under oath as often as deemed reasonable and necessary

Failure by the health care provider to comply with all the foregoing requirements will render any prior assignment of benefits under **Tower National Insurance Company** New Jersey's policy null and void. Should the provider accept direct payment of benefits, the provider is required to hold harmless the insured and **Tower National Insurance Company** for any reduction of payment for services caused by the provider's failure to comply with the terms of the insured's policy.

MEDICAL EXAMINATIONS

At our request, we may require an independent medical examination (IME) to determine medical necessity of further treatment or testing. The appointment will be made within seven (7) calendar days of receipt of the notice that an IME is required unless the injured person agrees to extend the time period. The IME will be completed by a provider in the same discipline as the treating provider and upon request the injured person must provide medical records and other pertinent information to the provider conducting the IME. The IME will be conducted at a location reasonably convenient to the **Insured and/or Eligible Injured Party**. Within three business days following the examination the injured party and provider will be notified as to whether they will be reimbursed for further treatment. The injured party or his designee may request a copy of any written report prepared in conjunction with any physical examination we request. If there is more than one unexcused failures to attend the scheduled exam, notification will be immediately sent to the Named Insured and/or Eligible Injured Person, Attorney if noted and all health care providers providing treatment for the diagnosis (and related diagnosis) contained in the attending physician's

treatment plan form. The notification will place the parties on notice that all future treatment, diagnostic testing, durable medical equipment or prescription drugs required for the diagnosis (and 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. Except for surgery, procedures performed in ambulatory surgical centers and invasive dental procedures, treatment may proceed while the IME is being scheduled and until the results become available. However, only medically necessary treatment related to the motor vehicle accident will be reimbursed.

Sincerely,

Nurse Case Manager's Name

Nurse Case Manager's Telephone number with extension