INTREPID RISK ASSOCIATES

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VIEW FROM THE OTHER SIDE

- Steve Mazefsky
 - 30+ years at Regional and National Cost Containment Providers
 - 20+ years as Principal or Director
 - Genex, NHR Options, Litigation Solutions, Intrepid Risk
- Sue Lawthers
 - 40+ years at National Case Management Firms
 - Corvel and Genex (37 years)
 - Case Manager, Supervisor, Branch Manager, Regional Manager, Regional Performance Auditor
- Matthew Piroch
 - 25+ years at a Regional Worker's Compensation Carrier
 - PNC Bank, Highmark Insurance Groups, Brickstreet Insurance Group
 - IT Director, Operations Senior Vice-President, Worker's Compensation Senior Vice-President



VALUE PROPOSITION

- Use our extensive industry experience and tenured relationships to leverage partnerships between claims platforms and premiere service providers
- National partners that provide superior results at lower cost
- Consolidate and streamline the synergies and results from multi-disciplinary panels of service provider to improve outcomes
- Dedicated account managers who work together as one team
- Position IRA to help evaluate, manage, and create synergistic service bundles to further leverage results and streamline service models through use of technology
- Add value to clients on both sides of the risk mitigation equation
- Create added value for risk mitigation services internally and externally
- DOBE designation provides diversity credits for our clients



INTREPID RISK PARTNERS PROFILE

- National footprint managed locally
- Managed or owned by former co-workers
 - *Gives IRA strong relationships to manage the service and spend for our clients
- Offers a unique business model or offering
- Has synergistic services that can bundle with other IRA clients
- Has WBE or MBE certifications
- All vendor partners on the same technology platform to enhance execution
- Dedicated account managers for Intrepid Risk clients







MANAGED CARE PLATFORM SUMMARY

- Collective group of creative service-oriented providers to cover the managed care spectrum
- National capabilities
- Can be engaged individually or collectively
- Dedicated account managers working together with Intrepid Risk
- Control expenses and improve outcomes
- Preferred pricing
- Personal relationships with each partner equates to a personal relationship for our clients
- One technology platform, superior results, ease of use, saves time



RECORDS PROCUREMENT | LITIGATION SUPPORT

- National platform for authorization, subpoena, and hand service
- Full-Range of services for record retrieval process
- Notices to all parties
- Customized billing including direct to carrier/TPA or client
- Dedicated account managers
- Expedited service available
- Online secure account access with live status updates
- Payment of fee advances
- Payment of custodial fees



MEDICAL BILL REVIEW | PPO | ELECTRONIC MAILROOM

- Multi-layered, customized application of PPO networks by state
- Enables maximum network exposure with minimum turn-around delay
- Configuration can be customed by LOB, jurisdiction and TPA account
- Standard configuration reviewed quarterly through detailed analytics
- Over 80 networks supported
- Pharmacy benefit management program
- PT and diagnostic networks
- DME/ancillary networks
- Panel development and maintenance
- Bill audits and negotiations



NETWORKS | ANCILLARY SERVICES | DIAGNOSTICS

- National workers comp and auto PPO network.
- Cloud based technology platform "CloudWorx" allows next generation processing
- Result in independent and flexible network optimization with proprietary technology
- Has interface with every national MBR platform
- Ancillary services
 - DME
 - Medical supplies
 - Orthotics & prosthetics
 - Diagnostics
 - Dental services
 - Home modification
 - Vehicle modifications
 - Catastrophic care management



PHARMACY BENEFIT MANAGEMENT

- Robust coverage of network pharmacies
- High brand to generic conversion percentages
- Clinical support for opioids and compounds
- Clinical monitoring for dangerous drug combinations
- Real time high dose alerts
- Notification of multiple narcotics prescribers
- Discounts relative to fee schedule
- Discounts relative to average wholesale price



CASE MANAGEMENT | MANAGED CARE

- Records review
- Chronological review
- Medicare set aside
- Life care planning
- Lifetime medical cost projection
- Transferable skills analysis
- Labor market survey
- Medical and vocational case management



INDEPENDENT MEDICAL EXAMS

- Unique business model of provider/vendor transparency
- Same doctors, better pricing, better service
- An advanced technology dashboard platform
- Prompt scheduling with notice to all parties
- Early QA of medical records
- Cover letter preparation
- Scheduling of necessary transportation and translation services
- Multiple contacts with claimants reduces no-shows
- Same day confirmation of exam attendance
- QA of final report



TRANSPORTATION/TRANSLATION SERVICES

- Transportation services
- Translation services
- WBE certification
- Transparency in pricing
- 99% ride realization rate
- Ambulatory transportation
- Wheelchair transportation
- Air tansportation
- Over 250 languages and dialects translated



SPECIALTY VOCATIONAL SERVICES

- Home based RTW program provides a guaranteed sedentary offer of employment
- No high school diploma or GED required
- Provides all equipment and training
- No computer experience required
- Part-time work available starting as little as 2 hours per day
- Claimants with a past felony are eligible for employment
- Accommodates Spanish speaking claimants
- Entire process is touchless, accommodates with pandemic restrictions
- Our partner becomes employer of record from day one

