

# Experts in *Medical Bill Review*

POMCO Group, EM Risk Management saves carriers *nearly 50%* on medical expense through a thorough medical bill review process in both **Automobile No Fault and Workers' Compensation**. EM represents national carriers and audits any type of medical bill in *ALL 50 States* and surrounding territories.

EM's Auditors provide **result-driven** services in the following areas:

- ▶ Bill review services to ensure you don't pay more than state fee schedule.
- ▶ Use of usual and customary databases in non-fee schedule states (or for services not covered by a fee schedule).
- ▶ Clinical edits to determine appropriate charges according to diagnosis and nationally accepted medical practices.
- ▶ Coding analysis to ensure accuracy in billed charges and reduce overcharges from incorrectly unbundled services.
- ▶ PPO - Recognition of redundant treatment protocols (concurrent care) and duplicate services.
- ▶ Use of multiple tiered regional and national medical provider networks to achieve additional savings.

EM provides simple system solutions for a claims department through paperless medical bill review and electronic payment transfers that actually *free up* support staff to focus on other areas.

Our broker partners see the **value** we bring to their carriers to ultimately *save* their clients on their insurance programs.

## **EM RISK MANAGEMENT**

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