

# Claims Audit RFQ Questions

FSRMF responses posted 5/10/2021 in RED font.

1. Will you only need an audit of your open claims? **This is an audit of open claims.**
2. Will we be given access to your closed claims? **No, this is an audit of open claims.** Typically, we review a total claim database of open and closed claims to determine adherence to your policy and industry standards.
3. Will you be providing a copy of your claims management policy and guidelines for adjusters? **Copies of relevant policy and guideline information will be provided to the auditors upon request.**
4. Will you be providing a copy of your litigation management policy and guidelines for attorneys? **Copies of relevant policy and guideline information will be provided to the auditors upon request.**
5. Will you be providing a copy of your nurse case management policy and guidelines for nurses? **Copies of relevant policy and guideline information will be provided to the auditors upon request.**
6. Will you be providing a copy of your investigative services management policy and guidelines for investigators? **Copies of relevant policy and guideline information will be provided to the auditors upon request.**
7. Will you be providing a copy of your member risk and claim management policy and guidelines? **Copies of relevant policy and guideline information will be provided to the auditors upon request.**
8. After a sampling of your database occurs and claims are chosen, will we have access to full individual claims records including adjuster notes? **Yes**
9. Given our preliminary findings from the sampled files, would we have access to individual adjusters to discuss certain reserve rationale, etc.? **Yes**

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1. With respect to the pending claim information provided with the RFQ are you able to provide the percentages of litigated claims for each program? **Yes, this information will be provided to the selected auditing group.**
2. Do the WC claims include "Medical Only" (MO) claims? **Yes** If not please provide the number in addition to the 801 claims indicated; if included, please provide separate totals. **603 indemnity claims and 198 MO claims.**
3. Can you provide the number of claims handling staff (adjusters) for each of the three divisions and the number of support staff allocated or shared among divisions or among other non-claim FSRMF departments? **FSSIP has 1 Director of Liability Claims, 5 claims attorneys, 1 paralegal and 1 support staff; SHARP has 4 adjusters and 2 support staff; FSWCSIP has 1 Director of WC Claims, 7 adjusters, 2 support staff and 1 EDI specialist.**
4. Are any vendor staff (WC cost containment, fraud, etc.) located within FSRMF offices? **No**
5. RFQ indicates claim/risk management software is Origami®. Does Origami® also provide document management for claim correspondence, reports and investigation material or is document management provided by another vendor? **FSSIP and SHARP also utilize Laserfiche; FSWCSIP utilizes Origami for document management.**
6. If document management is provided by a separate vendor, does the software integrate with Origami® to allow access from a single ID? **No**
7. We note the audit is to be conducted remotely with the auditor(s) having access to Origami®. Other than the access being "read-only," are there other limitations to auditor access? **No** We are particularly interested in whether hours will be restricted daily and if weekend access will be permitted. **Access to Origami is 24/7**
8. Does the FSRMF purchase excess coverage or reinsurance on behalf of its members, and what are current retention levels? **Yes, current and past retention levels will be provided to the selected auditing**

**group.** Will FSRMF be able to provide specific retention levels for each policy year represented in the audit sample? **Yes**

9. When was the most recent audit completed and will you provide a copy to the successful proposer? **There are various reinsurance audits completed every year. The last audit of this scope was performed in 2018. FSRMF desires to have an objective audit done and will not provide a copy of any prior audits.**
10. Does the FSRMF have a budget assigned to this project? **No**
11. Please clarify how draft and final reports are to be delivered. **Draft and final reports can be delivered electronically.**
12. Are any report review conferences be required after delivery of the final report? **Yes** If so, how many and can they be handled remotely? **Yes, FSRMF would like to schedule one virtual meeting to discuss the auditor's findings.**