

Claim Service Provider Request for Proposal for



CorVel Response



Presented by

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General Information

Name of client:	City of Hollywood, Florida
Client information (website):	www.hollywoodfl.org
Type of coverage(s) requested:	WC and Liability
Program Start Date:	05/31/2021
List all key states needed for claim coverage:	Florida

The City of Hollywood is a beachfront community located in southeastern Broward County midway between Miami and Fort Lauderdale. Founded by Joseph Young in 1925, Hollywood is approximately 30 square miles in size and is Broward's third-largest municipality with a population of roughly 153,000 residents. Hollywood has an average annual high temperature of 83 degrees and low temperature of 68 degrees.

Hollywood is home to more than 60 parks, seven golf courses, seven miles of pristine beaches, and the one-of-a-kind Hollywood Beach Broadwalk, a promenade that stretches nearly 2.5 miles along the Atlantic Ocean. Named one of America's Best Beach Boardwalks by *Travel + Leisure* magazine, this brick-paved thoroughfare hosts pedestrians, joggers, bicyclists, rollerbladers, and millions of others every year. Dozens of eateries and inns line the Broadwalk and the promenade also features the Hollywood Beach Theatre, a children's water playground at Charnow Park, and many other attractions. Hollywood Beach also offers dozens of luxury hotels and condominiums such as the Diplomat Resort & Spa Hollywood, Trump Hollywood, and Margaritaville Hollywood Beach Resort.

Hollywood is home to 32 public and charter elementary, middle, and high schools. Students take advantage of the wide range of award-winning magnet programs including S.T.E.M.; the Cambridge Advanced International Certificate (AICE); Communication and Broadcasting; Military Academy; Health and Wellness; Montessori; and several others. All public schools located within the City of Hollywood are operated by the School Board of Broward County. Hollywood also has 13 private schools and several career schools. Nationally renowned higher learning institutions such as Barry University, Nova Southeastern University, and City College have research and educational facilities in Hollywood.

Hollywood has steadily grown into a dynamic business hub with more than 10,000 companies in the City. Approximately 80 percent of Port Everglades, the world's second-busiest cruise port, is located in Hollywood and the port is home to Royal Caribbean's *Allure of the Seas* and *Oasis of the Seas*, the largest cruise liners in the world. Hollywood also provides easy access to Fort Lauderdale/Hollywood International Airport and Miami International Airport, a major gateway to Latin America. Hollywood also is home to the Memorial Healthcare System, the nation's fifth-largest healthcare network, its flagship hospital, Memorial Regional, and the Joe DiMaggio Children's Hospital, the largest free-standing children's healthcare facility in Broward County.

Historic Downtown Hollywood is a lively commercial, entertainment and cultural arts district. Highlighted by the Artspark at Young Circle and dozens of bars and restaurants, Downtown Hollywood hosts

hundreds of concerts, music festivals, dance exhibitions, shows, art exhibits, and much more. You can enjoy a wide variety of music and entertainment from live jazz, blues, rock, Latin, and R&B, all just a few steps apart. Hollywood provides a hometown atmosphere with a world class beach in the heart of South Florida.

Of the approximately 1,400 City employees, approximately 1,200 are members of five collective bargaining agreements with three unions. The employees belonging to these unions include:

- Police Officers
- Firefighters/Paramedics
- Professional Employees
- Supervisory Employees
- General Employees

The only employees that are not members of a union are Senior Executives, Executives, Management, Confidential, Technical Analysts and Legal.

Current Carrier – Brit
Deductibles - \$600,000 WC and \$400,000 Auto
TPA Renewal - Extension of TPA contract to 5/31/2021; original contract is 2/28/21 expiration

Claim Service Provider Request for Proposal Timeline

RFP Responses Due 01/8/2021

Oral Presentation Late January/Early February 2021

Final Decision 03/01/2021

Program Inception 05/31/2021

Please include the following:

Provide a copy of a Standard Contract



Provide a copy of Quality Control Program



Provide a copy of SAAE-16 or equivalent

As a publicly traded company (NASDAQ GS: CRVL), CorVel is audited and required to comply with all Federal and State regulations, including the Sarbanes-Oxley Act of 2002. Our claims management services and bill review systems have received Service Organization Control reviews bi-annually for SOC 1 for the most recent service period of November 1, 2019 to April 30, 2020 and annually for SOC 2 for the period of November 1, 2018 to October 31, 2019 conducted in accordance with Attestation Standards established by the American Institute of Certified Public Accountants.

Attached is a letter summarizing CorVel's most recent SSAE18 audit results. We consider the full report to be confidential and can provide the report if we are selected as a vendor and a non-disclosure agreement is in place.



Provide a copy of Company Privacy Policy

We have a formal Incident Response Policy in order to document security incidents and their outcomes. CorVel will work with City of Hollywood to determine appropriate response times, usually within one business day of confirmation of the security breach.

CorVel considers our IT Security Policies to be highly confidential and is unable to share a copy of the full policy. We have included the table of contents to demonstrate the comprehensiveness of the plan.



Indicate the location of handling office

The claims administration handling office for the City of Hollywood will be located at:

5401 W Kennedy Blvd, Suite 535 Tampa, FL 33609

The local Branch office is located at:

1560 Sawgrass Corporate Pkwy, Suite 100 Sunrise, FL 33323

Affirm your agreement to the City of Hollywood's "Statement of Requirements"

CorVel affirms our agreement to the City of Hollywood's "Statement of Requirements".

 Outline Advantages and Benefits to the City of Hollywood in using your services over your competition in the Public Entity Space, including working with Collective Bargaining Agreements

Municipality Experience

CorVel offers a unique approach to claims administration and cost containment for municipalities. Our experience with municipalities across the country provides an innovative, integrated service model that controls claims by advocating medical management at the onset of the injury. Advocacy 24/7 services are available by phone to ensure immediate access to care for your unique mix of occupations that can include government administrators, maintenance workers, engineers and planners, parks and recreation, utility services, law enforcement and fire, construction, and human services.

We have a vast majority of the municipal accounts in Florida for TPA and Medical management. We work closely with Risk Management to create processes that can be discussed with union leaders. We have been instrumental in working through Heart

Lung/ PTSD/ Presumptive cases and now most current Cancer presumptive. We have often presented to committees and commission on behalf of risk as it relates to the medical position and expertise to form satisfactory decisions for union and risk. Our Nurse Manager, Gina Poliard, has been certified in COVID-19 Nursing which has been instrumental during the pandemic to make decisions of processes as it pertains to testing, return to work and follow up advocacy. These are within the scope of our medical management expertise to support risk working within union parameters.

Collective Bargaining Agreements

For clients with a high union workforce, we work closely with the employer to understand the language within their union contracts as it pertains to workers' compensation. Often, union contracts have language pertaining to the direction of medical care or the employee's ability to select a provider of choice. This can limit the employer's ability to participate within certain MCO's and may limit CorVel's ability to perform certain contacts to the injured worker. Many employers may find that their union contracts allow for pre-designation of a provider for the treatment of workers' compensation claims. Most often this language includes the need for this provider to be the employee's family doctor and the provider must have treated the injured worker previously. In these instances, we can offer pre-designation verification services.

CorVel has the ability to provide flexibility in program design for case management to assure the program does not violate any union contracts. We also have the flexibility to change a program as union contracts may change. Our expertise in working with unions allows us to assist employers in selecting appropriate managed care programs. Lastly, we are always willing to meet with union representatives as requested by an employer to answer any questions and address any concerns.

Our services decrease administrative costs and improve return to work outcomes. CorVel offers a personalized treatment program that uses precise treatment protocols – advocating timely, quality care for municipal employees.

We offer a complete in-house solution for workers' compensation and liability:

Claims Management

- Advocacy 24/7
- Care advocates
- Proactive smart triage at onset of injury
- Automated first notice of loss
- Online access to report claims

Liability

- Auto trucks, fleets, construction vehicles, physical damage and third party auto damage claims
- General bodily injury and property damage for premises and other incident types
- Product consumer goods, clothing, food and other product types
- Personal injury sexual harassment, molestation, discrimination, etc.

Cost Containment

- Medical bill review
- Case management
- Utilization management
- Expert negotiations
- National preferred provider network
- Vocational rehabilitation

Benefits

- Reduce number of days lost from work
- Improve lost time to medical only claims ratios
- Claims prevention results in cost savings
- Increase bill review savings

CorVel understands the unique needs of municipalities where budgets are a major concern, along with diverse employment descriptions and job settings. Our innovative solution combines claims technology with industry leading medical cost containment for your existing safety program.

Adjuster Experience

Although there are many similarities with municipal customers, there are also unique pieces to each program. Some challenges our Adjusters are experienced at handling include:

- Wages for benefit calculations with different payment types and rates
- Employees who work various shifts (police/fire)
- Light duty programs if unions do not allow cross over work in other departments
- Multiple unions

Our Adjusters are well versed in working through these challenges and partnering with our municipal customers to implement processes and special account instructions to properly manage these situations while ensuring the injured worker is getting the treatment they need to return to work.

• Provide description of new service deliverable(s) within your industry

Advocacy 24/7

CorVel offers a nurse triage call center for City of Hollywood's employees, 24 hours a day, 7 days a week. At the time of the incident, employees can call and speak with a registered nurse who will evaluate the nature of the incident or injury and determine the employee's immediate medical needs. By addressing the case when it first occurs, we are able to provide quick and accurate care intervention, often helping to prevent a minor injury from becoming an expensive claim. CorVel's staff of registered nurses are licensed in all 50 states and advocate timely return to work with quality care for your employees.

Our nurses use nationally recognized triage protocols to help determine the appropriate level of care needed with industry standards to facilitate appropriate treatment options. These protocols have developed by our clinical team and include Telehealth as a level of care. The nurse serves as a health advocate for the injured worker in addition to serving as the initial historian of the incident as reported by the injured employee. Recently we transitioned the pain scale our nurses utilize to the Tosh pain scale. This pain scale provides a more accurate assessment of the pain level and level of care needed for the injured worker. We have also started receiving photos of wounds to better assess and determine the care needed, i.e. sutures, medical examination, etc.

Once the triage nurse determines the appropriate level of care, based on the responses provided by the injured worker and based on the triage protocols, the care setting is discussed with the injured worker for agreement. We provide an opportunity to educate the injured worker on the level of care whether an outpatient clinic, the Emergency Room or Telehealth. Upon consent of the injured worker, the call is then transferred to a Concierge Agent to assist the injured worker on provider selection.

- **Emergency Room** closest emergency room to the injured worker.
- Outpatient Clinic closes network facility either to the job location or home location.
- Telehealth assist with downloading the Virtual Medicine app and entry into the virtual waiting room. The app will indicate the wait time to the caller and the Agent will offer to stay on the line with the caller until the physician is ready to see the injured worker.

Telehealth

We provide telehealth services as part of our Advocacy 24/7 program, offering injured workers a convenient way to see a doctor. With telehealth, injured workers have immediate access to providers, eliminating wait and travel times, cutting lag time and costly delays. After being screened by a triage nurse, telehealth enables injured workers to connect with a provider through a virtual visit via a computer or smart device to facilitate more immediate care.

In addition to preserving the integrity of the patient-physician relationship with confidential, HIPAA compliant transactions, telehealth also channels injured workers to network providers for physical therapy or prescription fills when appropriate.

Virtual Care During COVID-19

Due to recent concerns surrounding the COVID-19 pandemic, public health officials recommend the use of virtual medicine to reduce the spread of COVID-19 while continuing to provide quality care focused on recovery and return-to-function. CorVel has solutions available to connect injured workers with virtual care during the COVID-19 pandemic.

In addition to Telehealth and 24/7 triage services, we also offer:

TelePT

CorVel's virtual physical therapy program provides injured workers with an interactive and live session(s) with a licensed physical therapist via a camera-enabled computer, tablet or smartphone. Our TelePT service is available for injured workers with existing recovery needs, who temporarily do not have access to in-person therapy, due to COVID-19.

TeleCBT

Our virtual cognitive behavioral therapy service includes psychological intervention targeted towards injured workers struggling with pain/coping skills/expectations.

TeleIME

CorVel's virtual independent medical examination (IME) program provides injured workers with an interactive session with a fully credentialed and licensed IME provider in the specific specialty needed during the COVID-19 pandemic. Our IME providers have been specifically trained to insure they have the technical ability to provide these services.

DME Home Delivery

CorVel's durable medical equipment (DME) program offers injured workers the appropriate equipment and supplies to facilitate recovery sent directly to their home, while being cost-effective for you as a payor.

Rx Home Delivery

CorVel offers both mail order and home delivery of prescribed medications, to improve convenience and service for injured workers, at lower costs for City of Hollywood. Our certified pharmacy technicians provide high-touch service, to ensure all medications are appropriate for the compensable injury, prior to being delivered.

Care Advocates

The first 30 days are critical to the outcome of a claim especially in complicated cases. We employ Care Advocates who immediately review potentially complex claims and gather any additional information needed from the physician, injured worker and employer to make recommendations to the Claim Adjuster and ensure the best medical outcomes. As Registered Nurses, our Care Advocates use their clinical expertise to establish an appropriate treatment plan, coordinate optimal care for the injured worker, initiate return to work data, identify barriers to return to work, determine disability duration and educate the injured worker on their injury and recovery process, all while working collaboratively with the Claim Adjuster. Through proactive management and a high level of attention at the front end of a claim, Care Advocates minimize costly delays, improve return to work outcomes, reduce claim costs and increase claim closure rates.

Edge Insights

As far as bridging the gap in the delivery of services our Adjuster workstation, the Edge, is an award winning web based platform that places all stakeholders working on City of Hollywood's claims in one platform. Edge Insights provides instant access to all claim information, including medical status, drug history, documents, RTW plan, reserves, financials and notes. With Insights, City of Hollywood will have total visibility into these key data elements so you can effortlessly navigate through the details of your claims.

Please see screenshots for the examples of the robust capabilities.



Predictive Modeling

Our predictive modeling capabilities improve early assessment of potentially complex claims, while enabling more efficient and effective resource allocation. By leveraging actionable identification of claims, an integrated claims and managed care database, and our proprietary technology that supports continuous claims management, we mitigate risk while also increasing visibility into City of Hollywood's exposure and program as a whole.

Predictive modeling encompasses all aspects of our service offerings, including:

Smart Triage: CorVel's proprietary rules engine contains 20 best practices to help route a claim for the most efficient management. Once a claim is entered into our system, CorVel's technology is used to identify and prioritize claims, separating non-complex claims from potentially complex claims. This facilitates more immediate access to resources and expedites claims closure.

- Continuous Claims Modeling and Alerts: Event-driven diaries facilitate immediate
 attention and action from all appropriate parties, including the Adjuster, Case
 Manager or appropriate contact at City of Hollywood's site. System alerts enable our
 Adjusters to identify significant claim developments which would otherwise go
 undetected by traditional systems, allowing Adjusters to intervene and reroute the
 claim when necessary.
- Clinical Modeling: With our pharmacy benefits management and medical management expertise, CorVel has developed a multivariate clinical modeling tool that utilizes our complete set of data to identify complex and high exposure claims much earlier in the claims cycle. Through clinical modeling, CorVel has developed an algorithm to determine a "risk score," incorporating morphine equivalency, comorbidities and other flags suggesting a potentially complex claim requiring treatment beyond the recommendations of the traditional biomedical model.
- Clinical Pain Management: CorVel's program uses extensive analytic capabilities
 to proactively combat industry-wide issues of prescription costs, narcotics abuse and
 pain management. System triggers alert Adjusters that an injured worker may
 benefit from an interdisciplinary care team, which may include a physical therapist,
 cognitive behavioral therapist or psychologist.
- Clinical Guidelines: Disability guidelines are embedded within our system and incorporated into the automated workflow to provide a more sophisticated level of medical bill processing. System rules match diagnosis with treatment to determine appropriateness and the system user is alerted with the system's determination and if intervention is recommended.
- Bill Review Alerts: Adjusters can set alerts notifying them of critical medical events
 that require timely review or intervention, as well as other tailored alerts to assist
 them manage claims within their caseload. Alerts also trigger the Adjuster to act on
 the file.
- Edge: CorVel's newest module, the Edge, brings all of our claims and care
 management services into a single screen, to improve the efficiency and
 effectiveness of the claims management processes. The Edge system embeds
 artificial intelligence and machine learning tools to continually improve our predictive
 analytic capabilities and our recommendations for intervention.

Nurse File Review for Liability Claims

CorVel's nurse file review service provides registered nurses who review doctors reports, mechanics of the injury, and billings to determine medical necessity and appropriateness of care. Our nurses work with our bill review department to determine reasonable and customary charges. Services include:

- In depth analysis of medical records for auto, general, personal and liability claims
- Review gaps, inconsistencies, duplication and medical necessity of services
- Standard of care determination based on nationally accepted treatment guidelines
- Assist with answering questions regarding causal relatedness and/or mechanism of injury

- Assist as needed for peer review to establish causation and apportionment
- Identification of potential medical costs on bills received or demand package request
- Research and documentation as needed for treatment or medical terminology/procedure
- Provide a nurse commentary for adjuster to assist them in their litigation of the claim

Explain how you maximize technology for adjusters and clients

Claims Management System

CorVel's proprietary claims management system has been developed and supported by our in-house, full time information systems division. We have invested millions of dollars into the development of our integrated system that offers tremendous cost and timesaving benefits. Unlike most industry platforms, we do not rely on data feeds from third parties that can delay critical information. Our system is highly codified and supports our claims and medical management teams by supplying extensive, real-time information to enable faster intervention and improved outcomes for injured workers.

Our claims system also provides City of Hollywood with complete program visibility to keep you connected throughout the entire claims process. City of Hollywood will have 24/7 online access to real time data including claim activities, diaries, claim notes, reserves, medical bill documentation and financial information. Detailed reports can also be generated on demand in various time periods and formats, and can be sorted in a variety of grouping and filtering options.

Features of CorVel's claim system include:

- Tailored User Setup User ability to set up custom alerts and preferences
- Dashboards User friendly dashboards intelligently organize data and provide useful tools for effective claims management
- Transparency 24/7 online access to all claims and financial data
- Data Security Password protected via a secure internet connection, digitally secure and HIPAA compliant



CorVel's online claims system provides the City of Hollywood with detailed information and user-friendly dashboards to keep you connected to your workers' compensation program.

The following are several features of the system:

- Report an Incident/Injury Provides a simplified way to report incident and injuries to CorVel.
- Claims Safety Dashboard Displays breakdown of claims by injury, body part, occupation and nature of injury.
- Claims Scorecard Allows users to track and compare claim payments.
- Claims Summary View View detailed claim information from a single location. Information is organized under a series of tabs for quick access to critical data such as the return to work profile.
- Claims Reports Create and view reports with filtering and grouping options. Detailed reserve history, subrogation and recovery reports are also available.
- Claim Notes View notes from Adjusters and Case Managers. Search options include by note type and date ranges.
- Medical Bill Review Outcomes Displays claims savings including top ICD-10 codes, top procedures and drugs.
- **Treatment Calendar** Displays a twelve month rolling calendar showing treatments over time and is color coded for different types and variations of treatments. Sort by treatment type and date to view various procedures.
- Return to Work View return to work plan, work restrictions, date last worked, estimated return to work date, actual return to work date, total days off and claim specific notes.
- **Drug History** View pharmacy information including prescriptions, generic or brand dispensing, and amount paid in and out of network.
- Diagnosis Profile Provides predictive analysis on anticipated lost time based on the diagnosis and other factors such as comorbidities and physical requirements of the employee's work.

Claims Summary Screen

CorVel offers a highly effective process to conduct claims review meetings through our newest system enhancement called the claims summary screen. This screen displays all key elements of a claim on one screen and in real time so our claims staff can take live action directly from this screen and all stakeholders can see the exact status of a claim including claim details, medical status, return to work status, financials, claim timeline and actions.



Claim Summary Screen - Liability.pdf Screen - WC.pdf



Claim Summary

Executive Dashboard

The executive dashboard provides a dynamic and interactive high-level overview of City of Hollywood's entire program. The dashboard offers complete visibility and real time updates, helping you proactively manage your program.

Features of the Executive Dashboard include:

- Identification of trends and safety concerns
- Dynamic display allows drilling down on details driving outcomes
- Litigation information
- Benchmarking view to compare book of business and industry specific results



Executive Dashboard Screenshots - EC.pdf

The Edge

The Edge is CorVel's dynamic and integrated workspace that helps Adjusters take informed action on claims, drive better outcomes for injured workers and reduce the total cost of risk. It provides a unique user experience allowing the Adjuster to move from a reactive task-based environment to an intuitive experience that supports the knowledge and expertise of the Adjuster.

The Edge turns data into insights by consolidating and prioritizing complex information across claims such as financials, drug utilization and pharmacy eligibility, treatment guidelines, and work status and brings the most urgent action items front and center so the Adjuster can proactively act on them.

The Edge also provides period over period benchmarking to compare industry-specific results, as well as identify trends and safety concerns for your entire program. The powerful analytic tool of the Edge has set the new direction for actionable information in real time, offering the insight needed to make informed decisions that lead to better outcomes.



Clinical Modeling

CorVel is able to proactively identify significant cost-drivers in pharmacy utilization before they become high dollar claims through clinical modeling analysis of all bill review data. We have developed a proprietary set of rules in our system to flag specific indicators such as high narcotics usage, multiple prescribers, and certain drug combinations that can contribute to rising costs or lead to harmful conditions such as addiction and prescription abuse. Integration with CorVel's bill review system provides us with full visibility into a patient's entire drug history including drugs obtained from retail, mail order and out-of-network pharmacies, third party billers and physician dispensed medications so CorVel can manage City of Hollywood's entire pharmacy exposure.

When a potential costly or harmful claim is identified, it is flagged for intervention which may include:

- Nurse Management: Telephonic or Field Case Managers educate and manage the expectations of prescribing physicians and injured workers.
- Pharmacist Review: Pharmacist reviews the injured worker's drug therapy plan and provides recommendations in a report to the prescribing physician.
- Medication Review: CorVel's physician provides a peer to peer intervention with the prescribing physician to understand the injured worker's needs and modify the drug therapy plan, including weaning from use/over-use of opioids.
- Cognitive Behavior Therapy (CBT): Psychological intervention targeted towards injured workers struggling with pain/coping skills/expectations.
- **Physician Case Management:** Peer to peer engagement to coach and educate treating physicians struggling with an injured worker dealing with chronic pain.
- Clinical Pain Management: Functional approach to pain management and recovery with an intra-disciplinary team that may include nurse case management, cognitive behavioral therapy, physical therapy and physician case management.

My Care App

CorVel's My Care App provides injured workers with access to essential claim information conveniently on their smart phone or tablet device. Injured workers have access to their initial treatment guide, permanent pharmacy card, disability payment information (including the ability to sign up for direct deposit), appointments and their CorVel contacts' information including their Adjuster and Case Manager, if applicable. Injured workers can also receive notifications for pending payments, change of payment status, available payments and when a claim is closed or re-opened. The app requires a secure log-in and is maintained upon a secure authentication path. The My Care App is available in English and Spanish.

Our technology is user-friendly and promotes efficiency – injured workers know they are receiving quality care, while employers are assured that proactive claims management will result in expedited closure rates and reduced claim costs overall.

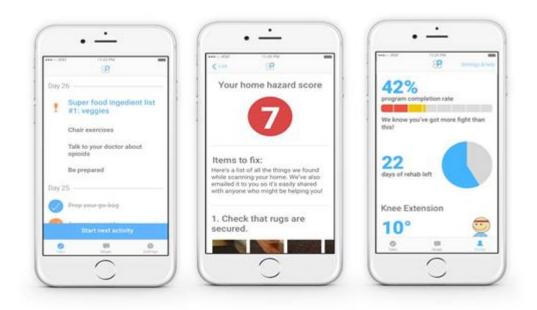
PeerWell App

CorVel's Case Managers are equipped with a new tool to help support injured workers facing an upcoming surgery or experiencing back pain. Combining clinical expertise with technology, this easy-to-use app is a musculoskeletal recovery platform designed to improve the injured worker's physical conditioning and preparedness for return to work.

The app is a customizable program that leaves your employees feeling supported during their recovery. It tracks program compliance, recovery metrics, activity levels, and patient reported outcomes that allows our Case Managers to simultaneously monitor progress.

The PeerWell App's medically proven results include:

- \$3,154 average savings per patient
- 57% faster return to work
- 28% less temporary total disability days
- 38% less than average medical costs
- 22% less in physical therapy paid



Selfie App for Auto Liability Claims

CorVel's Selfie App offers a cost effective way of documenting auto property damage and obtaining an appraisal. In the event of an auto accident, we can push the app out to your employee or the claimant so pictures can be taken at the scene and electronically sent to CorVel, allowing us to promptly secure an appraisal for non-total vehicles. This is completed within 48 hours and can settle a property damage claim more efficiently and at a lower cost than a full auto appraisal.

 City of Hollywood currently rotates Field Case Management between four firms to ensure quality care to their injured employees. Explain how your firm could accommodate this practice

CorVel will work with City of Hollywood to create a satisfactory panel of experts.

Explain strategy to minimize turnover of adjusters and how these transitions are communicated

Adjuster turnover is a common challenge within our industry. We strive to find Adjusters with both experience and a desire to embrace new tools to improve the workers' compensation experience for our clients' employees. This shared passion and commitment to our core values are what we have found drive the best results. We feel it is not our associate turnover that is key, but rather it is recruiting and retaining the right talent who are empowered to achieve greatness. We're also able to attract and retain talent by providing competitive compensation and by maintaining caseloads at or below industry averages.

CorVel knows the staff we assign to your account are part of the foundation for your program's success. As such, we differentiate ourselves with our staffing practices, including in the event that turnover occurs during your program. First, we don't remove an existing client's Adjuster for a new program. Second, as soon as we know an Adjuster is resigning, we formulate a plan of action for the open cases as well as a replacement strategy and immediately communicate that to City of Hollywood. We will work to ensure a seamless transition to the new Adjuster so that your employees receive the same level of attention throughout their claim and experience no disruption in service.

• Explain how you manage workload and outcomes; why is your model better?

Claims Supervisors review Adjuster caseloads daily and also use monthly management reports and dashboards to evaluate caseloads, closure rates, and claim types for their team. If an Adjuster is nearing a saturation point, either temporary support is provided from the Supervisor or case files are transferred to another Adjuster to decrease caseload.

Claims Management Model

CorVel offers City of Hollywood superior results through our fully integrated claims management and managed care solution. All services are provided in-house allowing our employees to proactively manage and collaborate on claims in real time so we can achieve the best possible outcomes for you and your injured workers. City of Hollywood can obtain greater efficiency and earlier return to work on your claim files, while achieving greater reductions in the overall length and costs of medical treatment.

In addition to our claims services, our proprietary managed care services include:

Network Solutions

Our network solutions program offers a complete medical savings solution for all innetwork and out-of-network medical bills through PPO management, medical bill repricing and professional review. Each feature focuses on increasing processing efficiencies and maximizing savings opportunities, offering an average savings of 61% per bill in Florida.

Medical Bill Review: Populated with millions of rules, our bill review system ensures accurate and consistent bill review to maximize savings. It is highly flexible and can be configured to meet City of Hollywood's specific requirements in order to most effectively impact your program. Bills that meet pre-established thresholds are flagged for professional review where a Professional Review Nurse or Certified Professional Coder performs an extensive review against actual medical files to ensure the accuracy of billed charges with services provided. Please see our Submitter Medical Filing Report Card for Florida:



PPO Network: CorVel offers a proprietary PPO network comprised of more than 30,000 providers and specialties in Florida and over 750,000 nationwide to offer City of Hollywood local insight with national coverage. Providers are selected from a demanding criteria based on quality, range of services and location. We offer provider look-up on our website, www.corvel.com, or healthcare portal, www.caremc.com so users can easily locate providers in their area, see a map, get door to door driving directions or print a directory.

Pharmacy: CorVel's pharmacy solution provides comprehensive insight to your program data as well as maximum network penetration, a first fill program, formulary management, brand to generic conversion, a mail order program and utilization management. Combining these services with access to a network of over 4,700 retail pharmacies in Florida and management of all bills with prescription medications, City of Hollywood can experience significant reductions in your pharmacy exposures and spend.

Ancillary Benefit Management: CorVel offers access to specialty medical services which may be required to support an injured worker's medical treatment plan. We have contracted with the nation's best providers for diagnostic imaging, durable medical equipment, independent medical examinations, transportation and translation services in order to ensure guaranteed services with low prices.

We manage the entire episode of care including scheduling expedited appointments, coordinating the receipt of medical reports as needed, and handling payment resolution.

Patient Management

CorVel's suite of patient management solutions are designed to combine personal attention, professional expertise and system technologies to offer the most comprehensive capabilities for injured workers. We advocate timely, quality care based on personalized treatment plans and provide real time collaboration to minimize costly delays. Our full suite of patient management services is delivered by caring professionals who are all working together to ensure positive outcomes.

Case Management: Our Case Managers provide timely telephonic, field and catastrophic services to injured workers using national standards for care. They gather and analyze medical treatment information, discuss the injured worker's current job requirements with City of Hollywood, accommodations for modified work and other relevant information which may assist in caring for the injured worker. This positively impacts the case by using proactive measures throughout the episode of care while ensuring injured workers understand and follow established treatment plans to achieve the best return to work outcome.

Utilization Review: CorVel's utilization review program provides prospective, concurrent and retrospective review of all treatments. Our experienced staff of utilization review Case Managers, board certified Medical Directors and peer review physicians utilize medical treatment protocols and expert systems technology to determine the medical appropriateness of care as well as frequency, duration and setting. The goal of our utilization review program is to avoid unnecessary treatments and their associated costs and to ensure high quality, timely, cost effective medical care for injured workers.

Liability Management Model

CorVel manages liability claims from incident notification, file documentation, investigation to litigation management. Our Liability Adjusters average up to 15 years of experience and use proven best practices to achieve better results and higher savings for City of Hollywood. We provide national support for all lines of coverage including:

- Auto trucks, fleets, construction vehicles, physical damage and third party auto damage claims
- **General** bodily injury and property damage for premises and other incident types
- Product consumer goods, clothing, food and other product types
- **Personal injury** sexual harassment, molestation, discrimination, etc.

Through prompt claims handling and investigative expertise at the start of a claim, CorVel can reduce City of Hollywood's costs including administrative fees, litigation fees and reserves.

By focusing on a long-term partnership, it is our goal to establish collaborative, strategic processes that are measurable and meet the specific needs of your program.

Fast Track Claims: We offer a category for Fast Track claims which are non-complex liability claims involving property damage and/or very minor bodily injury claims. Fast Track also includes third-party auto liability property damage claims that are anticipated to resolve within a low dollar threshold and anticipated to remain open for 60 days or less with most resolved within the first 30 days.

If a claim is determined to be Fast Track, the claim is routed to the assigned adjuster who provides a systematic approach to managing the claim with a goal on closure within 60 days. A Fast Track claim involves no litigation or attorney involvement, but may include independent vehicle inspection/appraisals.

Two references of current clients and two references of lost clients within the same industry sector

Current References

City of Miami Beach

Contact: Sonia Bridges, Risk Manager
Address: 1700 Convention Center Drive

Miami Beach, FL 33139

Phone: 305.673.700 x 6515

Email: SoniaBridges@miamibeachfl.gov

City of Pompano

Contact: Cindy Lawrence, Risk Manager

Address: PO Box Drawer 1300

Pompano Beach, FL 33061

Phone: 954.786.4636

Email: Cindy.Lawrence@copbfl.com

Former References

CorVel's former clients includes Areas USA, who we lost for one year before they returned to CorVel.

Provide separate pricing document for Loss Control Services

CorVel delivers a variety of safety analysis reports that identify loss trends, analyze derivatives, and detail financial impacts.

We offer an interactive safety report that allows City of Hollywood to tailor reports with specific parameters in an intuitive and user-friendly format. Your Account Manager will regularly review loss data and inform City of Hollywood of areas that may need further inquiry or analysis.

We partner with Risk Consultants of America, Inc. (RCI), a loss control provider, to ensure our clients receive the highest quality safety and loss control consulting. RCI provides various safety service resource tools, including on-site regulatory training, safety committee support, and safety briefings and policies. To facilitate loss prevention, and improve the overall safety culture of your organization, we work with RCI to align these tools with your company-specific goals and initiatives.

Pricing for loss control services would be provided by RCI based on contracted services.

• Provide an Implementation Plan with 5/31/2021 start date



Describe your Disaster Preparedness and Recovery Process for Adjusters

Disaster Preparedness

CorVel's disaster recovery plan details our data recovery policy in the event of a natural or man-made disaster.

The following core systems are included in the plan:

- Claims System
- Bill Review
- Case Management
- Messaging and Tumbleweed Gateways
- Internet Connectivity
- Online Document Center

- WAN / Firewall
- Windows Domain Services
- Financials
- Treasury Services
- ED
- Hobbes VMS Server
- Payroll

Our disaster recovery plan includes redundancy of all data stored in our Portland, Oregon, and Las Vegas, Nevada, data centers. In the event that one of our data center locations is inoperable, all CorVel sites will continue full operations supported by the redundant data center.

Having multiple offices in multiple states throughout the United States, CorVel has established the following process for individual regional responses to natural disasters: In the event of an emergency or disaster being declared, the affected office will immediately contact the nearest sister office to determine if that office is affected as well. This is accomplished via a phone tree utilizing direct contact information for management staff throughout the region. All phone lines and fax lines will immediately be forwarded to the nearest unaffected office with instructions regarding processes and procedures unique to the customers handled by the affected office.

All affected offices will make contact with the customers handled by that office to advise of imminent closure and to provide alternate contact information. Customers handled by unaffected offices that have business in the affected office will be contacted by the servicing (unaffected office) to provide interim contact information. In the event that the disaster is statewide, offices in neighboring states will be utilized as coverage for the affected offices.

In the event that the disaster/emergency is severe enough to render a branch unable to reopen within five business days, the unaffected offices in the region will notify the customers of the situation and give alternate mailing information as well as confirm contact information. Work normally handled by the affected office will be redistributed to the nearest unaffected office for handling until such time as the affected office is able to reopen and resume normal activities. Once the affected office is up and running again, customers will be contacted with the renewed contact information and advised that the office is back to business as usual.

Recovery Process for Adjusters

Currently with COVID-19, all non-essential employees are using our web based applications in remote working locations. When employees are safely able to return to an office environment, should there be a disaster that impacts the office operationally, our recovery plan allows for an alternative CorVel office to immediately provide coverage/handling of claims using our web based system. At the onset of the pandemic, CorVel was able to mobilize quickly and efficiently without any interruptions in service and care.

• Provide options for Performance Guarantees and measuring Key Performance Indicators



Sample KPI Reports.pdf



Performance Guarantees.pdf

Instructions

From this point forward, all communication regarding this RFP should be kept confidential and discussed with Aon personnel only. All inquiries and questions should be addressed with Aon.

Please complete your answers directly under the corresponding bullet on this document. If you will be attaching a document that pertains to a request, please embed the document directly under the request or reference the attachment and the location of the attachment. If you choose to PDF your response, please disable the security feature. Do not alter or make changes to the Pricing Outline.

Proposals should be submitted electronically by **January 8, 2021** to:

Daniel Gucciardo at Daniel.gucciardo@aon.com
With a cc: Leslie Batterson at Leslie.batterson@aon.com

Proposal Attachments

Redacted Loss Run(s) and Vehicle Data

Statement of Requirements

Pricing Outline