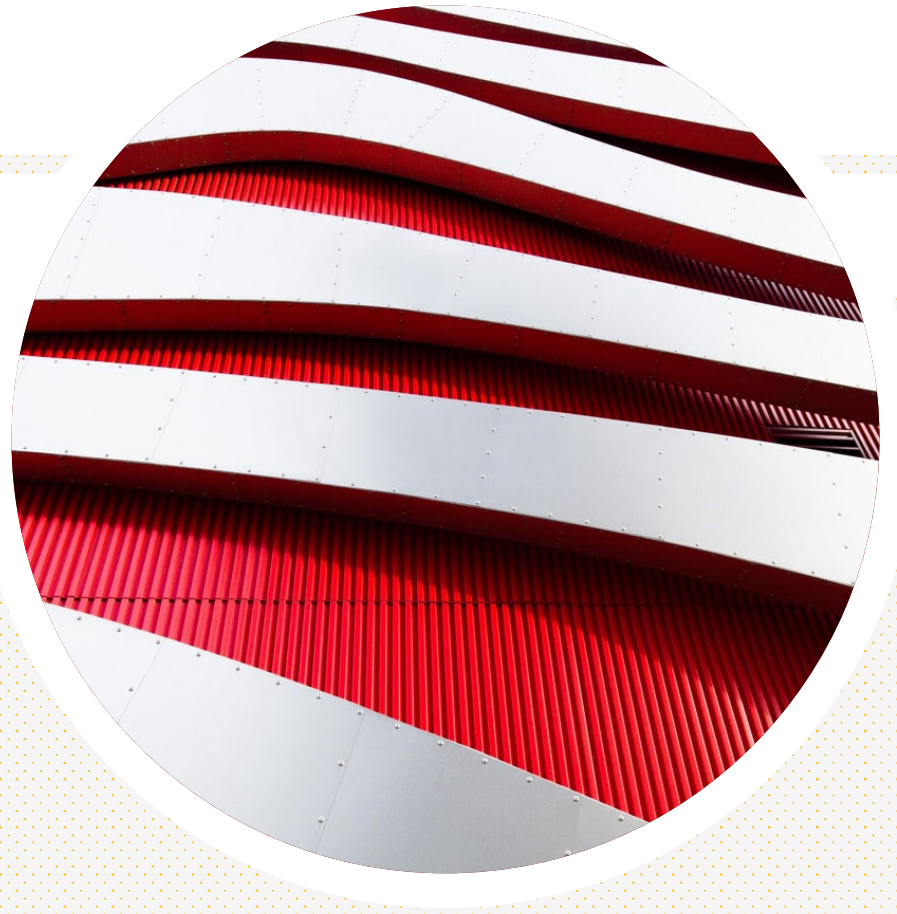




A division of Cluett Commercial Insurance Agency, Inc.

Medical Transportation Risk Management ▶ Services



Medical Transportation Risk Management Services

- Provide risk management services for health care providers to cover all the exposures when servicing a client for patient care.
- Assess the client's Automobile, Commercial and Professional Liability Exposure, Vehicle Physical Damage losses that can affect cash flow when operating a medical transportation business.
- Offer tailored cost containment programs managing the client's claims process alongside the litigation process.
- Provide a detailed analysis of loss runs and review with the client on how pre-loss and post-loss risk management programs can be designed to help reduce ultimate insurance premium cost.



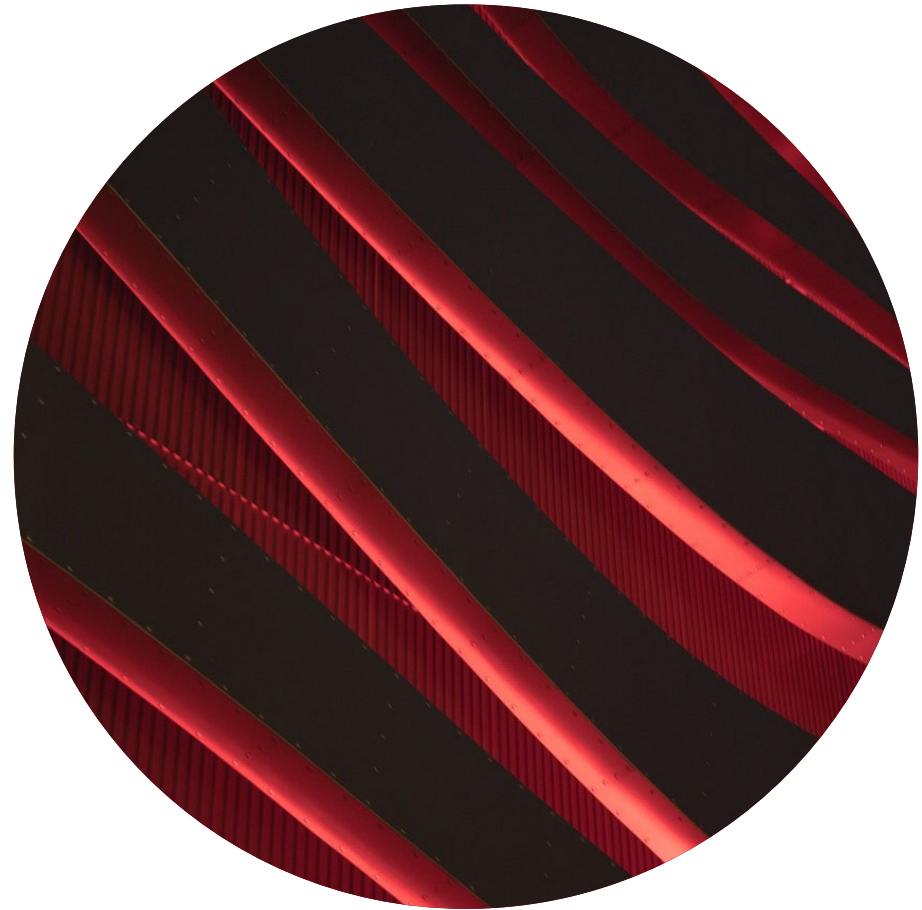
Risk Management Services

Monitor Medicaid Patient Injury Claims

- Assist with the Medicaid patient involved with an injury while being transported by the provider and prevent an escalation of higher litigation personal injury claim awards.
- Determine patient calls that need the proper level of service for pick ups to avoid injury to the patient - even death for improper transport.

Monitor Bariatric Patient Transport

- Review the equipment to ensure it is a proper Bariatric stretcher to handle the patient and avoid calls that would take Bariatric patients of over 300 lbs. up to 16 steps, and guide them to take other measures to take this call, i.e. asking the Fire Department to help pick up the patient.
- Review the usage of the three-point harness with the wheelchair van patient by the drivers and check the training.



Business Alternatives to Lower Costs

- Provide additional services to the Medical Transportation Provider.
- Arrange Equipment Leasing and other programs with companies who can lease back your Client's existing Equipment assets for Cash Advances.
- Arrange Accounts Receivables Financing or Factoring while waiting for Medicaid and Medicare, and Insurance Company reimbursements.
- Arrange Workers' Compensation Insurance alternatives, i.e. a PEO if your current placement is a hardship to your business.
- Arrange funding available for Mergers and Acquisitions.
- Arrange Insurance Premium Financing; competitive plans are available.





Medical Transportation Risk Management - Why and How?

- Reducing auto liability claims helps reduce insurance premium costs over time.
- Reducing the insurance premiums allows the transportation companies to invest in acquiring better equipment and selecting better drivers.
- When the transportation client has better equipment and better performance, they more consistently meet the contract requirements.
- Better performing companies have more growth opportunities; i.e., we can help companies secure new government and insurance contracts as well as nursing home transportation contracts.
- Utilizing Medicare Billing Services, Prior Auth for Dialysis Transports and access to experienced transportation law firms can further reduce costs. We can assist by delivering a network of providers, as needed.

THANK YOU

For More Information please contact:

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