



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

Return Address

Mail Date  
Date Loss Reported to GEICO:

Patient Name  
Address 1  
Address 2  
City, State, Zip

Company Name:  
Claim Number:  
Loss Date:  
Policy Holder:  
Premier Prizm Acct No.:  
Injured Party:

Dear Patient:

Personal Injury Protection (PIP) is the portion of the auto policy that provides coverage for medical expenses. These medical expenses are subject to policy limits, deductibles, co-payments and any applicable medical fee schedules. Additionally, these medical expenses must be for services that are deemed medically necessary and causally related to the motor vehicle accident. With the adoption of the Automobile Cost Reduction Act of 1998, several important changes have been made in the way a claim is processed. Additional information regarding Decision Point Review/Pre-Certification can be accessed on the Internet at the New Jersey Department of Banking and Insurances website at <http://www.nj.gov/dobi/filings.htm>.

Premier Prizm Solutions LLC has been selected by *GEICO Insurance Company* to implement their plan as required by the Automobile Cost Reduction Act. Premier Prizm will review treatment plan requests for Decision Point Review/Pre-Certification, perform Medical Bill Repricing and Audits of provider bills, coordinate Independent Medical Exams and Peer Reviews, and provide Case Management Services.

If certain medically necessary services are performed without notifying *GEICO Insurance Company* or Premier Prizm, a penalty/co-payment may be applied. Medical care rendered in the first 10 days following the covered loss or any care received during an emergency situation is not subject to Decision Point Review/Pre-certification.

**The Plan Administrator of this plan is:**

Premier Prizm Solutions LLC  
10 East Stow Road  
Suite 100  
Marlton, New Jersey 08053  
Phone Number: 856-596-5600  
Fax Number: 856-596-6300  
Email address: AICRA@PremierPrizm.com

### **Submission of Treatment Plan Requests for Decision Point Review/Pre-Certification**

Please bring the “Attending Provider Treatment Plan” form to your treating provider for completion. This completed form along with any applicable medical documentation should be forwarded to Premier Prizm by fax (856-596-6300), or mail (10 East Stow Road Suite 100 Marlton, NJ 08053) or email to [TreatmentRequests@PremierPrizm.com](mailto:TreatmentRequests@PremierPrizm.com). This form can be accessed on Premier Prizm’s web site at [www.PremierPrizm.com](http://www.PremierPrizm.com). Any questions regarding your treatment request can be directed to Premier Prizm at 856-596-5600 during regular business hours of Monday through Friday 8:00 AM to 5:00 PM, EST except for Federally Declared Holidays.

### ***Decision Point Review***

Pursuant to N.J.A.C. 11:3-4, the New Jersey Department of Banking and Insurance has published standard courses of treatment, known as **Care Paths**, for soft tissue injuries, collectively referred to as **Identified Injuries**. Additionally, guidelines for certain diagnostic tests have been established by the New Jersey Department of Banking and Insurance according to N.J.A.C. 11:3-4. *Decision Points* are intervals within the Care Paths where treatment can be evaluated for a decision about the continuation or choice of further treatment. At Decision Points, the eligible injured person or the health care provider must provide Premier Prizm with information regarding further treatment the health care provider intends to provide.

In accordance with N.J.A.C. 11:3-4.5, the administration of any of the following diagnostic tests is subject to Decision Point Review, regardless of diagnosis.

### ***Diagnostic Tests which are subject to Decision Point Review according to N.J.A.C. 11:3-4.5***

1. Needle Electromyography (EMG)
2. Somatosensory Evoked Potential (SSEP)
3. Visual Evoked Potential (VEP)
4. Brain Audio Evoked Potential (BAEP)
5. Brain Evoked Potentials (BEP)
6. Nerve Conduction Velocity (NCV)
7. H-Reflex Studies
8. Electroencephalogram (EEG)
9. Videofluoroscopy
10. Magnetic Resonance Imaging (MRI)
11. Computer Assisted Tomograms (CT, CAT Scan)
12. Dynatorn/Cybex Station/Cybex Studies and any range of muscle motion testing
13. Sonogram/Ultrasound
14. Brain Mapping
15. Thermography/Thermograms

### ***Pre-Certification***

Pursuant to N.J.A.C. 11:3-4.7, the New Jersey Department of Banking and Insurance, Premier Prizm’s Pre-Certification Plan requires pre-authorization of certain treatment/diagnostic tests or services. Failure to pre-certify these services may result in penalties/co-payments even if services are deemed medically necessary. If the eligible injured person does not have an Identified Injury, your treating provider is required to obtain Pre-Certification of treatment, diagnostic tests, services, prescriptions, durable medical equipment or other potentially covered expenses as noted below:

1. Non-emergency inpatient and outpatient hospital care
2. Non-emergency surgical procedures
3. Extended Care Rehabilitation Facilities
4. Outpatient care for soft-tissue/disc injuries of the person’s neck, back and related structures not included within the diagnoses covered by the Care Paths.

5. Physical, Occupational, Speech, Cognitive, Rehabilitation or other restorative therapy or therapeutic or body part manipulation except as provided for identified injuries in accordance with Decision Point Review.
6. Outpatient psychological/psychiatric treatment/testing or other services
7. All pain management services except as provided for identified injuries in accordance with Decision Point Review
8. Home Health Care
9. Acupuncture
10. Durable Medical Equipment (including orthotics or prosthetics) with a cost or monthly rental in excess of \$100.00 or rental in excess of 30 days
11. Non-Emergency Dental Restorations
12. Temporomandibular disorder; any oral facial syndrome
13. Non-medical products, devices, services and activities, and associated supplies, not exclusively used for medical purposes or as durable medical goods, with an aggregate cost or monthly rental in excess of \$ 100.00 or rental in excess of 30 days, including but not limited too:
  - (a) Vehicles
  - (b) Modifications to vehicles
  - (c) Durable goods
  - (d) Furnishings
  - (e) Improvements or modifications to real or personal property
  - (f ) Fixtures
  - (g) Spa/gym memberships
  - (h) Recreational activities and trips
  - (i) Leisure activities and trips

### **Decision Point Review Pre-Certification Process**

On behalf of *GEICO* , Premier Prizm will review all treatment plan requests and medical documentation submitted. A decision will be rendered within three business days of receipt of a completed "Attending Provider Treatment Plan" form request with supporting medical documentation. If additional information is requested, the decision will be rendered within three days of our receipt of the additional information. In the event that *GEICO* or Premier Prizm does not receive sufficient medical information accompanying the request for treatment, diagnostic tests or services to make a decision, an administrative denial will be rendered, until such information is received. If a decision is not rendered within three business days of receipt of an "Attending Provider Treatment Plan" form, your treating health care provider may render medically necessary treatment until a decision is rendered.

Please note that the denial of Decision Point Review and Pre-certification requests on the basis of medical necessity shall be the determination of a physician. In the case of treatment prescribed by a dentist, the denial shall be by a dentist.

### **Voluntary Pre-Certification**

We encourage you to participate in a voluntary pre-certification process by bringing a treatment plan request form to your provider or have them contact us for all services requested. Premier Prizm will utilize nationally accepted criteria to authorize a mutually agreeable course of treatment. In consideration for your participation in this voluntary pre-certification process, the bills your provider submits, when consistent with the agreed plan, will not be subject to review or audit as long as they are in accordance with the policy limits, deductibles, and any applicable PIP fee schedule. This process increases the communication between the patient, provider and Premier Prizm to develop a comprehensive treatment plan with the avoidance of unnecessary interruptions in care.

## **Independent Medical Examinations**

Premier Prizm or *GEICO* may request an Independent Medical Examination. At times, this examination may be necessary to reach a decision in response to the treatment plan request by the treating provider. This examination will be scheduled with a provider in the same discipline and at a location reasonably convenient to the injured person. Premier Prizm will schedule the appointment for the examination within 7 days of the day of the receipt of the request unless otherwise agreed by the insured/designee to extend the timeframe. Medically necessary treatment may proceed while the examination is being scheduled and until the Independent Medical Examination results become available. Upon completion of the Independent Medical Examination, your provider will be notified of the results via fax or mail within three business days of the examination. A copy of the examining report is available to you, your designee or your treating provider upon receipt of your written request.

Premier Prizm will notify you or your designee and the treating provider of the scheduled physical or mental examination and of the consequences for unexcused failure to appear at two or more appointments. If you, the injured party, have two or more unexcused failures to attend the scheduled exam, notification will be immediately sent to you or your designee, and all the providers treating you for the diagnosis (and related diagnosis) contained in the attending physicians treatment plan form. This notification will place you on notice that all future treatment diagnostic testing or durable medical equipment required for the diagnosis and (related diagnosis) contained in the attending physicians treatment plan form will not be reimbursable as a consequence for failure to comply with the plan.

## **Voluntary Network Services**

Premier Prizm has established a network of approved vendors for diagnostic imaging studies for all MRI's and CAT Scans, durable medical equipment with a cost or monthly rental over \$100.00, prescription drugs and all electrodiagnostic testing, listed in N.J.A.C 11:3-4.5(b) 1-3, (unless performed in conjunction with a needle EMG by your treating provider). If you, the injured party utilize one of the pre-approved networks, the 30% co-payment will be waived. If any of the electrodiagnostic tests listed in N.J.A.C. 11:3-4.5(b) are performed by the treating provider in conjunction with the needle EMG, the 30% co-payment will not apply. In cases of prescriptions, the \$10.00 co-pay of *GEICO* will be waived if obtained from one of the pre-approved networks.

For *diagnostic tests* of MRI's and CAT Scans, the approved voluntary network that can be utilized is either *Atlantic Imaging* or *One Call*. Once a diagnostic test that is subject to pre-approval through Decision Point Review/ Pre-Certification is authorized, a representative of Premier Prizm will contact one of the two vendors and forward the information to them for scheduling purposes. A representative from the diagnostic facility will contact you, the injured party and schedule the test at a time and place convenient to them.

For *Durable Medical Equipment* with a cost or monthly rental over \$100.00, the approved network is *Progressive Medical, Inc.* Once a request for Durable Medical Equipment that is subject to pre-approval through Decision Point Review/Pre-Certification is authorized, a representative of Premier Prizm will contact Progressive Medical and forward the information to them. The equipment will be shipped to you, the injured party, from Progressive Medical 24 hours after the request is received.

When you are in need of *prescription* drugs, the approved networks are *MyMatrixx* and *Jordan Reese*. A pharmacy card will be issued that can be presented at numerous participating pharmacies. A list of participating pharmacies will be mailed to you once the need for a prescription has been identified.

For *Electrodiagnostic Testing*, the approved networks are *One Call* and *Atlantic Neurodiagnostic Group*. Once an electrodiagnostic test that is subject to pre-approval through Decision Point Review/Pre-Certification is authorized, a representative of Premier Prizm will contact one of vendors and forward the

information to them for scheduling purposes. A representative from the diagnostic facility will contact you, the injured party and schedule the test at a time and place convenient to you. When Electrodiagnostic tests are performed by your treating provider, in conjunction with a needle EMG, the 30% co-payment will not apply.

### **Penalty Notification**

Failure to submit request for Decision Point Review or Pre-Certification where required, or failure to submit clinically supported findings that support the treatment, diagnostic testing, or durable medical goods requested will result in a co-payment of 50%. This co-payment is in addition to any co-payment stated in the insured's policy.

If you do utilize a network provider/facility to obtain those services, tests or equipment listed in the voluntary utilization review program section, payment for those services rendered will result in a co-payment of 30% (in addition to any deductible or co-payment that applies under the policy) for medically necessary treatment, tests and equipment. Keep in mind that treatment which is not medically necessary is not reimbursable under the terms of the policy.

Any reduction shall be applied prior to any other deductible or co-payment requirement.

### **Assignment of Benefits**

Health care providers that accept assignment for payment of benefits should be aware that they are required to hold harmless you, the injured person or the insurance carrier for any reduction of benefits caused by the provider's failure to comply with the terms of the Decision Point/Pre-certification Plan. In addition, , **your treating provider** must agree to submit disputes to our Internal Appeals Process prior to submitting any disputes through National Arbitration Forum as per N.J.A.C. 11:3-5. Failure to comply with the Decision Point Review /Pre-Certification Plan or the requirements to follow the Internal Appeals Process prior to filing litigation including arbitrations will void any and all prior assignment of benefits under this policy. Should the assignee choose to retain an attorney to handle the Internal Appeals Process, they do so at their own expense.

### **Internal Appeal Process**

The Internal Appeal Process shall be utilized before filing arbitration.

#### ***All appeals concerning a Decision related to a Treatment Request***

Your treating provider's disputes must be submitted to our Plan administrator for reconsideration. If a request for medical services is not approved your treating provider can request a reconsideration by the Physician Advisor who rendered the decision (or a designated Physician Advisor in his absence) or by Premier Prizm's Medical Director. Appeals are to be submitted as follows:

1. For appeals regarding a decision related to a treatment request, notification to Premier Prizm, the Plan administrator needs to occur within 10 business days of the receipt of the decision in question. This appeal must be made in writing by fax, mail or by accessing the Internal Appeals Form on the web site, [www.PremierPrizm.com](http://www.PremierPrizm.com), at which point further documentation can be discussed with a physician advisor.
2. This appeal must contain your treating provider's signature and the reason for the appeal. The written dispute shall include, but not limited to, copies of all supporting documentation with reason for reconsideration. A telephone conference with the Physician Advisor or the Medical Director and the your treating provider is conducted within 10 business day of the receipt of the appeal. Premier Prizm's response to the appeal will be communicated to your requesting provider in writing by fax within ten business days of the receipt. An Internal Appeals Form can be accessed on web site at [www.PremierPrizm.com](http://www.PremierPrizm.com).
3. It may be determined than an Independent Medical Examination is necessary. If this is the case, the

appointment shall be scheduled within seven (7) calendar days of receipt of the appeal request unless the you agree to extend the time period. The examination shall be held in a location convenient to you with a **health care provider** of the same specialty as the treating provider.

4. Prizm's written response to the appeal will be communicated to the requesting provider by fax or mail within 10 business days of receipt of request or within 3 days following the Independent Medical Exam.

#### **Appeals Regarding any issue other than a Decision Related to a Treatment Request.**

All appeals which do not concern a decision related to a treatment request shall be submitted to Geico as follows:

Disputes must be submitted to our Plan administrator, Premier Prizm for reconsideration. Issues not related to a request for Decision Point Review or Pre-certification can include, but are not limited to, bill review or payment for services. This appeal must be signed by your treating provider and submitted in writing stating the issue being disputed along with supporting documentation. Premier Prizm's written response to this appeal will be communicated to your requesting provider by fax or mail within 10 business days of receipt of request. Appeals are to be submitted, in accordance with the plan as follows:

For any appeal or issue not related to a request for Decision Point Review or Pre-certification, (including but not limited to reimbursement) a treating provider who has accepted an assignment of benefits must submit a written request for Internal Appeals stating the issue in dispute along with supporting documentation at least 30 days prior to initiating arbitration. Should the assignee choose to retain an attorney to handle the Appeals Process, they do so at their own expense.

1. Written notice of the dispute and request for Appeal shall be submitted to GEICO via certified mail/ return receipt requested or via delivery mail service providing proof of delivery. Proof of receipt by us must be provided to GEICO, upon request.
2. Geico shall have 30 days from receipt notice and supporting documents or the statutory minimum pursuant to N.J.S.A. 39:6A-5(g), whichever is greater to resolve the dispute. During this time your provider shall cooperate with the investigation of the matter in question and negotiate in good faith with GEICO in an effort to resolve the dispute amicably.
3. After 30 days, if good faith efforts of both parties fail to bring resolution to the dispute, your provider or assignee may proceed to arbitrate the matter. Requests for dispute resolution may include a request for review by a Medical Review Organization. However, if a determination of benefits coverage has not been made or, if we contend that we do not owe coverage under this policy or that we are not required to provide benefits under this policy because of a misrepresentation of a material fact made by an insured, you or anyone else seeking coverage and/or benefits from us, then we shall, at our sole option, have the right to have that dispute resolved in either the Superior Court of New Jersey or by a dispute resolution organization.
  - a. If your provider or assignee retains counsel to represent them during the Appeal process, they do so at their own expense. No counsel fees or any other costs incurred during the Appeal process shall be compensable irrespective of whether the dispute is resolved on appeal or litigated.
  - b. Your provider or assignee agrees to hold harmless and indemnify Geico for any legal fees and/or costs awarded should your provider/assignee litigate any matter prior to fulfilling the Dispute Resolution requirements of the policy including utilization of the Internal Appeals process.

#### **Dispute Resolution Process**

If we or any person seeking Personal Injury Protection Coverage do not agree as to the recovery of Personal Injury Protection Coverage under the policy, then the matter shall be submitted to dispute resolution, on the initiative of any party to the dispute, in accordance with New Jersey law or regulation.

Any request for dispute resolution may include a request for review by a medical review organization.

The staff at Premier Prizm remains available to you and your doctor in order to assist with the Decision Point Review/Pre-Certification Process.

Should you have any questions or require any further information not available through the websites, don't hesitate to contact us or Premier Prizm.

Sincerely,

Government Employees Insurance Company