

**CIRMA** 2017-18

# Heart & Hypertension

## THE FEE IS NOMINAL COMPARED TO THE SAVINGS

Each year Connecticut municipalities pay many hundreds of thousands of dollars for heart and hypertension claims. Some claims are valid, others may not be; but they all should be managed as carefully as your other budget items.

CIRMA's Heart & Hypertension Claims Management program provides expert management services to its H&H members. Our claims experts identify the many expenses associated with these claims, then apply a rigorous claims validation and management process to reduce the costs of these claims.

## AN ACTION PLAN TO CONTROL H&H COSTS

What CIRMA's expert H&H claims management does for your organization.

- ✓ **CIRMA validates** Heart & Hypertension claims through an extensive review of each employee's complete medical history, confirming the date of the diagnosis and the employee's awareness of diagnosis.
- ✓ **CIRMA verifies** wages, **reviews** pension eligibility, and **identifies** possible benefit caps.
- ✓ **CIRMA provides legal defense** and representation at hearings. CIRMA provides **supporting documentation**, including verified condition and date of diagnosis, applicable benefit rate, spouse's name, and any benefits currently due.

- ✓ **CIRMA performs all claims management functions:** filing of all state forms, issuing of indemnity payments, reviewing and processing of medical bills through your group insurance carrier or through a CIRMA claims administrator, and calculating the appropriate loss reserves and annual budget amounts.
- ✓ **CIRMA provides strategic advice** and periodic **reports** to your management team on H&H claims.

“How much does your municipality spend on H&H claims?”

How much should you spend?”

# Heart & Hypertension Claims Management

## CIRMA Heart & Hypertension Members 2017-18

Berlin	Manchester	Stonington
Bloomfield	New Canaan	Thompsonville
Brookfield	New Haven	Fire District No. 2
Cheshire	New London	Torrington
Coventry	New Milford	Trumbull
Cromwell	Norwalk	Vernon
East Windsor	Plainfield	West Shore Fire District
Farmington	Plainville	Westport
Granby	Putnam Special Services District	Wethersfield
Greenwich	Simsbury	
Groton (City of)	South Windsor	
Madison		

*For more information, please contact Bruce Clinger, Claims Program Manager, at [bclinger@ccm-ct.org](mailto:bclinger@ccm-ct.org), or 203-946-3749.*



### CONNECTICUT INTERLOCAL RISK MANAGEMENT AGENCY

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