



Heart and 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 and Hypertension Claims Management program provides expert management services to its Heart and Hypertension 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 HEART AND HYPERTENSION COSTS

What CIRMA's expert Heart and Hypertension claims management does for your organization.

- ✓ **CIRMA validates** Heart and 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 Heart and Hypertension claims.

“ How much does your municipality spend on Heart and Hypertension claims?

How much should you spend?”



Heart and Hypertension Claims Management

CIRMA Heart and Hypertension Members 2021-22

*Self-insured member

Berlin	Madison	Simsbury
Bloomfield	Manchester	South Windsor
Brookfield	Meriden*	Stonington
Coventry	New Canaan	Torrington
Cromwell	New London	Trumbull*
Danbury	New Milford	Vernon
East Windsor	Norwalk*	Waterbury*
Farmington	Plainfield	Westport
Granby	Putnam Special Services District	Wethersfield
Greenwich*		

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