



Founded in 2015

Utilizing our massive data base of workers' compensation claims from 43 states and robust algorithms, Care Bridge International integrates machine learning with the human touch to forecast future medical exposure for life care plans. Our differentiated approach provides attorney with defensible solutions to meet compliance, mitigate costs and optimize claim results.

#### Data Driven Life Care Plans

Our Life Care Planners work with attorneys ensuring important medical issues are thoroughly addressed. During negotiations our expert testimony will highlight the facts based on big data analytics.

Care Bridge's certified Life Care Planners compare volumes of catastrophic injury data to accurately analyze machine learning probabilities for better claimant outcomes. Understanding what is at stake for the claimant and backed with robust data our Life Care Planners detail current and future needs with associated costs that show reasonable and probable care based in science rather than subjective opinion.

Care Bridge AI Approach	Conventional Approach
Robust Claims Data Warehouse	No Data Warehouse
Standardized Medical Codes & Processes	No Standardization
Reproducible	Non-reproducible Interpretations Differ
Reduces & Eliminates Human Errors	At Risk for Human Errors
Measurable, Analysis	Not Measurable, Unable to Analyze

## Medical Forecasting/Reserving

Analytic-Powered Outcomes® technology forecasts medical treatment and costs in minutes. Care Bridge's professional team provides comprehensive medical forecasts by identifying red flags with dynamic data algorithms. The algorithms are based on over 1 billion claims transactions, evidence-based medical treatment guidelines, deep clinical domain knowledge and pricing forecasts with zip code precision.

#### **Case Study Results**

A recent plan completed at Care Bridge illustrates the power of experience and data. It represents a confidential claimant and a preventive plan intended to minimize

complications and maximize functional potential. Medical services pricing is geographically specific. Data includes 3,531 identifiable claimants with a closed patellar fracture since 2005.



Total Savings: \$536,054.28

#### Win Mass Tort Claims

Mass tort claims have unique challenges. It is likely the experts' opinions will differ about the medical treatment and the cost for treatment. In a global mass tort settlement, Care Bridge found 162 similar exposure claims in our Analytic-Powered Claims Database® and zero incidence of organ failure.

#### **Plaintiff Findings**

- \$1-\$1.5M per claimant in medical damages
- Total Medicare Set Aside Damages: \$8,750,000

#### **Care Bridge Results**

- \$24,000 \$46,000 in care depending on co-morbid variables
- **Total Savings**: \$8,505,000 (Saving Over \$1 million per claim)

With the power of our data, attorneys present proven and accurate facts to eliminate arguments in settlements.

### **Actuarial Endorsement**

The 2020 actuarial report concluded: The Care Bridge model performed well using an accepted method for evaluating the accuracy of predictive models. It also stated the model can be an advisory tool for more optimal claims adjusting.

## **Award-Winning Solutions**

The company is a Business Insurance 2018 Innovation Award winner, recognized for innovative products and services designed for professional risk managers. The winners were selected by an independent panel of risk managers.



## Medicare Secondary Payer (MSP) Compliance

#### Mandatory Section 111 Reporting

No need to see if the Provide Accurate Information Directly Act or PAID Act (S.1989/H.R. 1375) passes. Care Bridge already secures the Medicare Part D and/or Medicare Advantage Plan eligibility with the specific plan information in minutes to inform our clients immediately of these exposures whether we act as our clients MMSEA Section 111 reporting agent or not.

#### Medicare Set-Asides (MSAs)

Care Bridge clinically supported and defensible MSAs are approved at less than half the industry average. We produce MSAs rapidly and accurately, and identify medical cost factors that help reduce the final cost of the claim.

## Quadralateral Approach Intelligent Dashboard Data Expertise People Insight **Technology Process** Lean Process Automation

#### **Conditional Payments**

With an integrated approach to MSP, our clients have assurance that all steps in the process are adequately addressed to avoid penalties or interest payments. Our experts determine eligibility for Medicare and Medicare Advantage Plans instantly and negotiate appropriate Conditional Payment amounts quickly with 70% savings or more.

# COVID-19 Medical Exposure Data Available Now!

During these unprecedented times, Care Bridge is offering its FREE Analytic-Powered COVID-19 calculator. Using state specific fee schedule pricing, the calculator provides understanding to medical costs associated with a COVID-19 diagnosis for Workers' Compensation claims.

Along with the free COVID-19 calculator, our suite of COVID-19 Services includes the ONLY machine learning medical forecasts in the marketplace. Our clinical experts deliver fast, easy and convenient results with dashboard analytics for future measuring and monitoring of your COVID-19 claims.

### Visionary Leadership

### Deborah Watkins, Founder and Chief Disruption Officer

A former CEO of the largest Medicare Secondary Payer and medical forecasting program, internationally, Deborah worked closely with the Centers for Medicare and Medicaid Services (CMS) as the first reporting agent, beta testing from 2008-2012. Under her leadership, the company received the 2010 Oracle Titan Award and Gartner 1to1 CRM Silver Award for technology implementation of an enterprise analytics platform. In response to underwriting demands, she collaborated with the National

Council on Compensation Insurance (NCCI) to produce "Medicare Set Asides and Workers' Compensation" presented at the 2014 Annual Issues Symposium and September 2014, Research Brief. She has a Masters in Healthcare Leadership (MBA/MPH) from Brown University and a (MSN) Master of Science in Nursing. Deborah is an experienced clinician and insurance executive, having spent her career managing complex medical claims for large carriers, integrating technology, and evidenced based clinical and technical processes.

### Christopher Frankland, Chief Innovation Officer

Deeply immersed in the world of InsurTech and intelligent automation, Chris focuses on innovative solutions that leverage people, process, technology and data to redefine and elevate the customer experience across the Health and Insurance domain. Customer and Digital Experience obsessed, Chris is an expert on the implementation of insurance solutions that incorporate chatbots, robotic process automation, blockchain and cognitive technology. Chris is a regular mentor with the

Global Insurance Accelerator program, Hartford InsurTech Hub and OnRamp, as well as a frequent speaker at industry events, internationally. Chris holds a computer science and history degree from Brunel University London and is Six Sigma Certified.

## Experience Counts

Innovative people with a passion to deliver high-quality results have built the organization into a growing healthcare technology company to provide the highest level of service to its clients.

205 years of clinical and claims experience

years in specialized technical skills and innovation in data analytics

#### Discover More

Interested in learning more about our transformational approach to claims which will enable and empower you to maximize results and achieve BIG wins for settlements? Contact us!



