

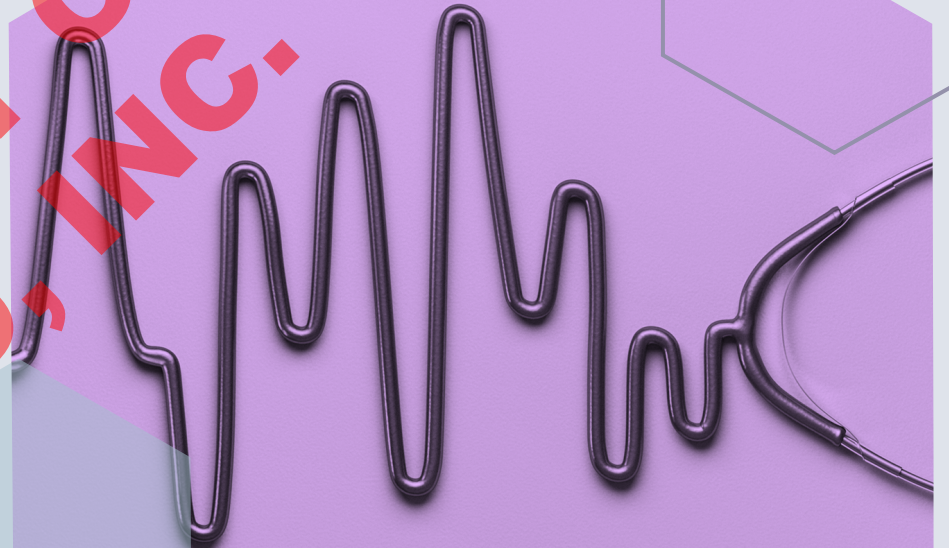
◀ FRASCO® training

Health Check

Conducting Lawful
Medical Canvasses

APPROVED BY:
CEUInstitute

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Legal Disclaimer



Frasco Investigators are:

- ✓ HIPAA trained and certified
- ✓ Licensed to conduct investigations
- ✓ Aware of each state's policies

Information obtained improperly by other parties may not be usable in litigation as evidence. Frasco understands state laws and abides by them, protecting clients' interest.



What is a Medical Canvass?



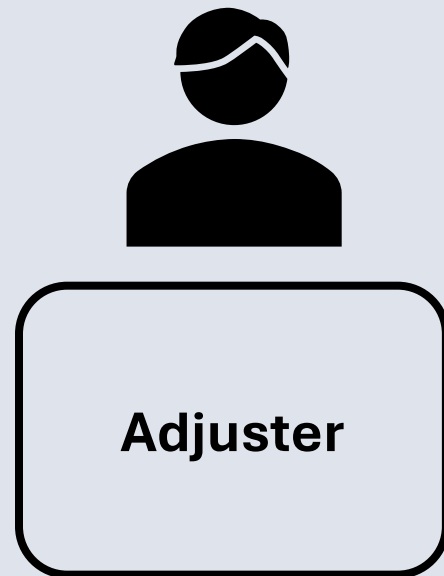
**Database Search:
12 Facilities
Closest To
Subject's
Residence**

**Identify
Existence
of Medical
Records**

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Who is legally allowed to conduct a claim investigation?



Frasco does not pre-text; not necessary.

Is it Legal to Make Treatment Inquiries?



Most states do not require a SMA to release treatment history.

It is illegal to obtain records without an SMA.

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Why a SMA is not a prerequisite for most facilities during a canvass?



Rules vary by state and facility.

Only inquire about interaction, not obtaining records.



**HIPAA
Compliant**

Health Insurance Portability & Accountability Act of 1996:

Provides data privacy & security provisions for safeguarding medical information.

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HIPAA Compliant

Information is only obtained
related to:

- ✓ Dates of Treatment
- ✓ Hospital Admission, Outpatient,
Emergency Room Admission
- ✓ Prescribing Physicians

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HIPAA Compliant

Information is NOT obtained
related to:

- ✓ Treatment Rendered
- ✓ Diagnosis
- ✓ Future Treatment Plans

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Why might you want
to assign a medical
canvass?

Let's talk about
triggers.

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Triggers for Assigning



Triggers for Assigning

Injuries Early in Shift

Injuries Following Time Off

Injuries within first 60 Days of Employment

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Submitting a Medical Canvass Referral



Date of Loss



ID Information (DOB, SSN, Address)



Description of Loss / Injuries

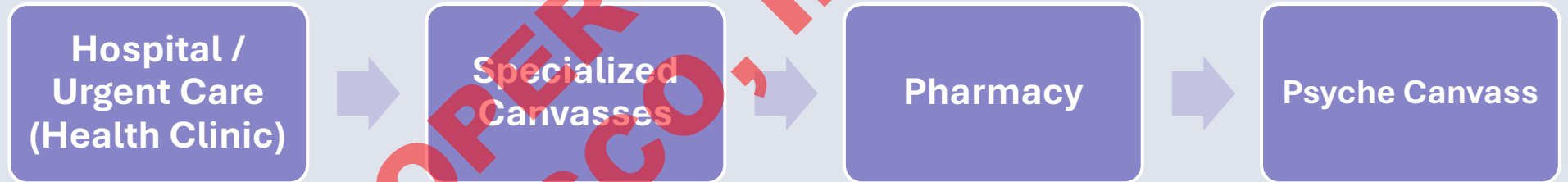


Red Flags / Concerns

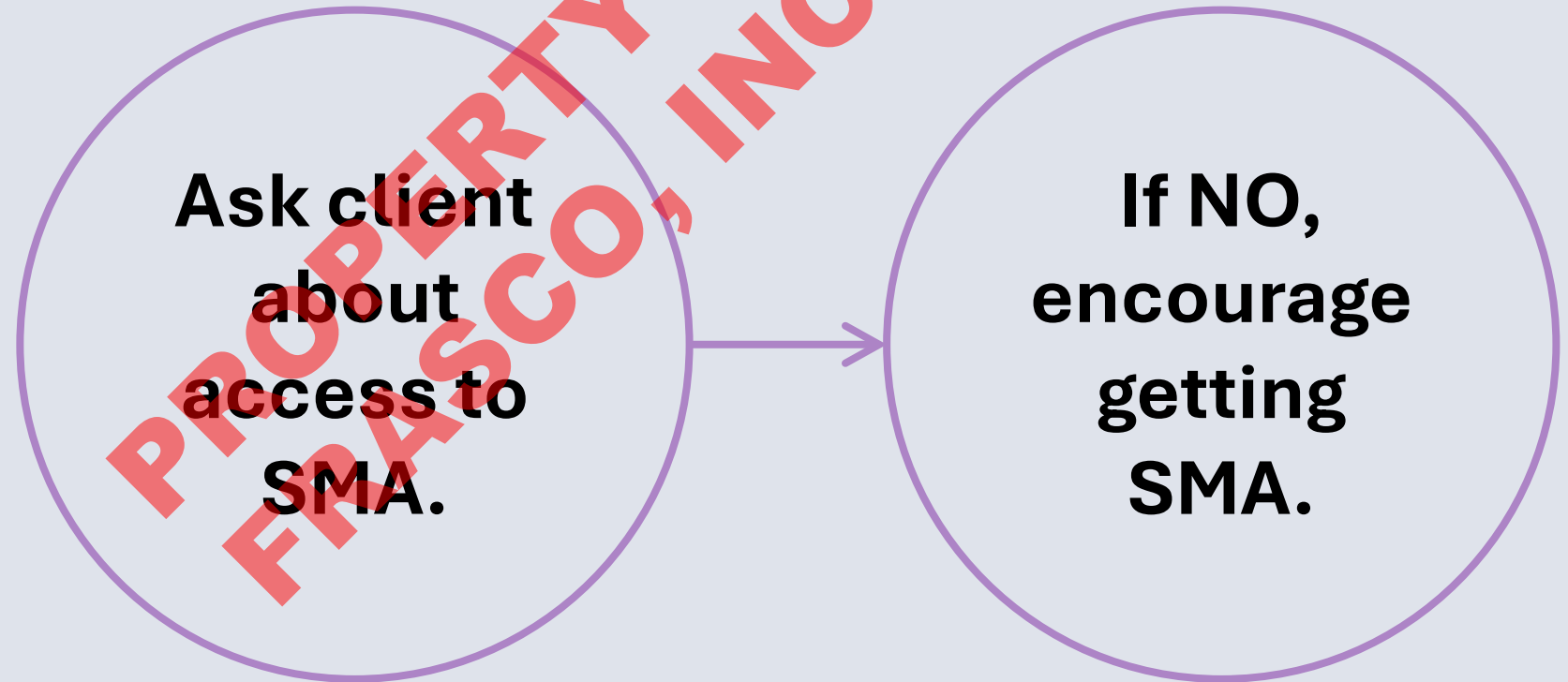
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Canvass Types



Post-Assignment Reception For Initial Canvass



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Specialized Canvasses



**Provides an Expanded
Picture of Subject's Medical
Treatment and Level of
Activity**



**Focuses on Most Likely
Provider Type(s) Based on
Injury**

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Specialized Canvasses

Imaging

Pain Management

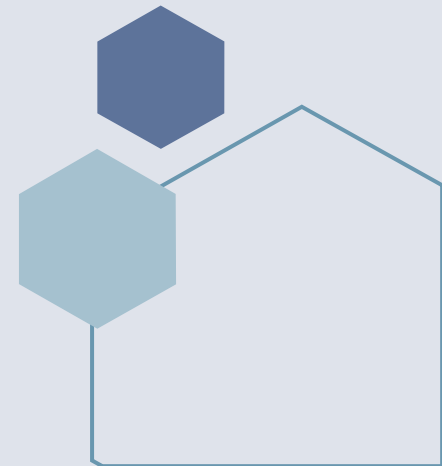
Chiropractors

Orthopedic

Neurologist

Physical Therapy

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Specialized Canvasses

Occupational Therapy

Sports Therapy

Dentists

Cardiologists

Primary Care Physicians

Oncologists

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Specialized Canvasses

Ear, Nose, Throat

Urologists

Clinical Laboratories

Dialysis

Podiatrists

Gyms / Health Clubs

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Is it possible to canvass
virtual medical treatments?

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BetterHelp

Step 1: Complete questionnaire

Through either the desktop or mobile app, you will be required to complete an automated questionnaire before using BetterHelp's services. This questionnaire will identify your needs and the type of therapy you're interested in (i.e. therapy for depression, anxiety, or addiction).

Step 2: Fill out the registration form

After completing the quiz, you may put in your information, including name and email. You may use an alias or nickname if you'd like to remain anonymous to your therapist.

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How is my privacy protected?



We take your privacy and confidentiality seriously. We have built state-of-the-art technology, operations, and infrastructure with the goal of protecting your privacy and safeguarding the information you provide. It is important for us that you know exactly how your privacy and confidentiality is treated, for more information see our [Privacy Policy](#).

However, here are some things it might helpful for you to know:

- Everything you tell your therapist is confidential.
- We don't cooperate or work with any insurance companies so nothing needs to be shared, reported or filed with them.
- You can always click the "Shred" button next to each message that you've sent so it will no longer show in your account.
- All the messages between you and your therapist are secured and encrypted by banking-grade 256-bit encryption.
- Our servers are distributed across multiple Tier 4 AWS Data Centers for optimal security and protection.
- Our browsing encryption system (SSL) follows modern best practices.
- Our databases are encrypted and scrambled so they essentially become useless in the unlikely event that they are stolen or inappropriately used.

If you wish for any of your information or records to be released to a third party, please let your therapist know. Your therapist will send you an authorization form that you will need to fill and sign before your information can be released.




What's included
in a standard
Medical Canvass
report?

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The Canvass Report





DECIDE WITHOUT DOUBT™
www.frasco.com
877-372-7261

CLIENT INFORMATION	CASE DETAILS	FRASCO FILE
Mr. John Smith ABC Insurance Company P.O. Box 321 New York, NY 10001	In Re: Doe, Jane Claim: AB123 DOL: 4/XX/2016	Report Date: December 26, 2018 File #: 2222222-JN27 Service Line: Research Report Type: Final

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INVESTIGATION MANAGER:	Amie Rausch
PHONE NUMBER:	877-372-7261 Ext 382
EMAIL ADDRESS:	arausch@frasco.com

This report will conclude our activities in the above referenced matter.

ASSIGNMENT:

It was requested that we conduct a medical canvass on Jane Doe, who is alleging a right leg injury. Specifically, it was requested we determine what hospitals, imaging, orthopedic, pharmacies and urgent care centers Jane Doe has visited in the past.

INVESTIGATION SUMMARY:

Information provided by your office with this assignment indicated that Jane Doe has been associated with the address of 543 Main Street, Temecula, California 92592. Her date of birth was provided as January 1, 1986 and her Social Security Number was provided as 123-45-XXXX (redacted for this report).

Using the above information, we searched various hospitals, imaging, orthopedic, pharmacies and urgent care centers within a reasonable radius from the provided address for any information pertaining to the subject. Based upon the results of our research, we developed the following information:

Canvass Type	Queries	Records Located	Red Flag Activity Noted
Hospital	12	Yes	N/A
Imaging	12	Yes	Treatment within 60 days preceding date of loss
Orthopedic	12	No	N/A















48 480055 * 42 240087 * CA 98 6277 * CT 2 2084 * DC 203884 * IL 4 220875 * IN 3337 * LA 22740000 * MI 20230000 * MN 3 2227 * MO 246-488 * NE 220085 * NY 2202262627 * OH 222 * OK 222 * PA 222 * RI 222 * SC 222 * TN 222 * TX 222 * VA 222 * WI 222 * WY 222 * 48 480055 * 42 240087 * CA 98 6277 * CT 2 2084 * DC 203884 * IL 4 220875 * IN 3337 * LA 22740000 * MI 20230000 * MN 3 2227 * MO 246-488 * NE 220085 * NY 2202262627 * OH 222 * OK 222 * PA 222 * RI 222 * SC 222 * TN 222 * TX 222 * VA 222 * WI 222 * WY 222 * 48 480055 * 42 240087 * CA 98 6277 * CT 2 2084 * DC 203884 * IL 4 220875 * IN 3337 * LA 22740000 * MI 20230000 * MN 3 2227 * MO 246-488 * NE 220085 * NY 2202262627 * OH 222 * OK 222 * PA 222 * RI 222 * SC 222 * TN 222 * TX 222 * VA 222 * WI 222 * WY 222

- Investigation Summary:
 - Investigative Findings
 - Canvasses by Type
 - Records Located
 - Red Flags Identified

- Linear Treatment History:
 - Treatment Chart Relative to DOL

- Canvass Results Detail:
 - Providers with Records
 - Providers Requiring Signed Authorization
 - Providers Without Records



-  Subject's address
-  Kaiser Permanente Temecula
-  Palomar Medical Center
-  Mission Hospital
-  Health Scan Imaging
-  Advanced Imaging
-  Valley Radiology Consultants
-  Scripps Outpatient Imaging
-  CVS Pharmacy
-  Vons Pharmacy
-  Walmart Pharmacy
-  Inland Urgent Care
-  Temecula 24 Hr Urgent Care
-  U.S. HealthWorks UC

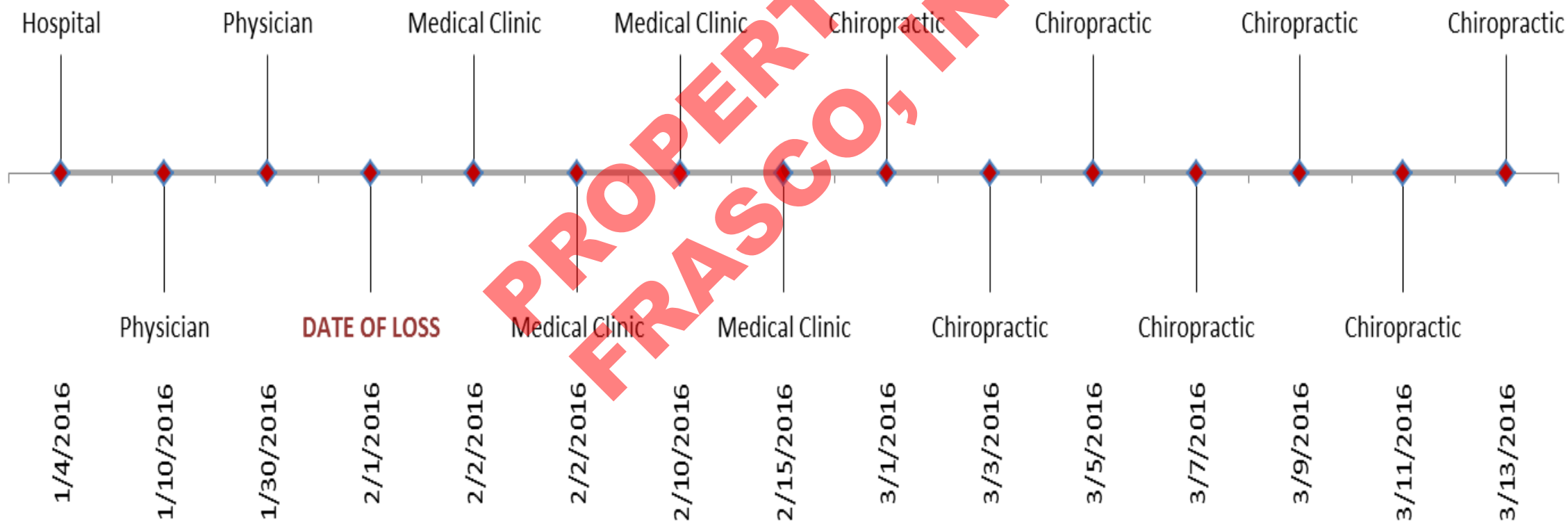


Treatment Map



Key Differentiator: Treatment History

Treatment History



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With our findings,
we help you to
identify the
following red flags.

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Treatment-Related Red Flags

Rendered Over Weekend Preceding D.O.L.

Within 15, 30, 60 Days Preceding D.O.L.

Many Interactions Preceding D.O.L.

Many Interactions Post-D.O.L.

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Treatment-Related Red Flags



Provider Has Info Not Matching Claim (DOB, SSN, Address)



Provider in Excess of 50 Miles (Closer Providers Exist)



Treatment at 2+ Facilities on Same Day



Prescriptions Filled at Several Pharmacies

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Next Steps After Initial Canvass

1

Procure
Relevant SMA

2

Resubmit to
Facilities That
Did Not
Disclose

3

Submit to
Facilities to
Obtain
Records

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What You Might Find



Medical History Relevant to Your Claim



No Medical History



Different Version of Events



Overtreatment and Drug Seeking / Behavior Patterns

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Using the Information



More Informed Claim Decisions



Potential Claim Cost Savings



Evidence of Potential Fraud

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Let's take a look
at a case where
a medical canvass
proved to be a
critical
investigative tool.

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Case Study – The Situation

47-year-old claimant alleges the following due to a workplace accident from April 2021:



Cognitive Issues

Neck + Back Pain

Memory Loss

Anxiety

Hallucinations

Bloating

Client Remarks:

Believes there is a history of injuries since 2010

Case Study – The Results

Medical Canvass Included:

Searched for Subject in all name variations & in all counties of residence (past 10 years).

Hospitals

Pharmacies

Urgent Care Centers

Medical Canvass Findings:

Frequently visits a pharmacy in county of residence

Regular treatments include neurology and psychiatry

Appointment dates & records indicate activity has been consistent in last 10 years

Why Medical Canvasses are a Crucial Part of Your Overall Investigative Strategy?



Cost-Effective



Quick Turnaround



Simple Compensability Triage

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