

 FRASCO® training

The Medical Deep Dive

METHODS FOR COMPLETE INFORMATION GATHERING



APPROVED BY:
CEU Institute

Medical Canvassing: Purpose & Legal Foundations

What Is Medical Canvassing?

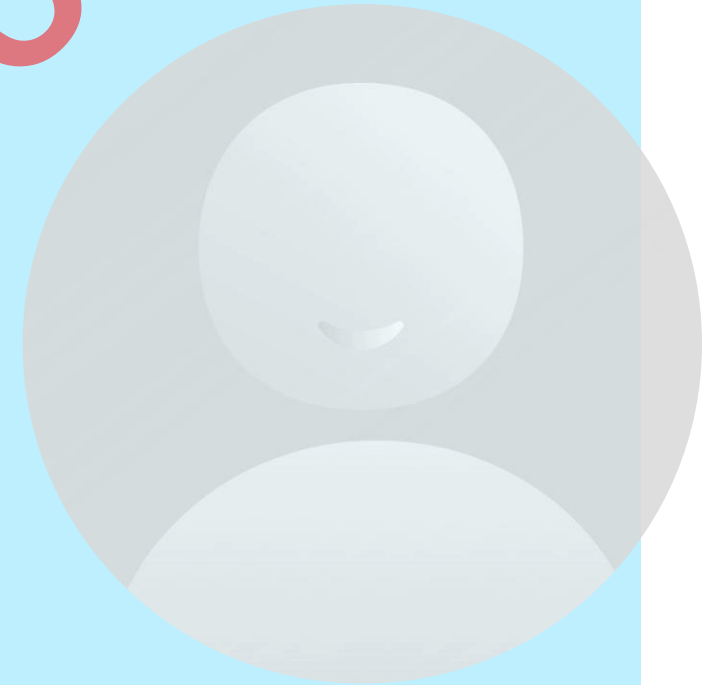
Purpose of Medical Canvassing

Legal & Regulatory Framework

Medical Authorization Requirements

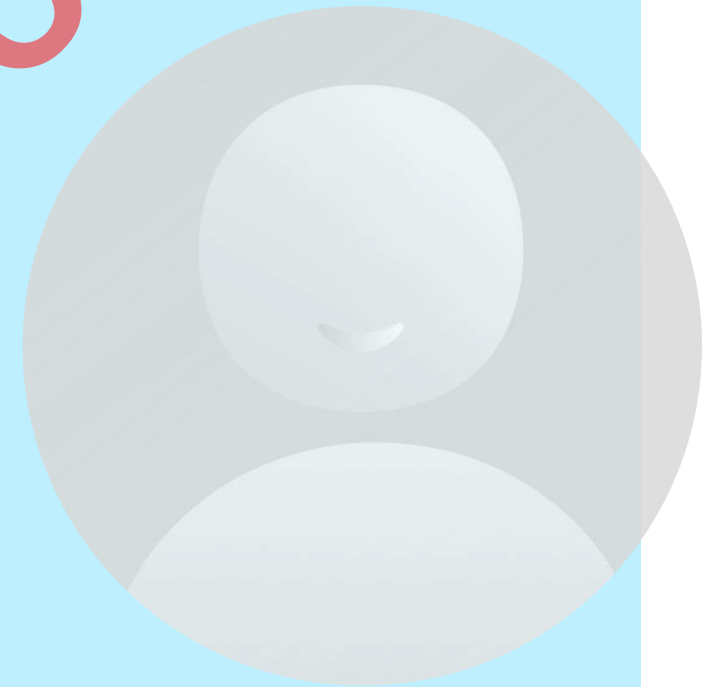
HIPAA & Privacy Safeguards

Ethical Standards: No Deception or Pretexting



HIPAA / PII Disclaimer

This training includes medical canvassing as part of insurance investigations and is conducted in full compliance with HIPAA, applicable state laws, and facility-specific privacy requirements. Without a valid medical authorization, investigations are limited to non-sensitive information, avoid any deception or pretexting, and ensure all PII is securely handled and shared only with authorized parties for legitimate claim purposes.



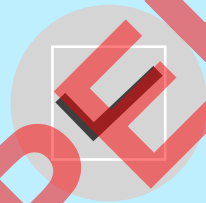
Typical Information Gathered from a Medical Canvass



Facility Records



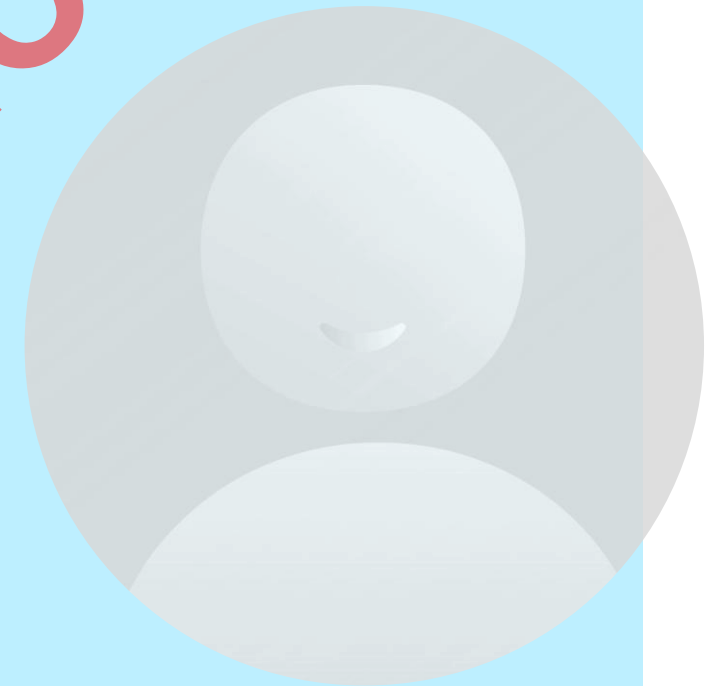
Treatment History



Record Availability

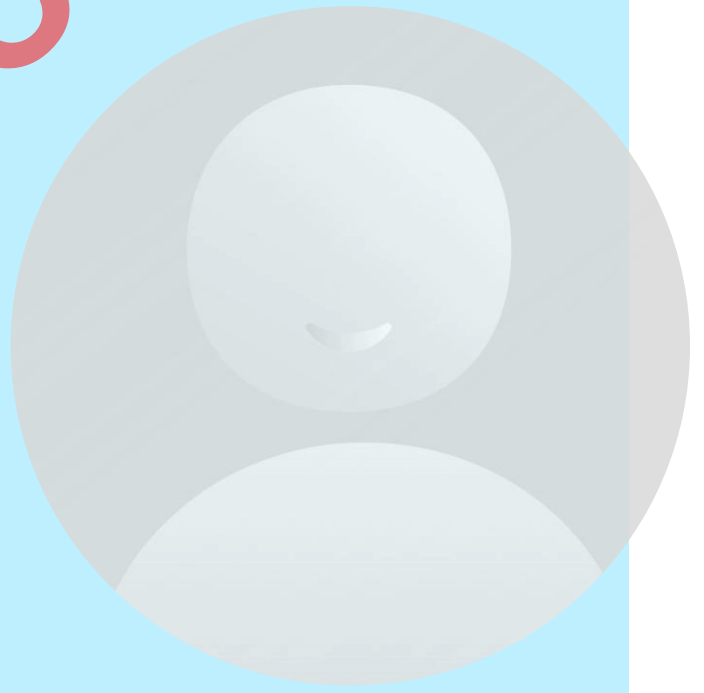


Red Flags or Notable Findings



Triggers & Red Flags for Medical Canvassing

High Claim Exposure	Undisclosed Medical History	Insufficient Treatment Documentation
Prior Claims or Injury History	Activity Inconsistent With Reported Injury	Injury Severity Discrepancies
Conflicting or Unwitnessed Claims	Corroborating Investigative Findings	Work Comp Timing Red Flags

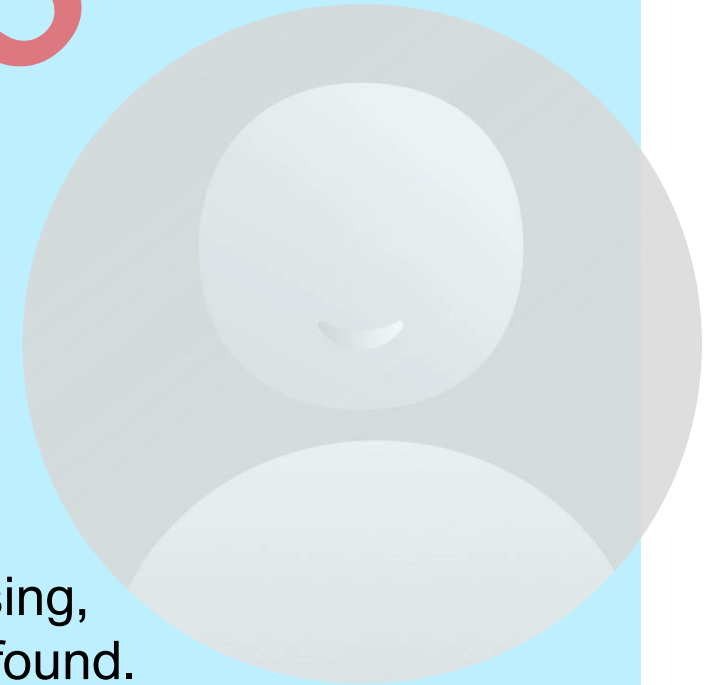


Information Needed for Effective Canvassing

Critical data to provide:

- Date of loss (for timeline analysis)
- Identification details (DOB, SSN, address)
- Description of loss/injuries
- Specific red flags or concerns

Signed medical authorization: Not always needed for canvassing, but essential for obtaining full records if relevant information is found.



Types of Canvases & Special Considerations

Standard Medical Canvases

Specialized Provider Canvases

Pharmacy Inquiries

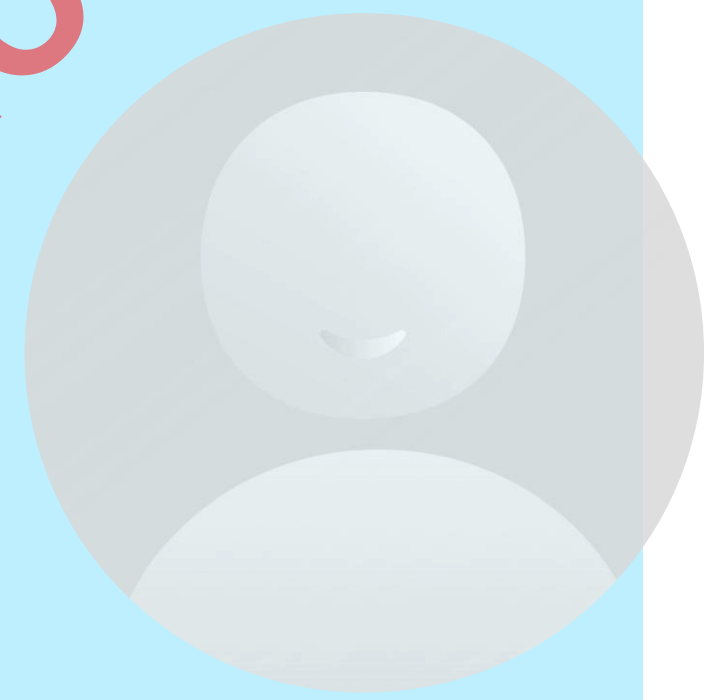
Behavioral Health Providers (Authorization Required)

Expanded Specialty Providers

Gyms & Activity Verification

Telehealth & Virtual Care Records

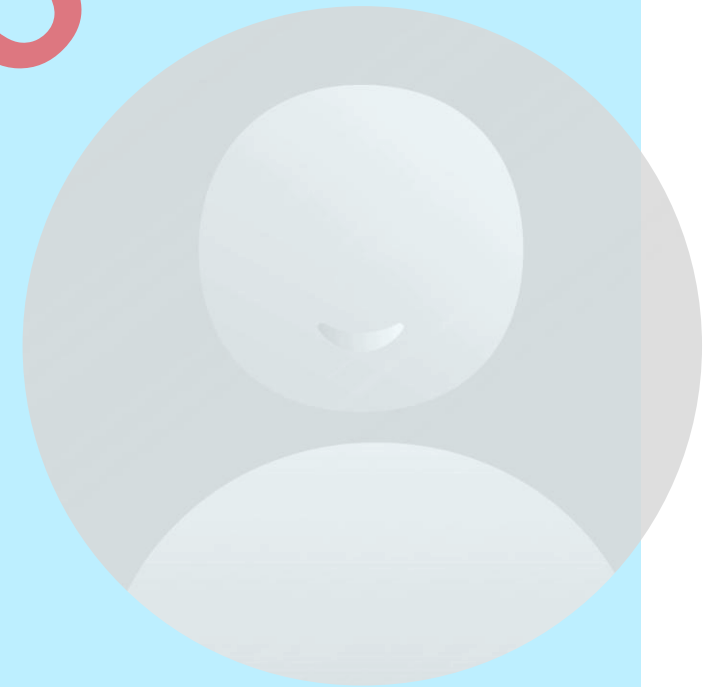
Canvassing Limitations & Exceptions



Reporting & Visualization

Investigation summary should include:

- Types of canvases conducted
- Facilities with/without records
- Facilities requiring signed authorization
- Timeline visualization (pre- and post-loss treatment)
- Map of canvassed facilities
- Identification of red flags (e.g., treatment before date of loss, provider distance, multiple providers/pharmacies)



Report Sample: Canvass Types

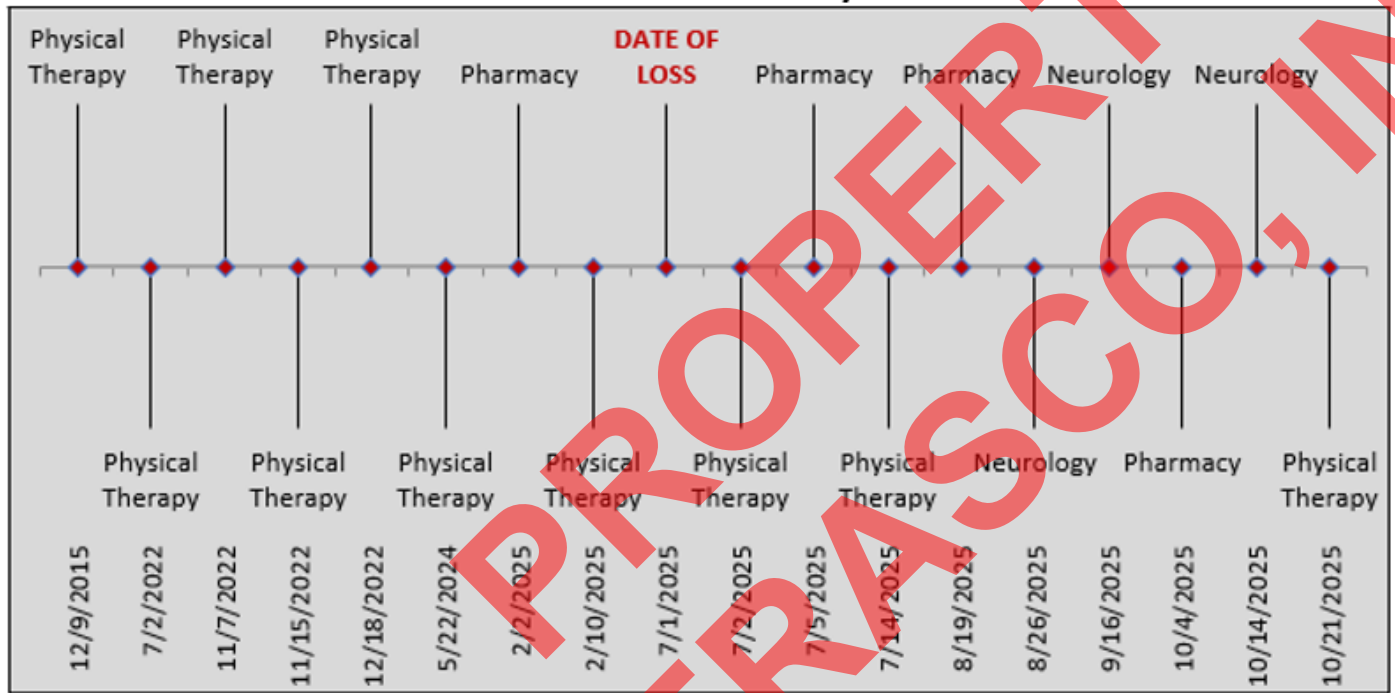
Canvass Type	Number Canvassed
Hospital	8
Physical Therapy	10
Chiropractor	10
Neurology	10
Pharmacy	10



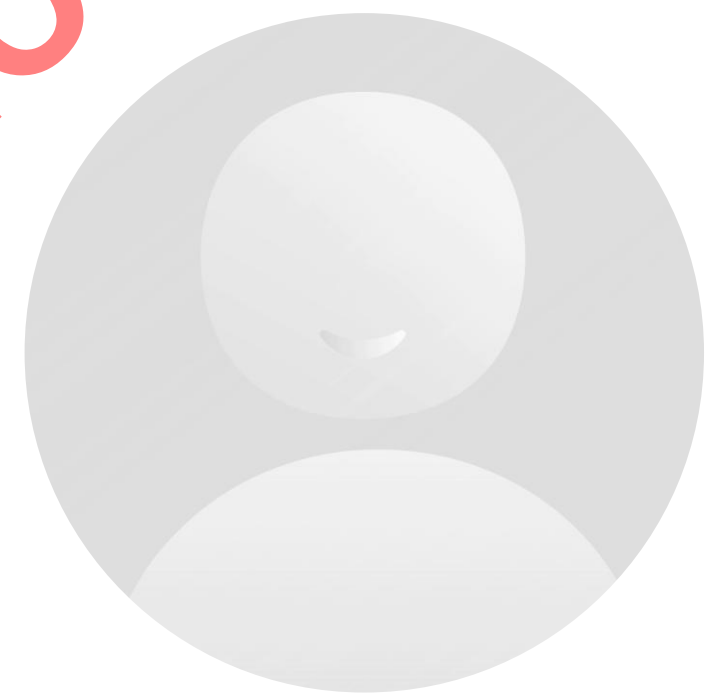
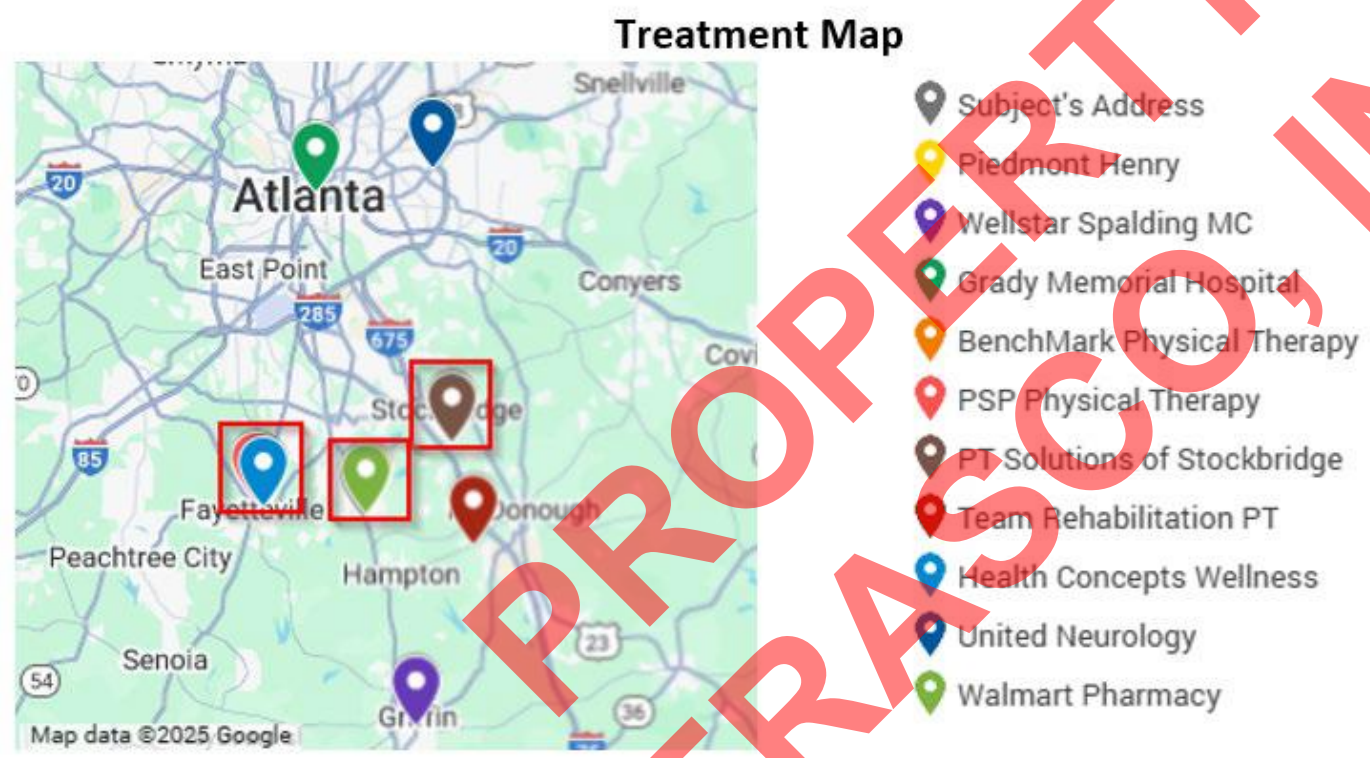
PROPERTY OF FRASCO, INC.

Report Sample: Timeline

Treatment History



Report Sample: Treatment Map



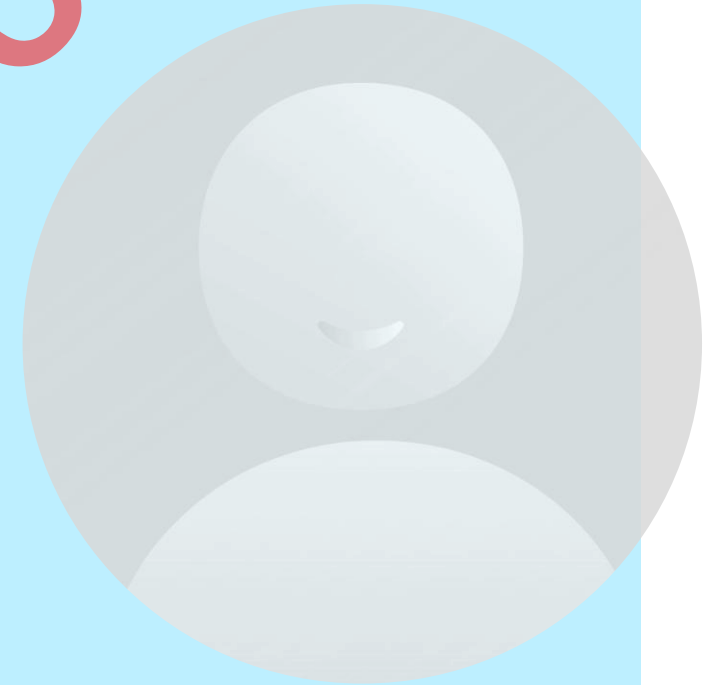
Facility Types



Case Study: Auto Claim



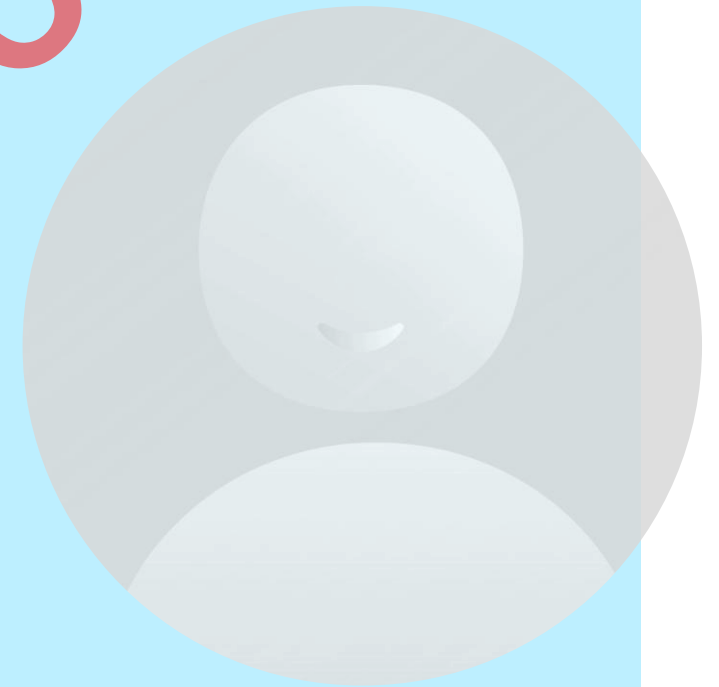
- Longstanding lumbar/neck issues uncovered
- Pre-accident MRIs + pain management treatment found
- Pharmacy interactions revealed opioid use predating loss
- Prior chiropractic care contradicted claimant's statement
- Canvass allowed examiner to separate pre-existing from accident-related complaints



Case Study: Work. Comp. Claim



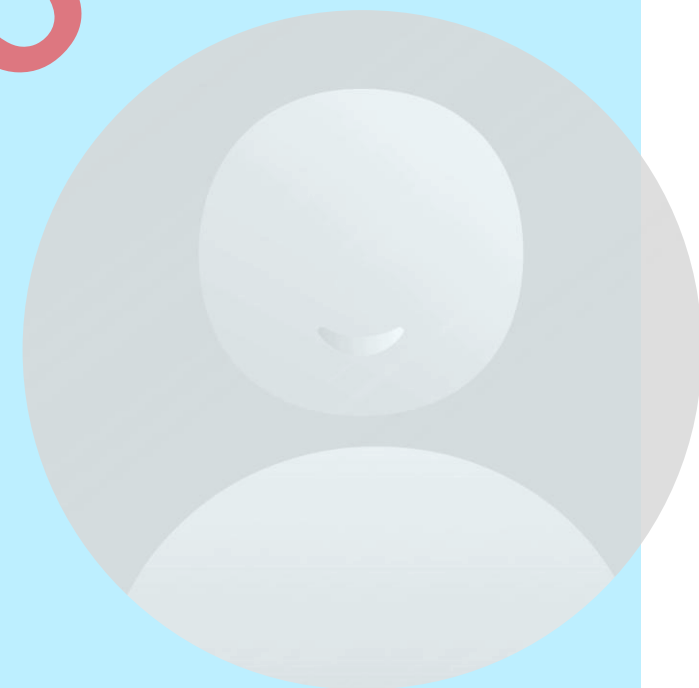
- Pre-existing meniscus tear discovered
- Imaging and PT treatment occurred before DOL
- Claimant gave different versions of events
- Gym activity contradicted claimed disability
- Canvass prevented unnecessary surgery authorization



Case Study: Liability Claim



- Chronic hip & back conditions pre-dated incident
- Long term PT + pain mgmt. history discovered
- Neurology notes confirmed unsteady gait prior to fall
- Pharmacy findings consistent with chronic pain history
- Canvass clarified causation vs. aggravation, reducing claim value

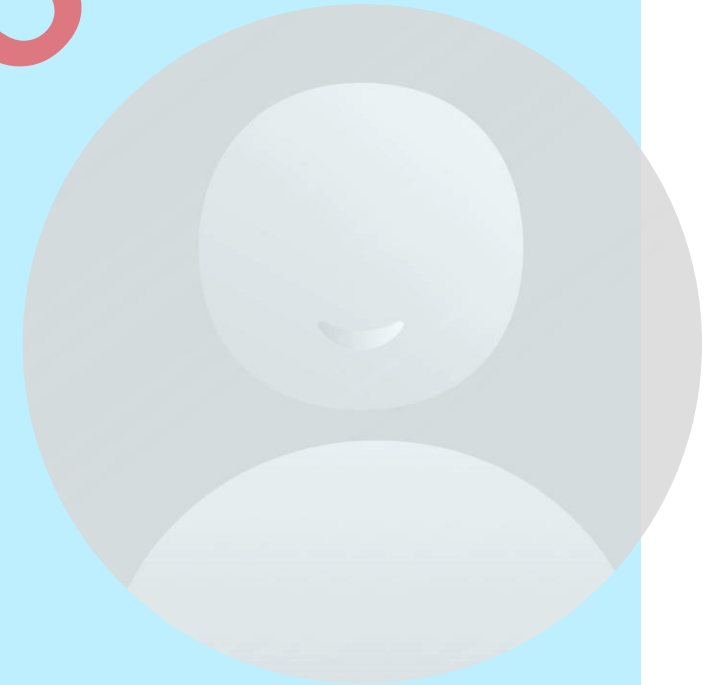


How Other Investigations Can Lead to a Medical Canvass

Surveillance

Backgrounds

Social Media

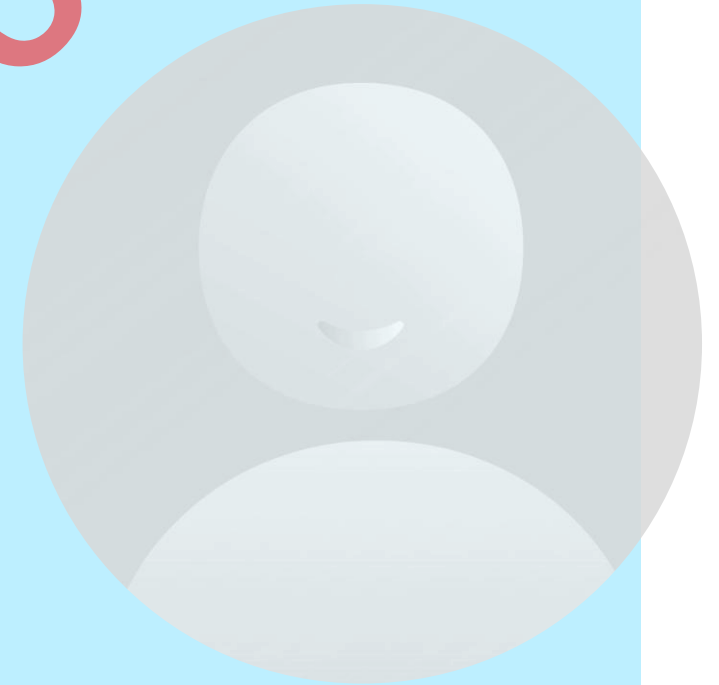


How Other Investigations Can Lead to a Medical Canvass

Claim Investigations

Field Interviews & Statements

Asset & Employment Checks

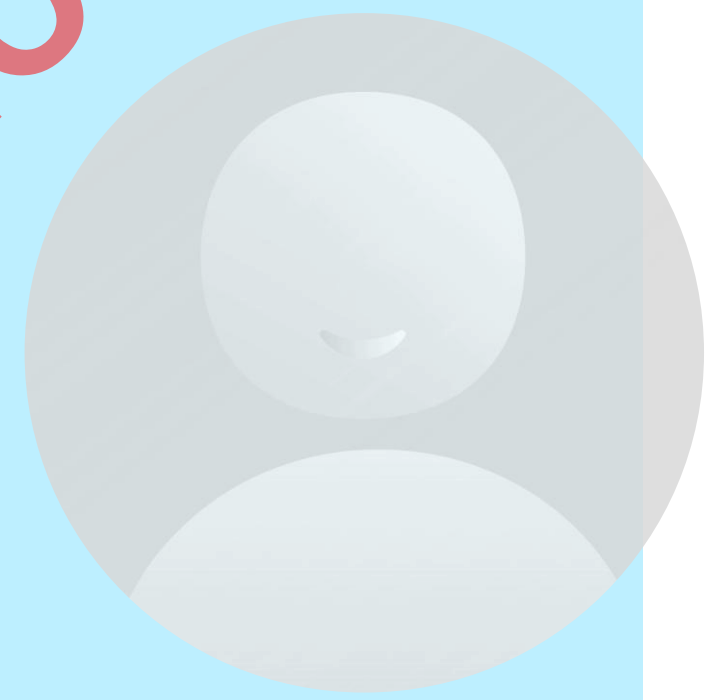


How a Medical Canvass Can Lead to Other Investigations

Discovery of Undisclosed Treatment

Evidence of Fraud or Misrepresentation

High Frequency or Pattern of Treatment



How a Medical Canvass Can Lead to Other Investigations

Missed Appointments or Declined Services

Identification of New Providers or Locations

