

# Quality Review Tips!



QR Tips November 5, 2022

## AP Contacts Why and When?

### Why:

*AP contact is a critical part of any disability insurer (Carrier) claim review. These steps facilitate a thorough and timely review of an individual's application for disability benefits, with mandated due diligence for obtaining as much information as possible from the treating providers.*

- Carriers look for a discussion between yourself and the AP on your respective opinions of the claimant's functional capacity and the evidence to support each. Points of agreement/ disagreement should be thoroughly explored. The purpose is to present and understand one another's conclusions allowing the AP the added opportunity to support his/her opinion directly.
- Carriers look for consultants to pose questions to the AP regarding the claimant's symptoms, the providers findings and treatment as it relates to the claimant's functional status and prognosis. Questions regarding treatment need to be approached from the perspective of acceptable standard of care.
- Carriers may not have received the records they have requested to fully understand the claimant's status. A call from a peer provider often leads to gaining additional information (missing OVN's/ exam findings). Note: It is acceptable to present information you have that the AP may/may not have (e.g., video surveillance)

### When:

The Referral AND the Specifications are both key to determining when you need to call any given AP in any case. *Note: We have heard your interest for us to state need for an AP call in each case referral email. The amount of detail to be considered for each Carrier's unique requirements unfortunately makes this impractical right now. We will continue to look for ways to make this easier.*

- Individual Carrier Specifications detail their distinct requirements and define the circumstances under which you should call, the necessary number of attempts to be made, as well as specific documentation to include in your report. Specifications are constantly in flux as Carriers adjust their individual expectations based on their unique business needs. These documents have all been recently updated to cite the key points for the specific Carrier at the start of the document. The referral from the Carrier should note Attending Physician(s) to be contacted, if applicable. Please reach out to

[referralteam@bbabsebce.com](mailto:referralteam@bbabsebce.com) if AP names and or numbers are not provided or incorrect.

- If there is no AP contact information provided on the referral, then AP calls are not applicable.
- AP contact information on the referral may be provided when a letter (not a call) is required. Always check the particular Client/ Carrier Specifications

**PLEASE NOTE:**

Due to security and privacy purposes, currently **only telephone communications** are approved between consultants and treating for direct case discussions. Emailing and/or texting with an AP is not permitted.

**\*\*\* Contacting the AP without direct authorization to do so may present legal concerns for the Carrier. \*\*\* If you are ever unsure about making an AP call, please check with a Brown & Brown QR team member. \*\*\***

Look for our next tip in the upcoming weeks.

We hope this has been helpful and we welcome your feedback and questions.

Thank you,

The QR Team

Bobbie      [bahern@bbabsence.com](mailto:bahern@bbabsence.com) 207-747-4311  
Julie        [jmatula@bbabsence.com](mailto:jmatula@bbabsence.com) 207-747-4314  
Tracy        [Tbassett@bbabsence.com](mailto:Tbassett@bbabsence.com) 207-747-4342  
Robin        [rthatcher@bbabsence.com](mailto:rthatcher@bbabsence.com) 207-747-4323  
MaryAnne   [mtranfaqlia@bbabsence.com](mailto:mtranfaqlia@bbabsence.com) 207-835-0049