

## **MRIoA Prepared For Expected Increase in External Reviews Resulting from the Recent Interim Rules Released by DOL, IRS and HHS**

SALT LAKE CITY, Ut., September 7, 2010 --- Health care reform continues to change the landscape of internal and external review for health plans. One of the most significant changes for health plans is the necessity to offer external appeal review to their enrollees. Interim rules for the external review process were released from the DOL, HHS and the IRS in July of this year. The rules have gaps affecting a portion of health plans who are not regulated under state external review law and who also don't meet the grandfather clause found within the rules. With the rules scheduled to be enforced September 23, 2010 an effort to close one of the gaps is being provided by the U.S. Department of Labor. On August 23, 2010 the DOL provided a Technical Release (2010-01) providing safe harbor for non-grandfathered self-insured group health plans not subject to a State External review process, therefore being subject to the pending Federal external review process. The safe harbor applies to plan years beginning on or after September 23, 2010 up until superseded by future guidance on the Federal external review process which is still in the developmental stages.

The technical release provides a process for external review which requires health plans to contract with three independent review organizations accredited by URAC or a similar nationally-recognized accrediting organization. Further discussion of timelines, review procedures, personnel qualifications, conflict of interest and notifications are also discussed in more detail in the eight page release (<http://www.dol.gov/ebsa/pdf/ACATEchnicalRelease2010-01.pdf>). Anxious moments for many companies have subsided as they educate themselves about this safe harbor. Many are looking to external review organizations to help them bridge the gap between September 23, 2010 and the future release of the Federal external review rules. Currently there are only a few companies that hold the necessary URAC accreditation as an Independent Review Organization.

Medical Review Institute of America, Inc. (MRIoA), a URAC accredited organization is one of the nation's largest and most respected external review companies. It is positioned to provide health plans assistance to comply with the interim rules. MRIoA meets the definition of an Independent Review Organization (IRO) set forth in the interim rules and the recent DOL technical release. MRIoA adheres to the Uniform Health Carrier External Review model Act (NAIC guidelines) referenced in the technical release through its URAC accreditation. MRIoA provides fast and efficient claim process through the electronic submittal of appeals via their secure web portal. They also offer the tools to provide the necessary notifications to the parties participating in the external review process.

To learn more about the Interim rules and whether you qualify for the safe-harbor outlined in the recent DOL technical release you are encouraged to contact Medical Review Institute of America, Inc.

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