



NAC ♦ NEWS

North American Consultants, Inc.
Newsletter ♦ Spring 2012



SPECIAL EXPERTS?

Are you in need of that special kind of expert?

An expert that most vendors do not contract with?

An expert that not even your in house counsel uses?

Call North American Consultants. We have contracts with almost every specialty. We have contracts with experts that can handle all your non-auto commercial cases. A few examples include:

- Actuary Experts*
- Security Experts*
- Life Expectancy Experts*
- Firearm Engineers*
- Structural Engineers*
- Forensic Scientists*

IN MEMORIAM

North American Consultants is saddened to announce the untimely death of one of our long time Physician Consultants, Dr. George Medley. He will be greatly missed.



NEW SERVICE

NAC is pleased to introduce a new service designed specifically to identify total billing charges for diagnostics versus treatment. This tool will divide total billing charges into two categories: diagnostic testing and treatment.

Why are photos and estimates important?

The reviewing physician's job is to take into account all information relative to a claim and render an opinion of medical necessity. In order to do a thorough review, estimates and photos of the vehicles involved should be included. In some cases, photos are not taken because there was no coverage, or the owner states there was no damage. However, it is more cost effective to take photos of the damage, or lack thereof, than to pay more for the claim later due to the claimant alleging, for example, that the accident caused the need for surgery with only a scratch on the bumper. Since the physician must base his opinion solely on documents provided, not including photos and/or estimates can significantly impact the outcome of the review.

NEW CE COURSE COMING SOON

NAC offers three amazing affidavit services. Our clients have the advantage of having access to Medical Necessity, Cost and Paid vs. Incurred affidavits.

We are developing a CONTINUING EDUCATION COURSE related to these services as well.



Comments are welcome.
Visit our website.

TEXAS DEPARTMENT OF PUBLIC SAFETY RULING

The Texas Department of Public Safety – Private Security Bureau has ruled that Companies and Individuals must be licensed as a Private Investigator or carry an active Adjusters License to retrieve medical records and/or films from facilities. **North American Consultants, Inc. has an active Investigative License.** Any vendor who does not may be breaking the law if they obtain records for you.

Quality Assurance

Always thinking of the clients needs, we have added an additional layer of Quality Assurance to make a great product even better. When provided with all the appropriate records we can assure you that your needs will be met and your questions are completely answered.

FASTER IS BETTER

NAC has the fastest time service available. One day time service can be provided when we are notified of rush situations. Our normal handling is completed within an average three days. Although engineering services sometimes require detailed evaluation these reports are normally completed within two weeks. We also provide a record retrieval service to assist in those unusual claims where uncooperative physicians have complicated claims handling.

P. O. Box 6439, Kingwood, TX

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Benefit of Peer/Film Reviews and Second Opinions

By Alvaro Ramos, MD

The abnormal interpretation of an MRI scan of the spine or any other part of the musculoskeletal system and brain is one of the reasons why the patient or personal injury attorney in behalf of the patient will file a claim against a company or defendant on a slip-and-a-fall or MVA.

The radiologist involved in the original reading as well as the radiologist involved in the second reading should remain impartial and unbiased describing the abnormal findings in a professional and ethical manner. The wording of the report can have significant legal implications. Those with confusing ambiguous terminology can lead to significant unwarranted settlement or jury verdicts.

For example, interpretation of a spine MRI, the term "herniation" is a word terminology to describe a wide spectrum of this abnormality that extends beyond the normal interspace. The American College of Radiology as well as the American Spine Society have suggested the following morphological terms when describing the disc.

NORMAL DISC: The margins of the disc do not extend beyond the interspace.

DISC BULGE: A circumferential symmetrical extension of the disc that extends beyond the interspace of the disc bulge or part of a degenerative process and not related to a single traumatic event. In my own practice, I only describe a disc bulge if there are other associated findings constituting the presence of spinal canal stenosis.

ANNULAR TEARS, TWO TYPES: The radial tears can be posterior central, right and left paracentral neuroforaminal which occur in a degenerative disc and are degenerative in origin while a peripheral tear occurs in a more healthy disc and is usually post-traumatic. Those radial annular tears as demonstrated in multiple studies have been found at least in 25% of asymptomatic volunteers.

DISC PROTRUSION WO EXTRUSION: It is a focal asymmetric disc beyond the interspace with the base against the disc of origin being broader than any other dimension.

DISC PROTRUSION WITH EXTRUSION: A more pronounced extrinsic disc beyond the interspace with the base against the disc origin being narrowed than the diameter of the extruded material itself.

SEQUESTERED DISC: This represents the extruded disc no longer has the connection between the disc of origin and the disc material. It is also called a "free disc" fragment. In addition, the interpreting radiologist must describe the size of the abnormal disc and whether or not there is involvement of the exiting nerve root(s) at the involved level.

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2011 Vehicle Accident Summary

The National Highway Traffic Safety Administration estimates that 24,050 people were killed in auto accidents between January and September 2011 – a 1.6% decline when compared to the same estimates for January to September 2010.

WHO TO CALL

If you need to know the status of your case, simply call **Maribeth** at (281) 358-4007 or e-mail her at nacreports@aol.com. She will be able to tell you where your case is in the completion stage.

Save your company time and money

NORTH AMERICAN CONSULTANTS will retrieve and deliver films and records related to your case.

Simply submit a record retrieval request by one of our many methods to ensure prompt, professional service.

DEFLATING THE INFLATION

A routine ER visit in the hospital following an MVA can typically cost thousands of dollars.

Often there are no codes provided for the services rendered, or the codes are "hospital" codes.

While we cannot change how the hospital codes their billing, we do have the tools necessary to provide you with the usual and customary charges for most procedures provided in the ER.

When you are faced with an obvious inflated ER bill please remember we are here to help.

HOW TO SUBMIT A SERVICE REQUEST

Call for a Pick-up
Email to dgirol4216@aol.com

Web Submission at
www.northamericanconsultants.com

Fax to 281-358-4263

FedEx: 1210 Hamblen Rd, Ste 700
Kingwood TX 77339

Call the Office or Your
Regional Sales Representative

Diane/Houston (832) 798-9675
Steven/San Antonio (832) 445-8970
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