

Independent Review Organization Reporting

For Independent Review Organizations: How to Access Assignments and Report Decisions through the Office of the Insurance Commissioner's Online Portal



Overview of Regulatory Authority

- HB 2326, passed in 2016 by the Washington State legislature, requires that effective January 1, 2017, the regulatory authority over Independent Review Organizations be transferred from the Washington State Department of Health (DOH) to the Washington State Office of the Insurance Commissioner (OIC).
- Rules adopted require IRO's to report decisions and associated information to the OIC via the OIC portal.
- The IRO chapter can be found in Washington
 Administrative Code (WAC) 284-43A and Adopted rule
 (CR-103) can be found on the OIC's rules webpage.



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I. Portal Access

- The Independent Review Organization's (IRO's)
 "Designated Primary Contact for Independent Review Referrals" is assigned as the administrator / primary contact / primary user for each IRO's access to the OIC portal.
- The system will be active starting January 3, 2017.
- Once the system goes live, the primary user will be receiving notifications via email that a request for an independent review has been received.
- The IRO and the Carrier are responsible for making contact regarding the details of the request.

The IRO's primary contact will receive an email which will grant access to the OIC's portal. Secondary users also receive the same type of email once the primary contact has added them into the system as a secondary user.

Dear Chris Pattison,

IRO Co. (WAOIC # 999999) has added you as a Secondary User for the State of Washington Office of Insurance Commissioner's online reporting system.

To access the online reporting system:

• Go to https://fortress.wa.gov/oic/onlineservices/IRO/Pub/Login.aspx

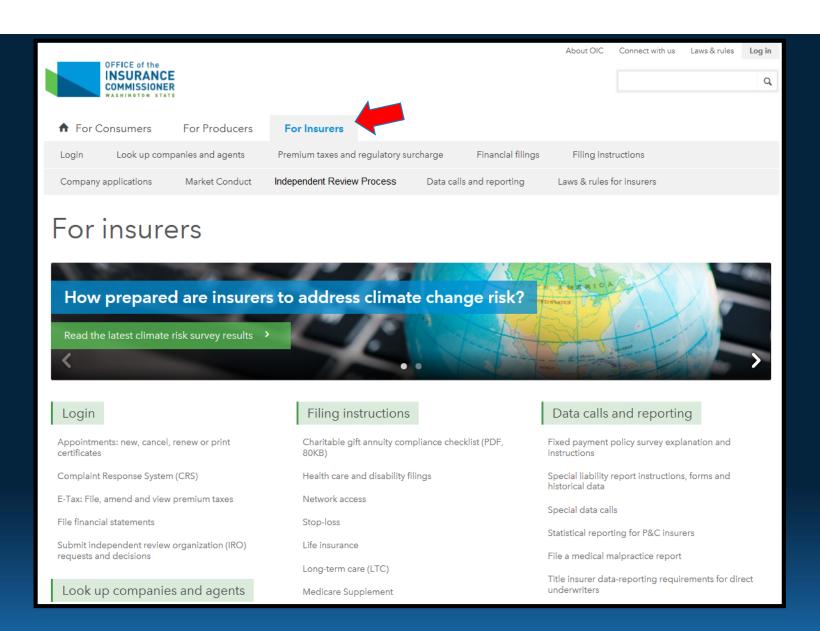
• To login, use the following User ID and temporary password (Note: password is case sensitive):

User ID: IRO999999
Temporary Password: rm2b8pH3

Once you login, you will be required to change your password. All passwords are securely stored and are only available to you.

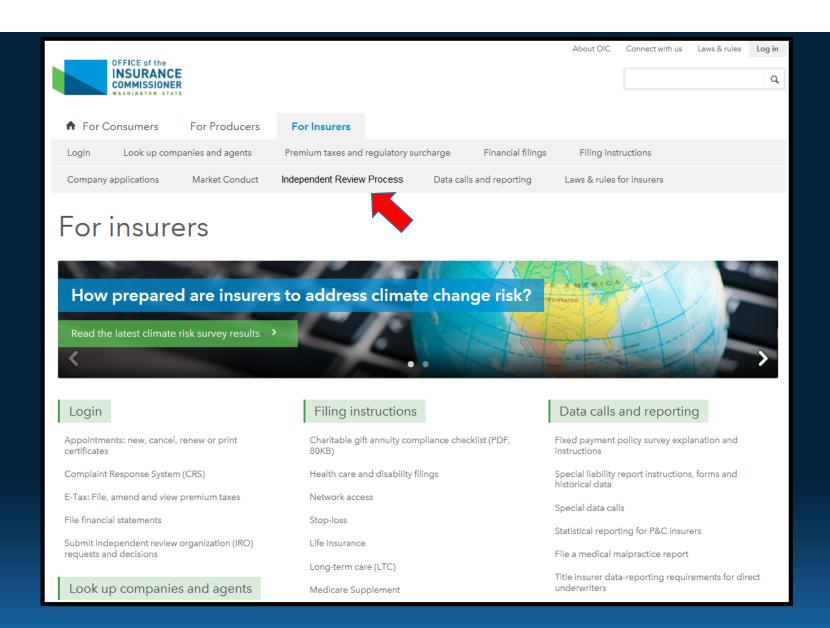
If you have questions, please contact your company's Independent Review Contact, IRO Primary Contact at IndependentReviews@oic.wa.gov





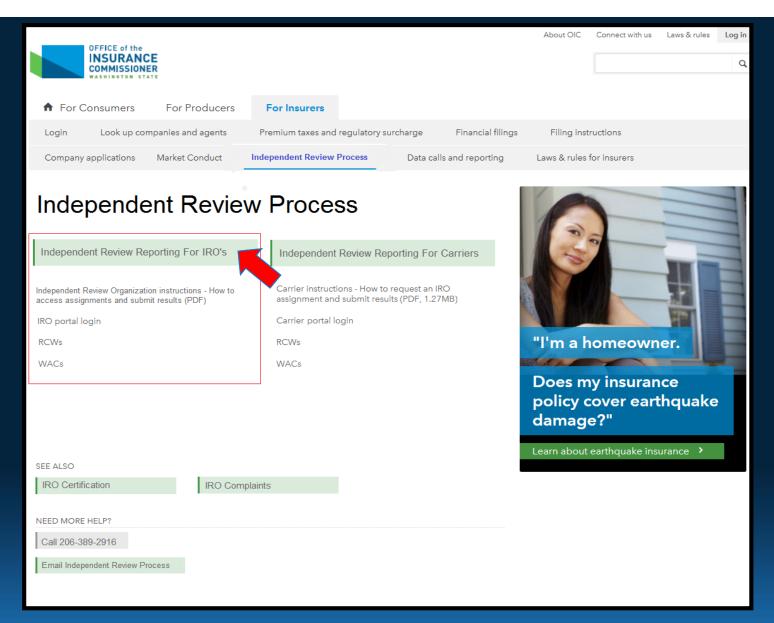
Step 1: Click on the "For Insurers" tab.





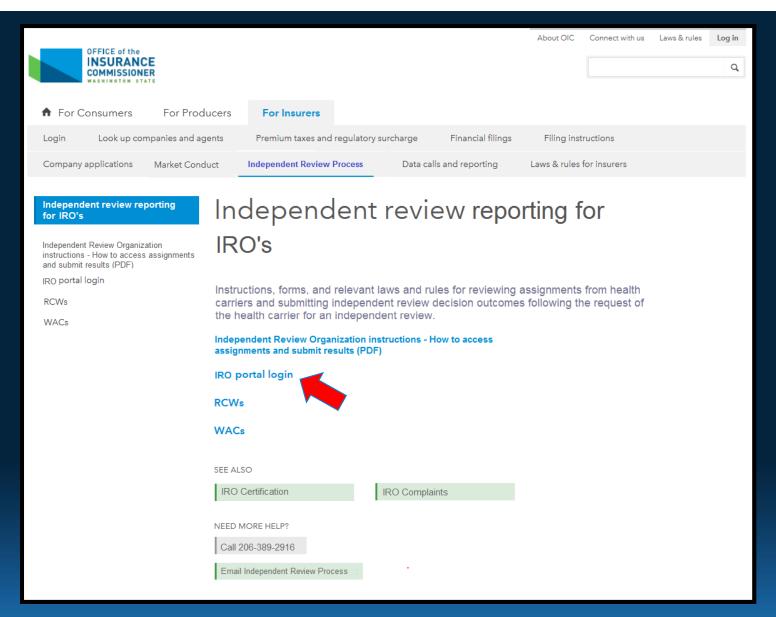
Step 2: Click on the secondary tab labeled "Independent Review Process"





Step 3: Click on the "Independent Review Reporting For IRO's" tab.



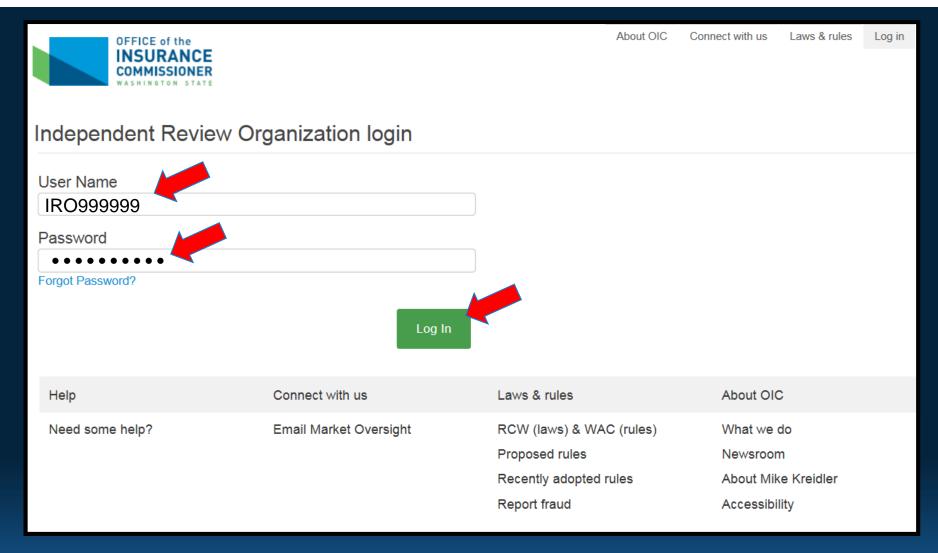


Step 4: Click on the "IRO portal login" link.



II. Logging In With User Name and Password

- When logging in for the first time, the system requires the user to change their password from the temporary password that was received via email.
- If the email with the temporary password and user name was not received, please see your IRO's primary contact or contact the OIC to retrieve the User ID and temporary password.
- If the User ID is known but the user is not able to locate the temporary password, select the "Forgot Password?" link on the portal main page (see pg. 13).



Step 1: Once the user has entered into the IRO portal via the OIC's website, the user will need to enter a user name and password which is provided via the initial confirmation email. When completed, click "Log In".



Change Password IRO Co. WAOIC #: 999999 Please create a new password to continue. You either logged in using a temporary password or must strengthen your password due to changes in our security policy. Password must be between 10 and 16 characters, and must contain at least three of the following characters: uppercase letters, lowercase letters, numbers, and special characters. It cannot contain the user login name, first name or last name. Current or Temporary Password New Password Confirm New Password IROlog2017!!! IROlog2017!!! Change Password

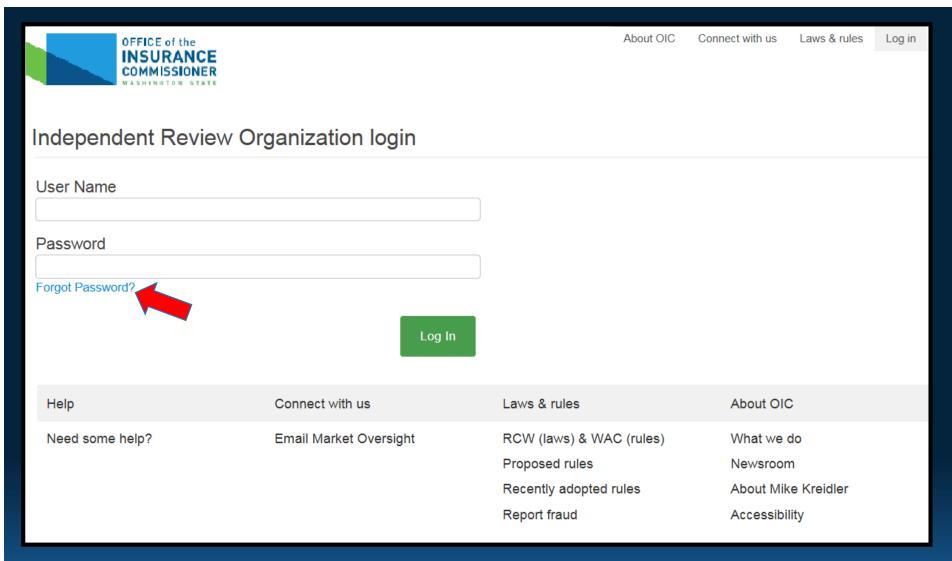
Step 2: When logging in for the first time, the system will force the user to change the temporary password but the user ID will always remain the same for each user with the IRO.



III. Forgot Password Process

- If users forget their password, find the "Forgot Password?" link on the portal's main page to reset.
- If the user misplaces their ID/Login Name, it can be obtained through the primary contact or by contacting the OIC and verifying the contact information on file.





Step 1: If the user forgets their password, click the "Forgot Password?" link and the user will be able to send themselves a new temporary password via email.



Forgot Password

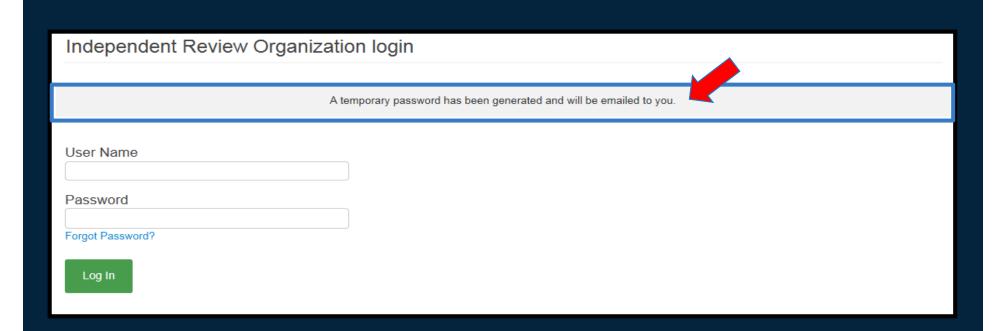
Please enter your contact information then click on 'Submit' to receive your new password.





Step 2: In order to send the new temporary password to the user's email, the user must first enter their login name and the email on record and then click submit.





When the request for a new temporary password is successfully completed, the system will display the above screen confirming a new password sent to the user's email.

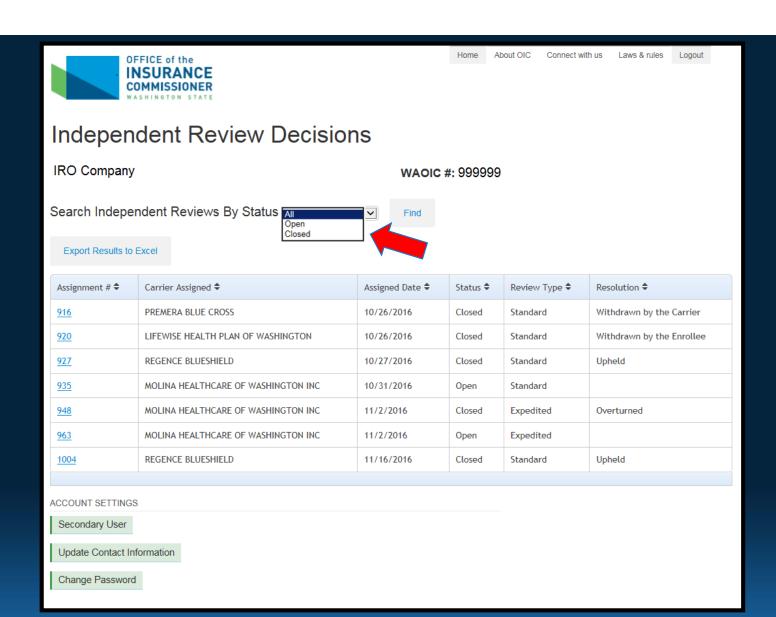
If the user misplaces their ID/Login Name, it can be obtained through the primary contact or by contacting the OIC and verifying the contact information on file.



IV. The Home Screen

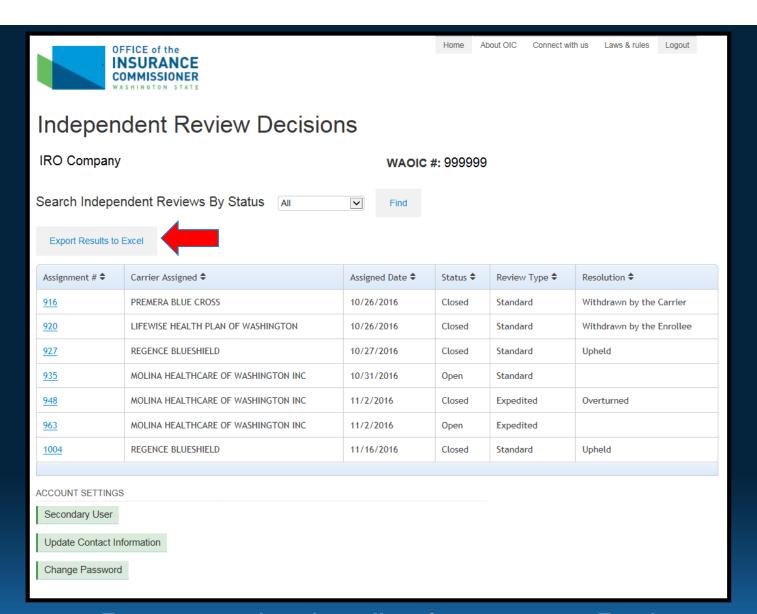
- From the Home Screen the user can access open and closed assignments, export assignment details to an Excel spreadsheet, and change user information and password.
- Any user assigned by an IRO can access assignments listed on the Home Screen.





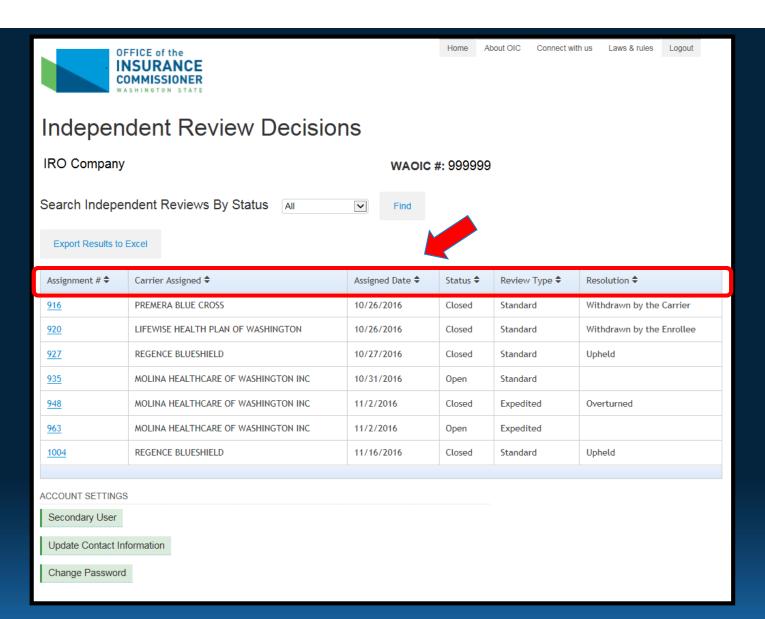
Search your assignments by their current status: open, closed, or all.





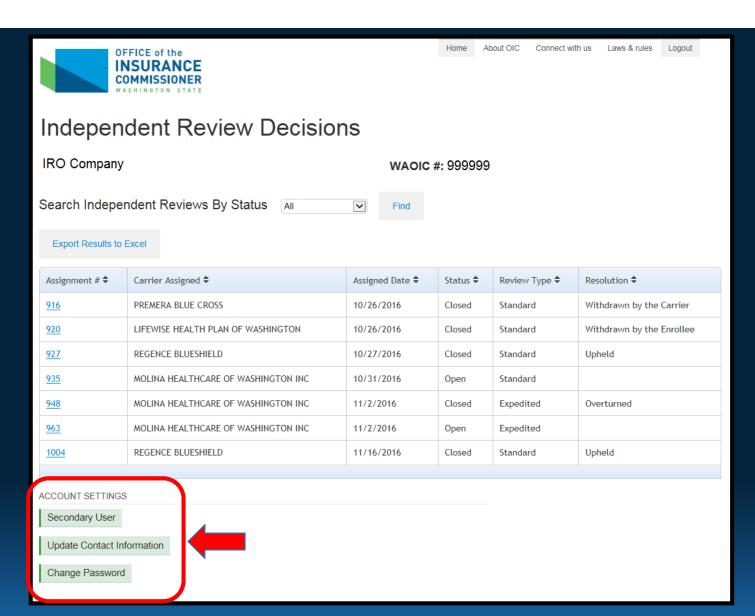
Export open, closed, or all assignments to an Excel spreadsheet.





Sort assignments by assignment number, carrier, assigned date, current status, type of review, or assignment resolution.





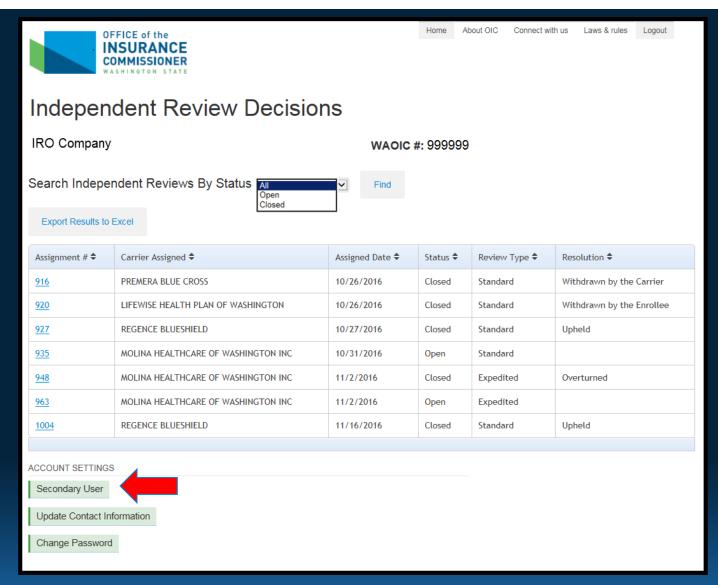
Access account settings for each user. Only the IRO's primary contact will be able to add and remove secondary users.



V. Adding & Removing Secondary Users

- Secondary users can only be added to or removed from the system by the IRO's designated primary contact.
- Secondary users cannot be deleted from the system by the primary contact, they can only be designated as inactive.
- An inactive user cannot have gain to the OIC's portal once they are designated as inactive.





Step 1: To add or remove secondary users, the primary contact selects the "Secondary User" tab from the Home Screen.





Secondary User

IRO Co. WAOIC #: 999999

As the primary contact, it is your responsibility to maintain the secondary user information.



| User ID ♦ | Name ♦ | Email ♦ | Status 🕏 |
|--------------------|-------------------|-------------------------------|----------|
| <u>IRO999999-4</u> | Contact, IRO | IROContact@IROcompany.com | Active |
| IRO999999-5 | Pattison, Chris | IndependentReviews@oic.wa.gov | Active |
| IRO999999-3 | Watson, Mary Jane | SpideyGirl@IROcompany.com | Active |
| IRO999999-1 | Lincoln, Abraham | HonestAbe@IROcompany.com | Inactive |
| IRO999999-2 | Marley, Bob | WeJammin@IROcompany.com | Inactive |

Step 2: To add a secondary user, click on the "Add Secondary User" tab.



| IRO Co. WAOIC #: 999999 | |
|--|-----------------------------------|
| Secondary User Information | |
| The Secondary User ID is system generated. An email will be sent to the second | dary user with login credentials. |
| First Name | Middle Initial (optional) |
| Last Name | |
| Email Address | |
| Confirm Email Address | |
| | |
| Cancel | Save |

Step 3: Enter the requested information into the fields and click "Save".





Secondary User

IRO Co. WAOIC #: 999999

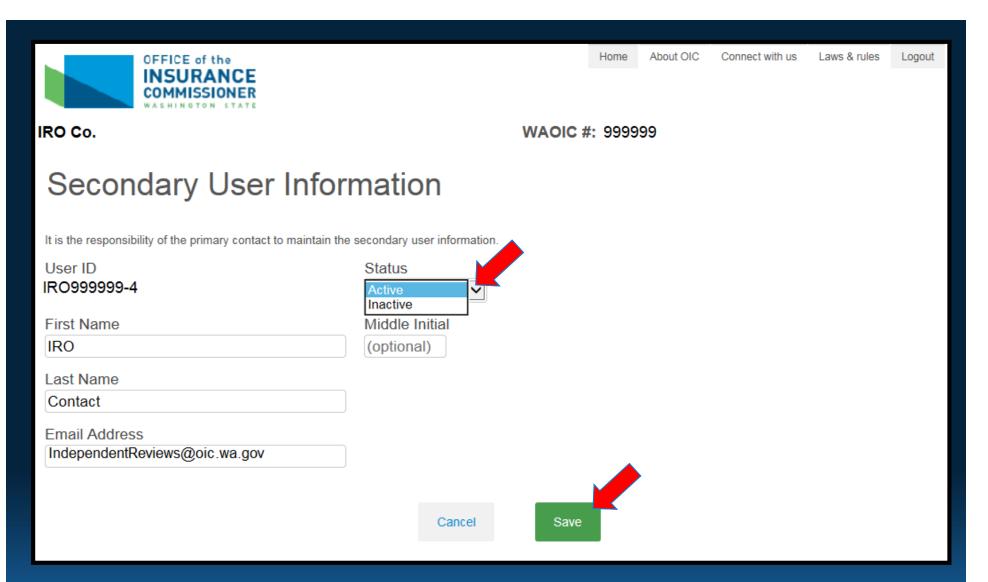
As the primary contact, it is your responsibility to maintain the secondary user information.

Add Secondary User

| User ID ♦ | Name ♦ | Email ♦ | Status ♦ |
|------------------|-------------------|-------------------------------|-----------------|
| IRO999999-4 | Contact, IRO | IROContact@IROcompany.com | Active |
| IRO999999-5 | Pattison, Chris | IndependentReviews@oic.wa.gov | Active |
| IRO999999-3 | Watson, Mary Jane | SpideyGirl@IROcompany.com | Active |
| IRO999999-1 | Lincoln, Abraham | HonestAbe@IROcompany.com | Inactive |
| IRO999999-2 | Marley, Bob | WeJammin@IROcompany.com | Inactive |

Step 4: To remove a secondary user's access, click the "User ID" link.





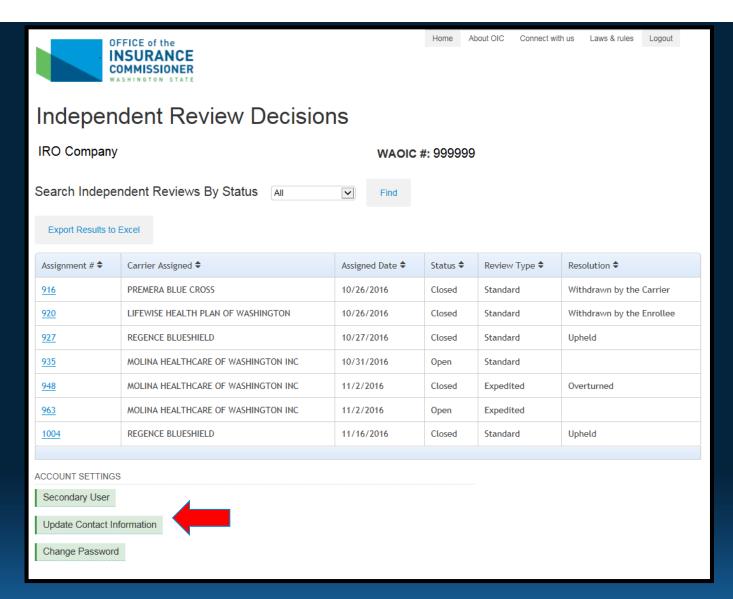
Step 5: Click the "Status" link and change from "Active" to "Inactive" and click "Save" to save changes.



VI. Changing User Contact Information

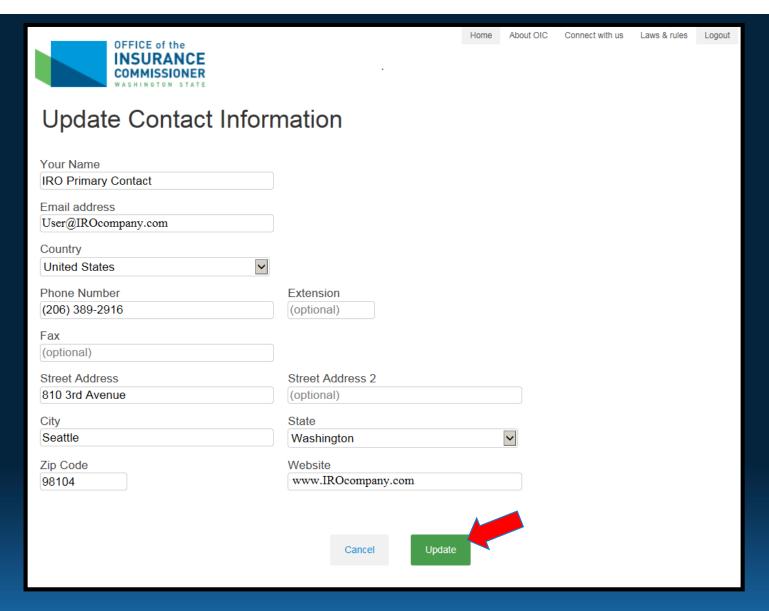
- Primary users and secondary users can change their contact information from the Home Screen by clicking on the "Update Contact Information" tab under Account Settings.
- The primary user for the IRO cannot make secondary users active or inactive from the "Update Contact Information" screen.





Step 1: The individual user updates their contact information by logging in and selecting the "Update Contact Information" tab.





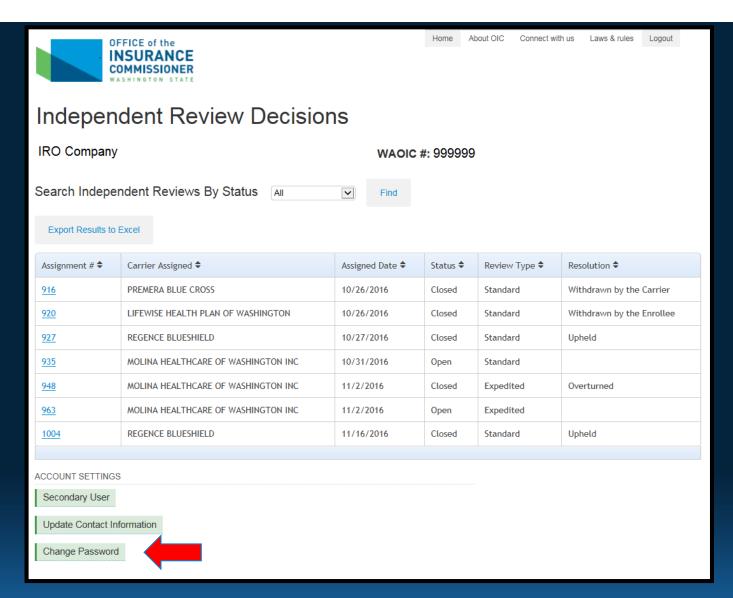
Step 2: Update the information into the fields and click "Update"



VII. Changing the User's Password

- A user can change their password through the "Forgot Password?" link (see previous) on the portal's main page or by logging in and selecting the "Change Password" tab under Account Settings at the bottom of the Home Screen.
- Passwords must be 10 to 16 characters long.
- Passwords must also contain at least three of the following characters: uppercase letters, lowercase letters, numbers, or special characters.





Step 1: The individual user can change their password by logging in and selecting the "Change Password" tab.



Change Password IRO Co. WAOIC #: 999999 Please create a new password to continue. You either logged in using a temporary password or must strengthen your password due to changes in our security policy. Password must be between 10 and 16 characters, and must contain at least three of the following characters: uppercase letters, lowercase letters, numbers, and special characters. It cannot contain the user login name, first name or last name. Current or Temporary Password New Password Confirm New Password IROlog2017!!! IROlog2017!!! Change Password

Step 2: Update the information into the fields and click "Change Password"



VIII. Accessing & Reviewing Assignments

- Only the IRO's assigned primary contact will receive an email notification that a case has been assigned for review.
- The IRO and the insurance carrier are still responsible for providing case information and documentation.
 The OIC portal does not allow for the exchange of documents.
- Fields required to be completed prior to submission are marked with a red asterisk.

Wed 11/23/2016 2:55 PM

IndependentReviews@oic.wa.gov

IRO #8 (WAOIC #999999) Independant Review Assignment #0001 - State of Washington

To: IRO #8

You have received a new independent review request.

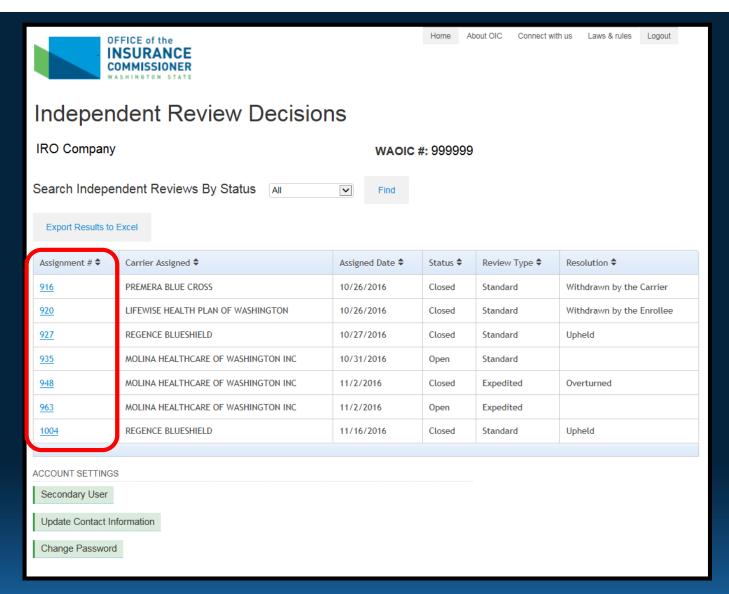


You can access the Independent Review Reporting System at https://www.insurance.wa.gov/for-insurers/market-conduct/iro-assignments/

If you have any further questions, please contact us at 206-389-2916 or IndependentReviews@oic.wa.gov

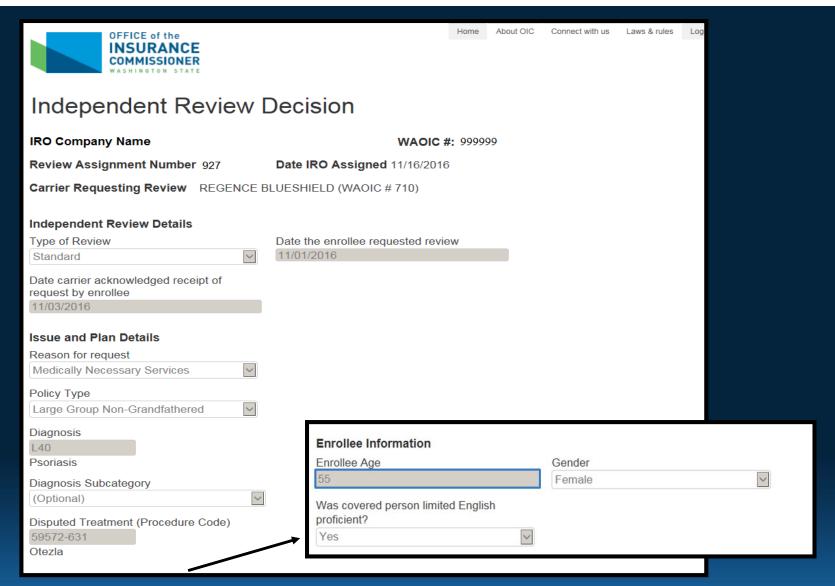
If an IRO has been assigned a case for its review, the primary contact for the IRO will receive the following email notification. The IRO is responsible for contacting the insurance carrier for case information and file documentation.





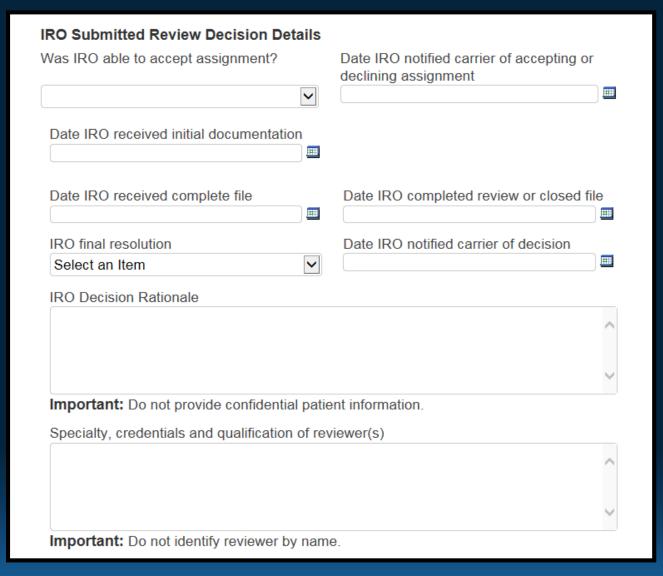
Step 1: The individual user logs in through the OIC's IRO reporting portal and from the Home screen, clicks the hyperlink to the desired assignment.





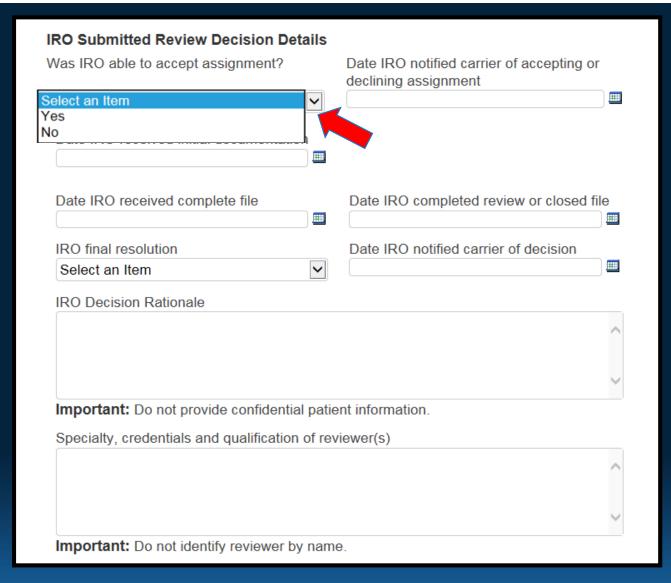
The read-only sections of the assignment is the information provided by the insurance carrier when assigning the next IRO in the rotation.





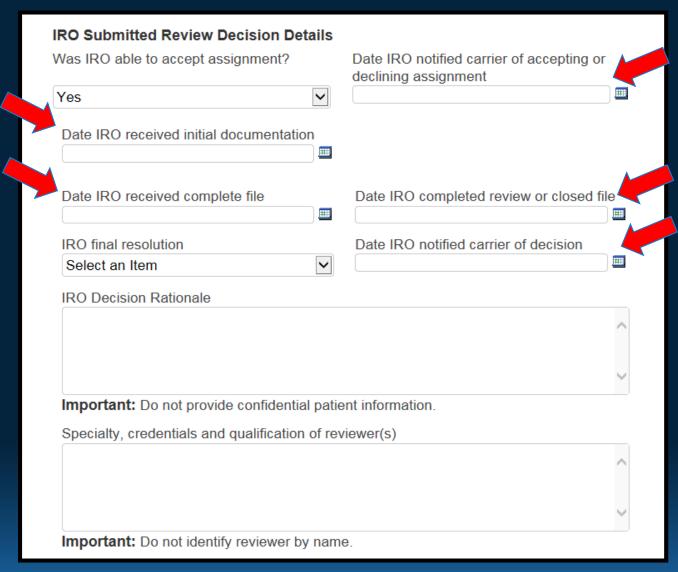
As the user scrolls down the page they will reach the IRO reporting section of the form.





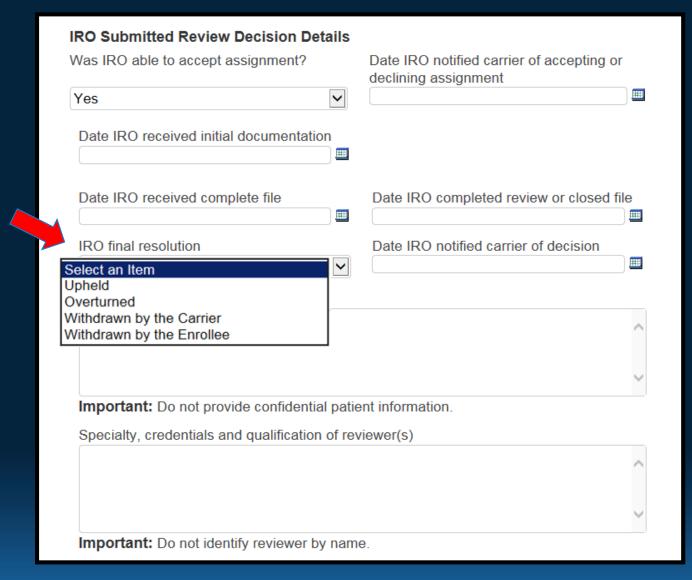
Step 1A: The user must specify first whether the IRO was able to accept the assignment from the insurance carrier.





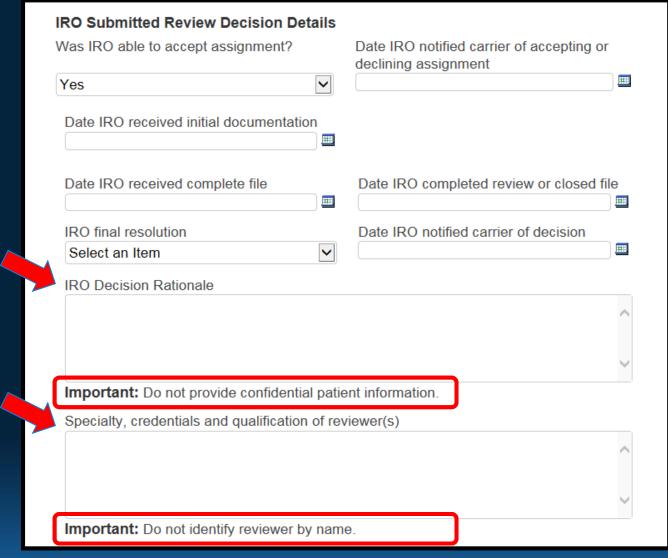
Step 2A: If assignment was accepted, completing the various date fields is required.





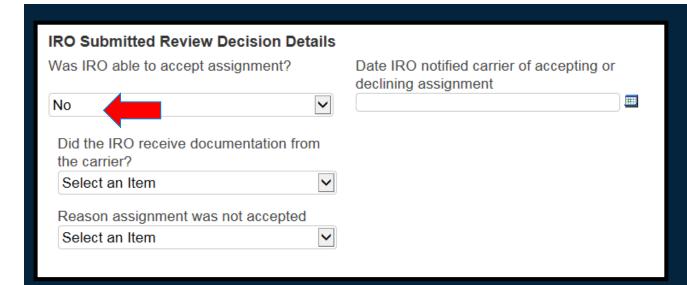
Step 3A: The user must pick the final resolution of the independent review from the options listed in the drop down box.





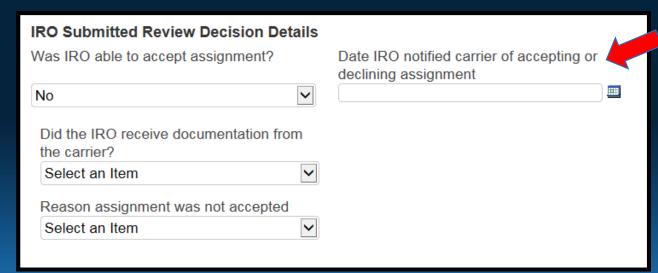
Step 4A: Lastly, the user supplies a brief summary of the IRO's decision rationale along with the reviewer(s) specialty, credentials, and qualifications.



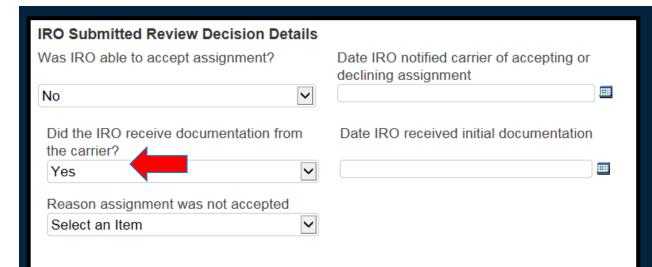


Step 1B: If the IRO was NOT able to accept the carrier's assignment, the user selects "No" in the drop down.

Step 2B: The IRO will need to provide the date that it notified the insurance carrier that it would not be able to accept the assignment.

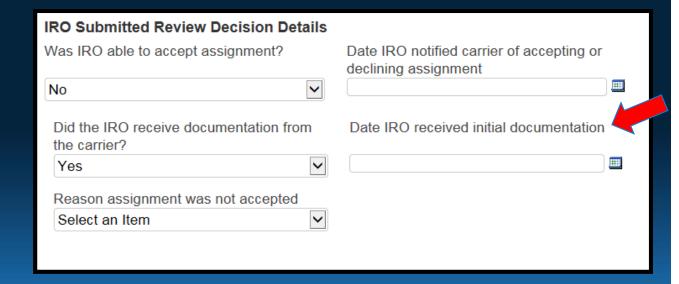




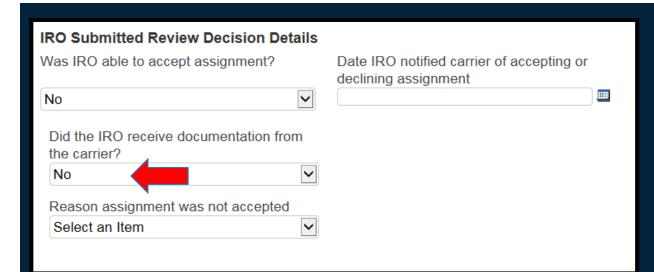


Step 3B: If the IRO received documentation from the insurance carrier prior to declining the assignment, the user would select "Yes".

Step 4B: If the IRO did receive documentation, an additional date field needs to be completed.

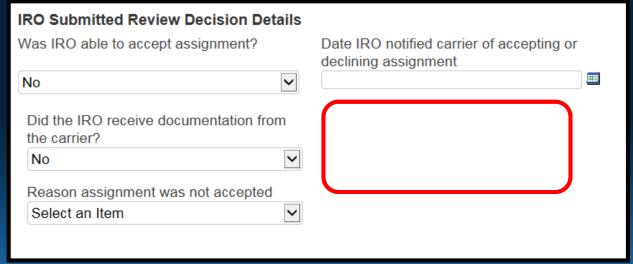




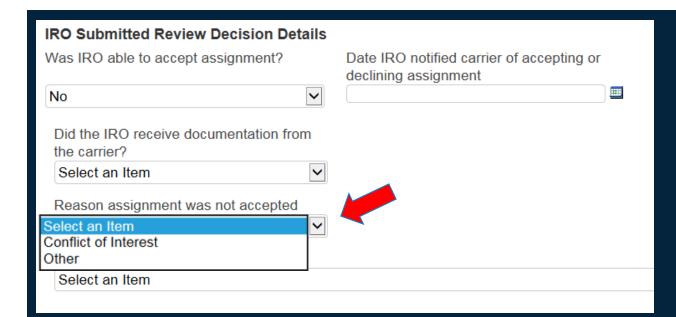


Step 5B: If the IRO did NOT receive any documentation from the insurance carrier prior to declining the assignment, the user would select "No".

Step 6B: If the IRO did NOT receive documentation, the additional date field does NOT appear.





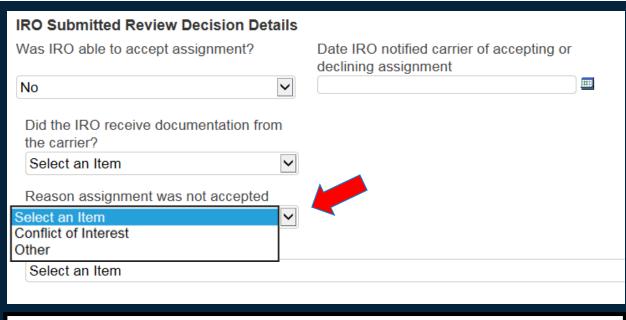


Step 7B: The user selects the reason the IRO was unable to accept the assignment from the insurance carrier. The user selects either "Conflict of Interest" or "Other".

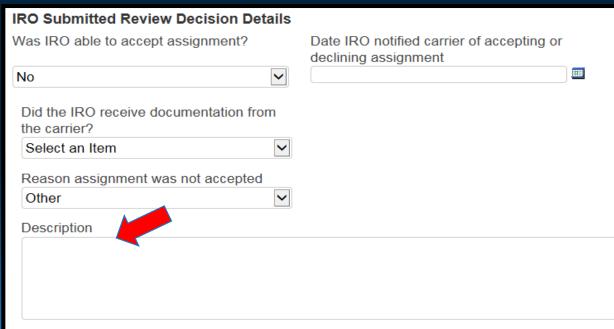
| IRO Submitted Review Decision Details | |
|--|--|
| Was IRO able to accept assignment? | Date IRO notified carrier of accepting or declining assignment |
| No 🔻 | |
| Did the IRO receive documentation from the carrier? | |
| Select an Item | |
| Reason assignment was not accilRO is a subsidiary of Carrier | |
| Conflict of Interest IRO owner | ed by Carrier (5% or greater) |
| Description IRO recei | ved financial incentive for decision |
| Select an Item IRO recei | ves incentive to promote product/service |
| IRO know | n familial relationship with Carrier |
| IRO prior | involvement in case under review |

Step 8B: If "Conflict of Interest" is selected, the user must select from the choices in the dropdown which best describes the specifics for the conflict of interest.





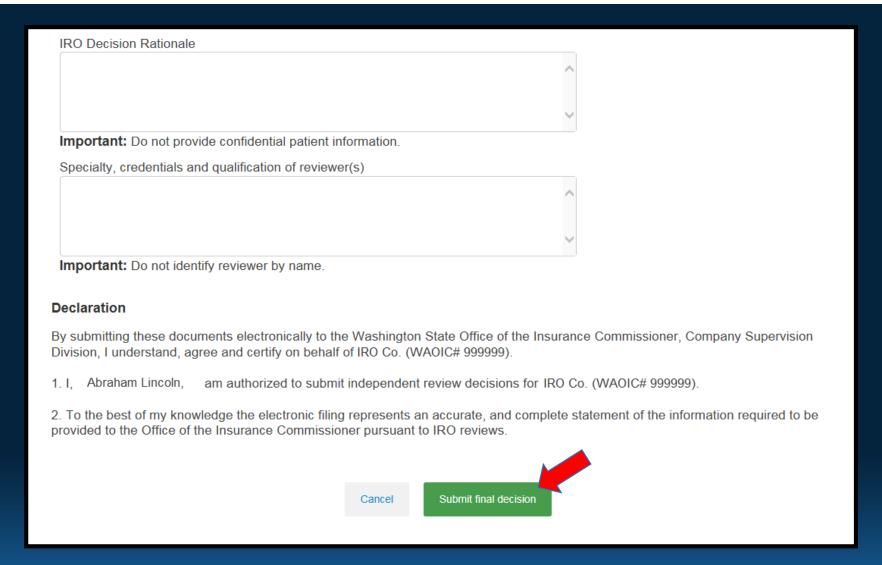
Step 9B: If the assignment was declined for a reason other than a conflict of interest, the user selects "Other".



Step 10B: If "Other" is selected, the user must provide an explanation for declining the assignment in the freeform text box.

IX. Submitting Decisions

- All information requested by the OIC must be filled out in order for the user to successfully submit the decision. The system does not have the capability to partially save decisions.
- In submitting the final decision, the user is attesting to the accuracy of the information provided and that they are authorized by the IRO to do so.
- A confirmation page will display if the user correctly submitted the decision.



Step 1: Once the user has reviewed the Declaration at the bottom of the reporting page, click "Submit Final Decision".





Independent Review Decision Confirmation

IRO Co. WAOIC #: 999999

Thank you for submitting the final review decision for assignment number 1004.

What would you like to do next?



Return to your Independent Review home page.

Step 2: The system will provide the user with a decision confirmation notifying them that the decision was successfully submitted.



Questions?

Contacts: Chris Pattison – Market Conduct Examiner

Christine Parrish – Market Conduct Examiner

Jeanette Plitt – Chief Market Conduct Examiner

Email: IndependentReviews@oic.wa.gov

Phone: (206) 389-2916 or (206) 464-7052

