

## UTILIZATION MANAGEMENT INTEGRITY

# Every medical-necessity decision, **criteria-anchored** and **court-ready**.

InsuredAudit turns utilization management from a defensibility liability into a documented asset -- and gives members a plain-English, government-rule-anchored answer to every denial. Accountability, auditability, and transparency, by design.

## The problem

Improper-denial scrutiny, appeals-overturn rates, and CMS / state audits all turn on one question: can you show, decision by decision, that the right criteria were applied consistently? When that record lives in scattered notes and reviewer memory, every appeal and audit is a risk the plan carries alone -- and every member is left without an answer.

## What InsuredAudit does

### **Criteria-anchored decisions**

Every authorization, concurrent review, and denial is bound to the exact clinical criteria applied -- explicit and reproducible on demand.

### **Court-ready evidence (CREB™)**

Each decision produces a tamper-evident, signed evidence record built to survive appeal, audit, and litigation scrutiny.

### **Member advocacy**

Members see why a claim was denied, how it compares to the applicable CMS / legal rule, and -- when their own plan's rule supports approval -- exactly how to overturn it.

### **AI for speed, not the verdict**

Models draft and surface; deterministic rules, the applied criteria, and qualified reviewers decide. That keeps the record defensible under Daubert.

**"Your insurer's own guidelines support approval -- here is the citation, and here is the appeal." That is the moat: not a log viewer, an advocate.**

## Built for your environment

- ✓ Deploys **inside your infrastructure** -- PHI never leaves your HIPAA boundary; compliance is inherited from your environment.
- ✓ Connects to systems you already run via REST or native **X12 (837/835/278), FHIR, HL7v2, NCPDP** -- no proprietary format required.
- ✓ Scoped API keys, webhooks, and SDKs (TypeScript, Python). Full developer docs and an OpenAPI spec.
- ✓ Tamper-evident audit ledger + signed evidence bundles for every determination.

## Who it's for

Health plans & MCOs

Chief Medical Officers

Compliance & Legal

Program Integrity / SIU

Member advocates & Ombudsman

State agencies & regulators

## The value

### Fewer avoidable losses

Cut overturns, rework, and audit exposure by closing the gap between the decision and its documentation.

### Defensible by design

Walk into any audit or appeal able to reconstruct exactly why a decision was made, on the criteria, every time.

### Transparency that builds trust

Members get a real answer instead of a form letter -- reducing abrasion, complaints, and regulatory friction.

### Evidence, not assurances

Replace "we believe our process is sound" with a record you can produce, page for page, on demand.

### Start with four no-fee working sessions.

Bring your hardest UM cases. On your own determinations, we will show you what defensible utilization management looks like -- before any commitment. Request a session at [insureaudit.com/connect](https://insureaudit.com/connect).

**InsuredAudit** · Defensible utilization management for health plans and payers.

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