

## EXECUTIVE SUMMARY

### Defensible utilization management & member advocacy, criteria-anchored and court-ready.

InsuredAudit ties every authorization, concurrent review, and denial to the exact clinical criteria applied -- reproducible on demand and packaged as tamper-evident, court-ready evidence. It gives members a plain-English, government-rule-anchored answer to every denial, and -- when the plan's own rule supports approval -- the exact path to overturn it. Accountability, auditability, and transparency, by design. It deploys inside your environment, so PHI never leaves your HIPAA boundary.

#### WHAT IT DOES

- ✓ **Criteria-anchored decisions** bound to the exact rule set applied.
- ✓ **Member advocacy** -- why denied, how it compares to CMS / legal rules, how to overturn.
- ✓ **Court-ready evidence (CREB™)** -- signed, tamper-evident, audit- and litigation-grade.
- ✓ **AI for speed, not the verdict** -- deterministic rules and reviewers decide (Daubert-safe).

#### WHO · VALUE · INTEGRATION

##### WHO IT'S FOR

Health plans & MCOs, CMOs, Compliance / Legal, Program Integrity / SIU, member advocates, regulators.

##### THE VALUE

Fewer avoidable overturns, audit & litigation defensibility, reduced member abrasion and regulatory friction.

##### INTEGRATION

Runs in your infrastructure. Connects via REST or native X12 / FHIR / HL7v2 / NCPDP. Scoped keys, webhooks, SDKs.

**Start with four no-fee working sessions.** Bring your hardest UM cases; we will show you the defensible version on your own determinations, before any commitment. Request at [insuredataudit.com/connect](https://insuredataudit.com/connect).

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

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