

2024

# IRO Review User Manual

LOUISIANA DEPARTMENT OF INSURANCE  
INDUSTRY ACCESS MODULE

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# IRO Review

## Access the IRO Review Request Module

The IRO Review module is accessed via the Industry Access Portal on the Louisiana Department of Insurance website: <http://www.lidi.la.gov/>

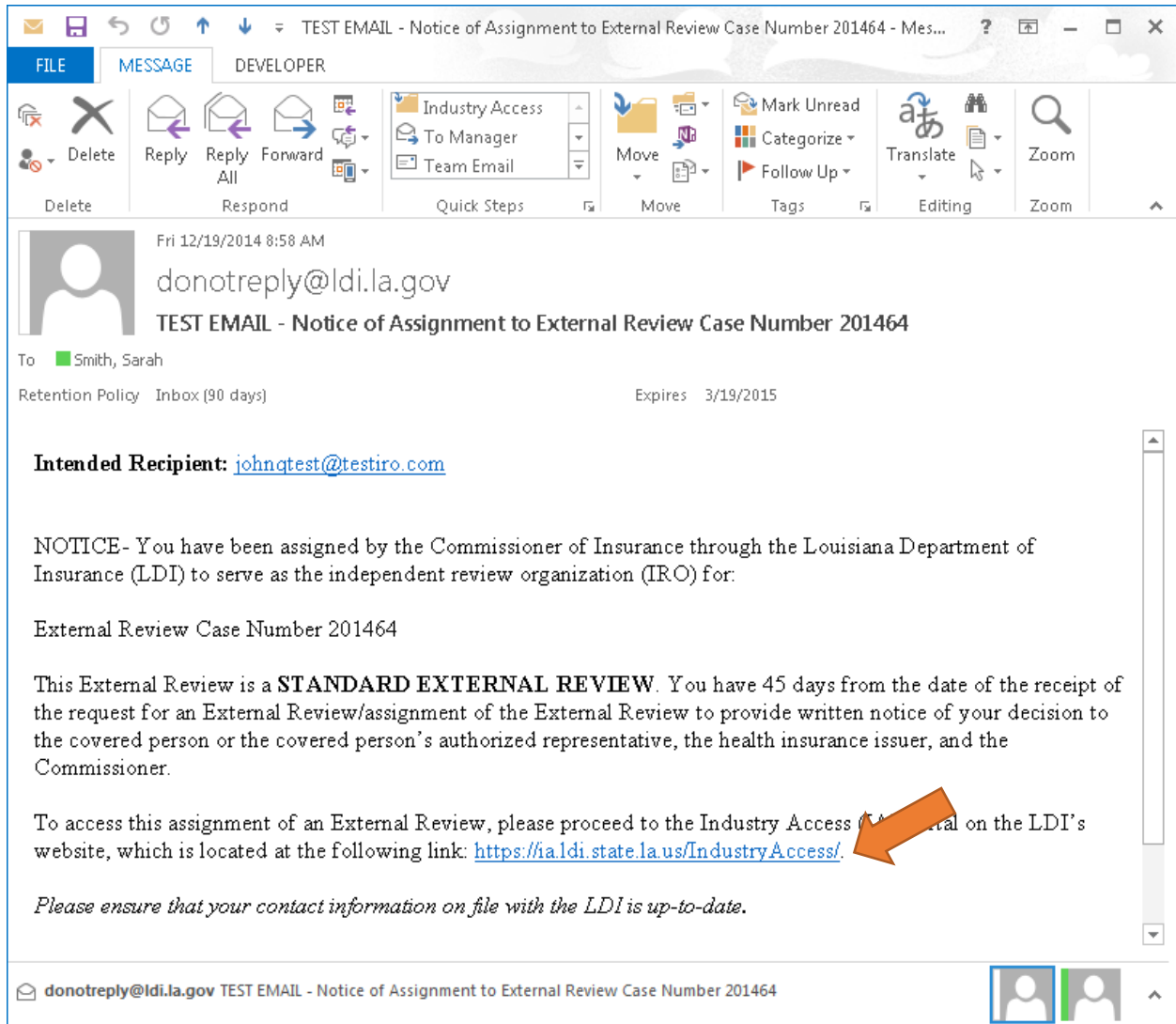


For instructions on how to sign up for the Industry Access Portal and request access to modules, please review the user manual and webinars posted on the Industry Access Log In screen:

<https://ia.lidi.state.la.us/industryaccess>

You will need to access the IRO Review Request module if you have received an email indicating that your company has been assigned a case for review.

You can access the Industry Access Portal by clicking the link in the email.



## Render Review Decision

The IRO Case Form contains an Assigned Cases grid. The case or cases assigned to you will appear in this grid. The grid will display the Case Number, Insured First Name, Insured Last Name, Assigned IRO, Status, and Date Requested for the case or cases.

If you have more than one assigned case, you can sort them by clicking the headers in the grid, or filter them by selecting an option in the “Filter by status” dropdown box. Status options include:

- Pending: The case is awaiting IRO decision.
- Upheld: The IRO’s decision upholds the issuer’s decision.
- Reversed: The IRO’s decision reverses the issuer’s decision.

The screenshot displays the 'IRO Case Form' interface. At the top, it says 'This is a Test IRO'. Below that, the title 'IRO Case Form' and subtitle 'Assigned Cases' are centered. On the left, there is a 'Filter by status:' dropdown menu with 'Pending' selected. An orange arrow points to the 'Pending' option in the dropdown. Below the filter is a 'View' button. The main part of the interface is a table with the following data:

	Insured First Name	Insured Last Name	Issuer	Status	Date Requested
<a href="#">View</a>	Sasha	Smith	This is a Test Company	Pending	12/19/2014 8:58 AM

At the bottom of the table, there are navigation controls: a '1' in a red circle, a '10' items per page dropdown, and '1 - 1 of 1 items' on the right.

To view and/or act on a case, click the “View” button.

This is a Test IRO

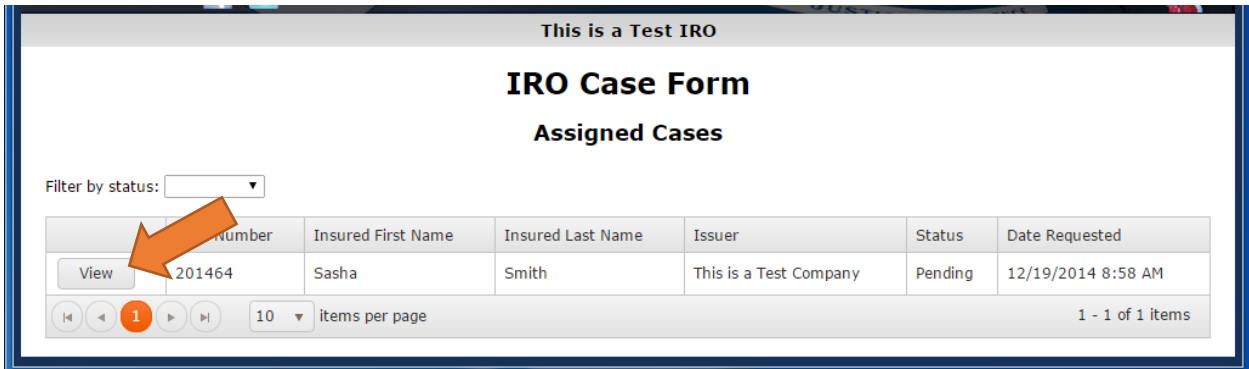
### IRO Case Form

#### Assigned Cases

Filter by status:

	Number	Insured First Name	Insured Last Name	Issuer	Status	Date Requested
<a href="#">View</a>	201464	Sasha	Smith	This is a Test Company	Pending	12/19/2014 8:58 AM

10 items per page 1 - 1 of 1 items



The details of the case will load. Please note that the fields that were filled out by the issuer are view-only and that you will not be able to edit them. You can, however, view any attachments.

**This is a Test IRO**

## IRO Case Form

**Conflict**

If a bona fide conflict of interest exists under La. R.S. 22:2441 as required by 45 CFR 147.136 for this External Review, that conflict of interest must be reported by clicking the button below. The grounds enumerated in the referenced law are the only grounds under which an IRO may decline an assignment as a conflict of interest. Use of the button below to indicate a conflict of interest exists will result in the automatic assignment of the External Review to another IRO.

**Report as Conflict**

**Case #: 201464**

**Insured Contact Info**

First Name:

Last Name:

Address:

City:

State:

ZIP:

Primary Phone:

Alternate Phone:

Fax:

Email:

**Insured's Authorized Representative Contact Info**

First Name:

Last Name:

Address:

City:

State:

ZIP:

Primary Phone:

Alternate Phone:

Fax:

Email:

## Attach Files

To attach supporting documentation, click the “Select Files” link in the IRO Supporting Document(s) section. A file browser window will open.

Did a URO render the adverse determination that is the subject of this external review?

Yes

No

If yes, please select the URO:

Please check here if this request is ineligible for external review

File Name	Date Uploaded	
Supporting Documentation.pdf	12/19/2014	<input type="button" value="View"/>

**Please provide your review decision below:**

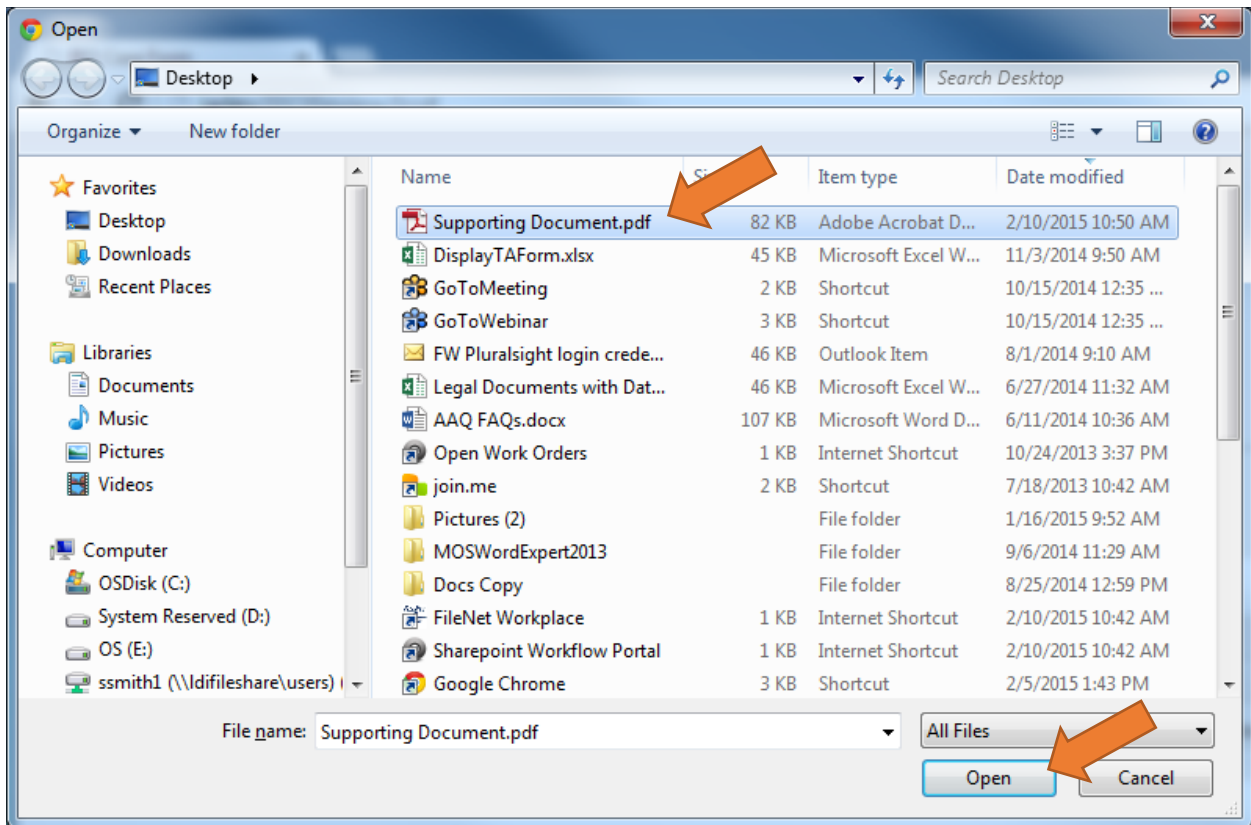
**IRO Supporting Document(s)**

You may click "Select Files..." below to attach your determination letter (or other document) to comply with the requirements at La. R.S. 22:2436(I), 22:2437(E), and 22:2438(J) that written notice of your decision to uphold or reverse the adverse determination or final adverse determination be provided to the Commissioner. Note that the attachment of such notice in the IRO External Review module does not satisfy the requirements contained in La. R.S. 22:2436(I), 22:2437(E), and 22:2438(J) to provide written notice to the covered person, the covered person's authorized representative, or the health insurance issuer. Please be reminded that protected health information should not be uploaded in the IRO Review Request module as far as possible. You and the health insurance issuer should directly exchange protected health information.

[Instructions for how to attach files](#)



Select the document you would like to attach and click the “Open” button.



The file you selected will now appear in the IRO Supporting Document(s) section.

**Note:** For pending cases, the attachment will not be saved until you submit your decision by clicking the “Submit Review Decision” button.

The screenshot shows a web browser window titled "IRO Case Form" with the address bar displaying "iadev/IROReview/Iro#". The page content is organized into several sections:

- Issuer Supporting Document(s):** A table with columns for "File Name", "Date Uploaded", and a "View" button. The table contains one entry: "Supporting Documentation.pdf" uploaded on "12/19/2014".
- Please provide your review decision below:** A heading for the review section.
- IRO Supporting Document(s):** A section containing instructions: "You may click 'Select Files...' below to attach your determination letter (or other document) to comply with the requirements at La. R.S. 22:2436(1), 22:2437(E), and 22:2438(J) that written notice of your decision to uphold or reverse the adverse determination or final adverse determination be provided to the Commissioner. Note that the attachment of such notice in the IRO External Review module does not satisfy the requirements contained in La. R.S. 22:2436(1), 22:2437(E), and 22:2438(J) to provide written notice to the covered person, the covered person's authorized representative, or the health insurance issuer. Please be reminded that protected health information should not be uploaded in the IRO Review Request module as far as possible. You and the health insurance issuer should directly exchange protected health information." Below the text is a link for "Instructions for how to attach files".
- File Upload:** A "Select files..." button and a "Done ✓" button. A file named "Supporting Document.pdf" is shown as uploaded with a "100% ×" progress indicator.
- IRO Review Decision:** A section with a "Review Decision:" label and a dropdown menu. At the bottom are two buttons: "Submit Review Decision" and "Cancel".

**Note:** If a decision has already been rendered, you can save attachments to the case at any time by clicking the “Submit Files” button.

The screenshot shows a web browser window with the URL `http://iadev/IROReview/Iro#` and a tab titled "IRO Case Form". The page is divided into several sections:

- Issuer Supporting Document(s)**: A table with columns "File Name" and "Date Uploaded". It contains one entry: "not crsp.xlsx" with a date of "02/02/2015" and a "View" button.
- Please provide your review decision below:**: A heading for the next section.
- IRO Supporting Document(s)**: A section containing instructions for attaching files. Below the text is a "Select files..." button and a "Done" button with a checkmark. A file named "Supporting Document.pdf" is shown as uploaded with a progress bar at 100% and a close button (X).
- Submit Files**: A blue button with an orange arrow pointing to it from the right. Below it is a red warning message: "Files will not be attached until you click the 'Submit Files' button."
- IRO Review Decision**: A section showing "Review Decision: Reversed" and a "Return to case list" button.

To submit your decision, select the decision from the “Review Decision” dropdown box. Review Decision options include:

- Upheld: the decision upholds the issuer’s decision.
- Reversed: the decision reverses the issuer’s decision.

The screenshot shows a web browser window titled "IRO Case Form" with the URL <https://iadev.lidi.state.la.us/IROReview/Iro#>. The form contains the following elements:

- A question: "Did a URO render the adverse determination that is the subject of this external review?" with radio buttons for "Yes" and "No".
- A dropdown menu for "If yes, please select the URO:" with "Cat Company" selected.
- A checkbox: "Please check here if this request is ineligible for external review".
- A section titled "Supporting Document(s)" containing a table:

File Name	Date Uploaded	
Supporting Documentation.pdf	12/19/2014	View

Below the table, the text "Please provide your review decision below:" is displayed. Underneath, there is a section titled "IRO Decision" with a "Review Decision:" label and a dropdown menu. The dropdown menu is open, showing three options: "Upheld", "Upheld", and "Reversed". An orange arrow points to the first "Upheld" option. To the right of the dropdown are two buttons: "Submit Review Decision" and "Cancel".

Once you have made your selection, click the “Submit Review Decision” button.

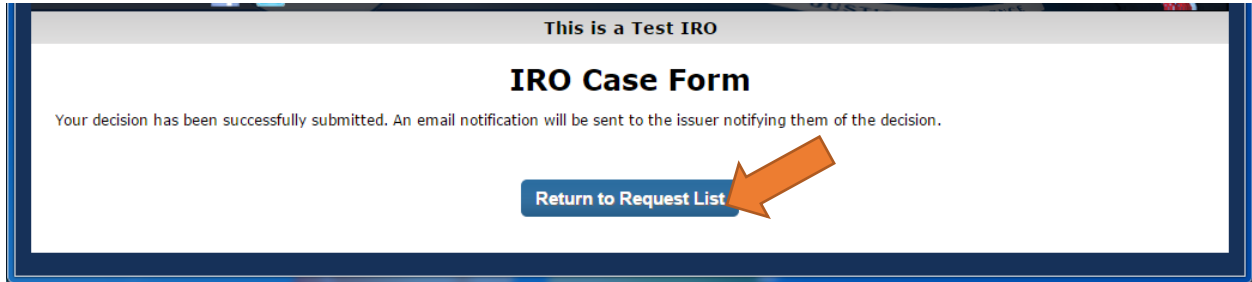
The screenshot shows a web browser window titled "IRO Case Form" with the URL <https://iadev.lidi.state.la.us/IROReview/Iro#>. The form contains the following elements:

- A question: "Did a URO render the adverse determination that is the subject of this external review?" with radio buttons for "Yes" (selected) and "No".
- A dropdown menu for "If yes, please select the URO:" with "Cat Company" selected.
- A checkbox: "Please check here if this request is ineligible for external review" (unchecked).
- A section titled "Supporting Document(s)" containing a table:

File Name	Date Uploaded	
Supporting Documentation.pdf	12/19/2014	View

Below the table, the text "Please provide your review decision below:" is displayed. Underneath, there is a section titled "IRO Decision" with a "Review Decision:" label and a dropdown menu showing "Upheld". At the bottom of this section are two buttons: "Submit Review Decision" and "Cancel". An orange arrow points to the "Submit Review Decision" button.

A message will indicate that the decision has been successfully submitted. You can click the “Return to Request List” button to return to the Assigned Cases grid and view the cases assigned to your company.



## Report Conflict of Interest

If a conflict of interest exists (under La. R.S. 22:2441 as required by 45 CFR 147.136) that will prevent you from being able to render a decision on a case, click the “Report as Conflict” button.

**Note:** The grounds enumerated in the referenced law are the only grounds under which an IRO may decline an assignment as a conflict of interest.

This is a Test IRO

### IRO Case Form

**Conflict**

If a bona fide conflict of interest exists under La. R.S. 22:2441 as required by 45 CFR 147.136 for this External Review, that conflict of interest must be reported by clicking the button below. The grounds enumerated in the referenced law are the only grounds under which an IRO may decline an assignment as a conflict of interest. Use of the button below to indicate a conflict of interest exists will result in the automatic assignment of the External Review to another IRO.

Report as Conflict

Case #: 201464

**Insured Contact Info**

First Name:

Last Name:

Address:

City:

State:

ZIP:

Primary Phone:

Alternate Phone:

Fax:

Email:

**Insured's Authorized Representative Contact Info**

First Name:

Last Name:

Address:

City:

State:

ZIP:

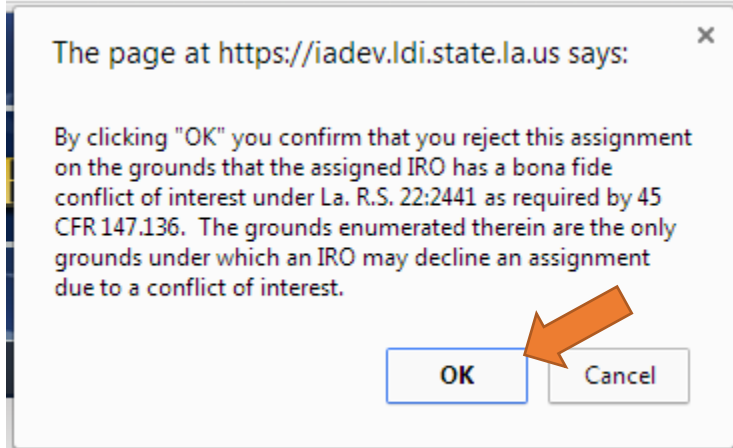
Primary Phone:

Alternate Phone:

Fax:

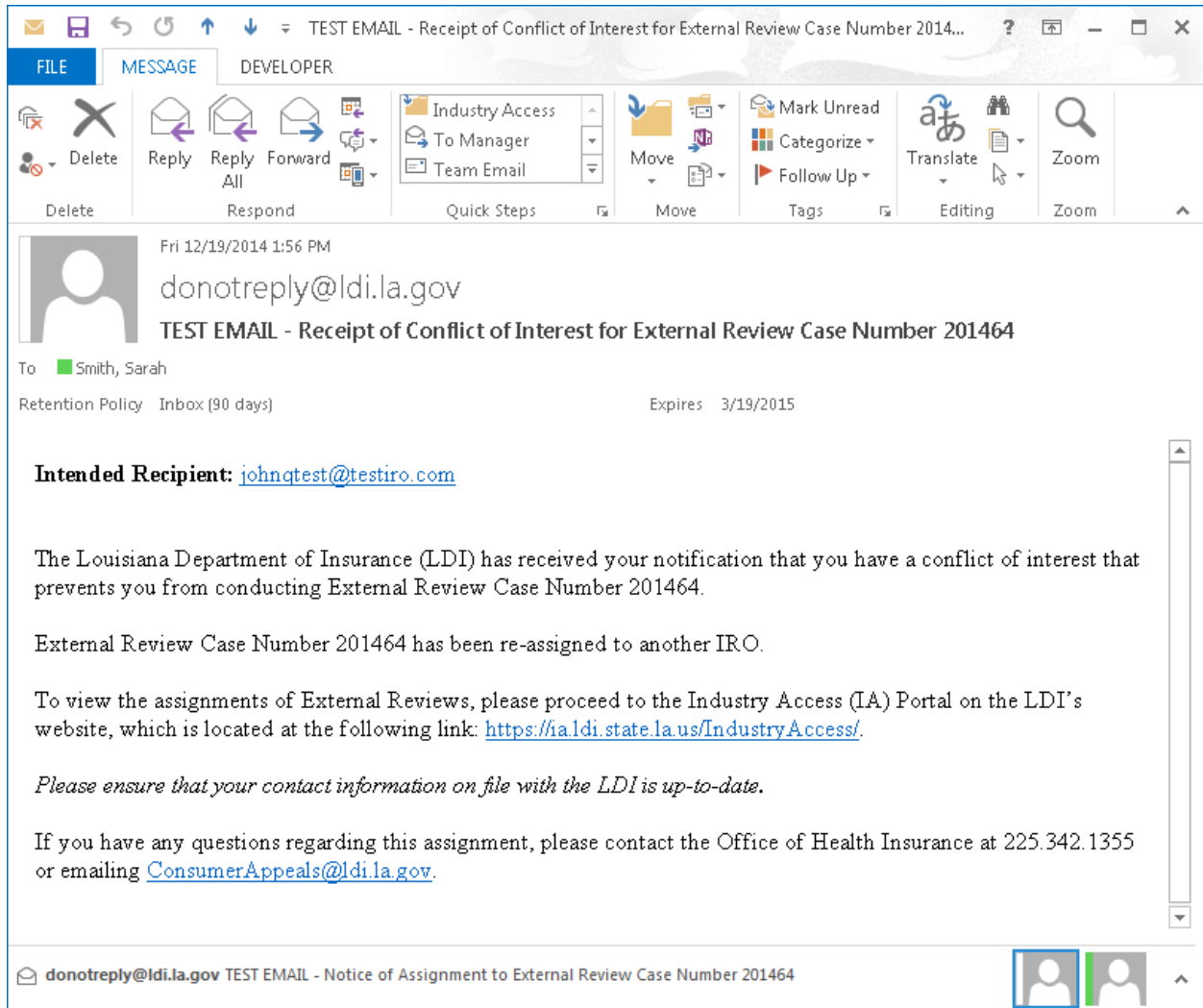
Email:

The page will prompt you to verify that you mean to report a conflict. Click the “OK” button to proceed, or the “Cancel” button to undo the action. Clicking “OK” will result in the automatic assignment of the External Review to another IRO.





An email will be sent to the Louisiana Department of Insurance and your company’s IRO Review contact to inform them of the conflict of interest and reassignment of the case.



You can click the “Return to Request List” button to return to the Assigned Cases grid and view the cases assigned to your company.

