



COMPREHENSIVE MEDICAL REVIEW SERVICES

# Medical Director Services

Partnership, not transaction.

CMRS Medical Director Services provide insurance carriers, TPAs, managed care organizations, and employers with structured, ongoing clinical expertise — not transactional one-off referrals. Our medical directors and specialty physicians embed with your team to provide real-time guidance on complex and high-risk claims, coverage policy review, program-level strategy, and oversight of your internal clinical staff.

CMRS Medical Directors span multiple disciplines, including David Berube, MD, MPH, FACOEM — Chief Medical Officer, Health and Disability Management; Sankar Pemmaraju, DO, PM&R; — Peer & Utilization Review Services; Robert Boolbol, MD, MBA — Medical Director, Pharmacy Reviews; and John Crouch, PhD, ABPP — Mental & Behavioral Health Services.

Beyond our named leadership, CMRS draws from a deep bench of physicians who have previously served as Medical Directors at carriers, TPAs, managed care organizations, and self-insured employer programs. That operational experience — sitting on the carrier side of the table, building utilization criteria, navigating regulatory requirements, and partnering with claims, underwriting, and HR leadership — is exactly what we share with the companies we serve.

## How CMRS Medical Director Services Work

### 1. Embedded Clinical Partnership

Engagements begin with regularly scheduled Virtual Claim Consult Forums — case-based discussions between CMRS physicians and your claims team that are proactive, not reactive. On-demand advisory is available for complex or high-risk claims before errors compound, with a direct escalation line for your team's hardest questions.

### 2. Coverage Policy and Program Strategy

CMRS Medical Directors provide clinical input on policy language, utilization criteria, and medical policy development. We support program-level consultation on claim volume trends, provider network optimization, and clinical quality benchmarks, and we provide oversight of internal LCSWs, care managers, and nurse reviewers within your organization.

### 3. Education and Engagement Models

We deliver educational presentations for claims examiners, adjusters, HR managers, and front-line supervisors — translating clinical material into operational decisions. Engagements scale from episodic consultative access to embedded, on-call relationships, structured to fit the size, complexity, and frequency of your program's needs.

## BENEFITS

- Embedded clinical advisory partnership — not transactional referrals
- Virtual Claim Consult Forums for proactive case management
- On-demand guidance on complex and high-risk claims
- Coverage policy review and medical policy development support
- Oversight of internal LCSWs, care managers, and nurse reviewers
- Educational presentations for claims, HR, and front-line supervisors
- Specialty advisors who have served as Medical Directors at carriers, TPAs, and MCOs

## WHY CHOOSE CMRS

*CMRS occupies the rare middle ground in independent medical review: large enough to service any size account, yet small enough to never lose sight of customer service.*

### ■ Partnership, Not Transaction

Most IROs wait for you to refer a case. CMRS builds ongoing clinical partnership with your team — so your most complex claims get better from day one.

### ■ Operational Experience on the Carrier Side

Our medical directors have built utilization criteria, navigated regulatory requirements, and partnered with claims, underwriting, and HR leadership inside carrier and TPA programs.

### ■ Right-Sized Capacity

Whether you need ten reviews a month or thousands, CMRS scales to meet your volume without surrendering personal attention.

### ■ Senior Medical Leadership You Can Reach

Our Chief Medical Officer and service-line Medical Directors are accessible — not insulated layers above the work. Clinical questions get clinical answers, fast.

*"We built Medical Director Services because the best clinical outcomes — and the cleanest claims results — come from being in the room with our clients before the hard cases land, not after."*



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