



Mental & Behavioral Health

Specialized BH and neuropsychological expertise.

CMRS's Mental & Behavioral Health practice supports carriers, employers, attorneys, and aviation operators across the full behavioral-health spectrum — claims review, IMEs, fitness-for-duty evaluations, workplace consultation, and ongoing Medical Director relationships.

Senior BH leadership at the Medical Director level — led by Dr. John Crouch, a board-certified clinical neuropsychologist and former AVP/Medical Director at Lincoln Financial Group — sits over every engagement. Specialty matching spans psychiatry, psychology, and neuropsychology.

Behavioral Health Service Lines

More than traditional peer review — our service lines span the full claim lifecycle, applying senior clinical judgment where checklist review falls short:

- **Claims Review:** Expert clinical review of complex behavioral health and neurocognitive disability claims, including peer and second-level reviews.
- **Independent Medical Examinations:** Comprehensive psychiatric and neuropsychological IMEs — in-person or virtual — by credentialed, board-certified clinicians.
- **Fitness for Duty Evaluations:** Structured, evidence-based evaluations of whether an employee can safely perform the essential functions of a safety-sensitive role.
- **Workplace Consultation:** In-person and virtual behavioral health consultation, including crisis response and critical-incident support.
- **Medical Director & Consultation Forum:** Structured access to senior BH expertise through regular virtual consultation forums and on-demand advisory services.

Why Partner With CMRS

- **Clinical Excellence**
Evidence-based behavioral health and neuropsychology, with senior Medical Director judgment on every engagement.
- **Operational Fluency**
Deep experience across disability insurance, workers' compensation, and employer HR programs.
- **Defensible Documentation**
Clear, defensible reports that support fair, timely claim decisions.
- **Specialty Expertise**
Specialty matching across psychiatry, psychology, and neuropsychology for complex, high-stakes claims.

WHY CHOOSE CMRS

- **Senior BH Leadership You Can Reach**
Dr. John Crouch and the BH Medical Director team are accessible — not insulated layers above the work.
- **Right-Sized Capacity**
Ten reviews a month or thousands — CMRS scales without surrendering personal attention.
- **100% U.S.-Based, URAC-Accredited**
Every reviewer and piece of data stays domestic. URAC, SOC 2, HIPAA, and Virtru are baseline.

"Behavioral health claims demand more than a checklist. They demand clinical judgment — and the willingness to commit to a defensible opinion the carrier, the employer, and the court can rely on."



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URAC



SOC 2



HIPAA



VIRTRU

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