



Apex Medico

A Tier 2 MedCo MRO

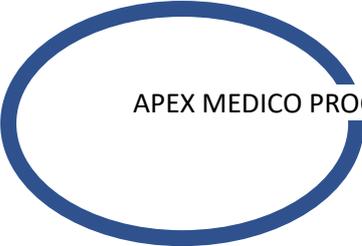
APEX MEDICO PROCESS GUIDE- START TO END OF CLAIM

Version 1

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APEX MEDICO PROCESS GUIDE- START TO END OF CLAIM

1. If you have been involved in a road traffic accident, you may have sustained injuries, including but not limited to whiplash injuries and you may be entitled to compensation. You have been involved in an accident and have suffered personal injuries.
2. So that you can make a claim, a medical report will be required so that your injuries and recovery time can be assessed. You will first need to begin your claim on the Official Injuries Claims portal. Register the accident details on the OIC portal and begin the claim as an unrepresented claimant
3. You will be given the option of selecting an MRO (medical reporting agency) or DME (direct medical expert) to handle your claim. If you select an MRO like Apex Medico you will be able to choose between Two Tier 1 Medical Reporting Organisations and Two Tier 2 Medical Reporting Organisations. Select the MRO you want. Choose the MRO you wish. Apex may not appear as an option as the selection is random.
4. Once you have selected the Apex Medico as your desired MRO, Apex Medico will be provided your contact details, accident details and reference numbers from the Official Injuries Claims portal. Within 24 hours Apex Medico will contact to arrange the medical exam at a time convenient to you. If you have highlighted any special requests, e.g. wheelchair access, female medical expert etc. we will ensure these requirements taken into account. Apex will notify you of your exam in writing and you will receive a reminder text 24 hours before the exam. Apex will contact you phone to arrange a suitable time to see a medical expert. The exam will take place between 1-6 weeks after the booking date.
5. You must attend your examination (and provide photo ID) so that your injuries can be assessed, and the medical expert will prepare a report based on the information given. If you cannot attend your appointment, please contact Apex Medico as soon as possible on 0161 212 1142 or 0739 416 0916 to reschedule the exam. Our team are available between 8am-8pm and are happy to help. You reschedule your appointment for a more suitable time. You will attend a face to face or remote video exam (based on the Covid-19 restrictions at the time). If you are attending a remote exam, Apex will ask that you sign a Remote Authority to agree the terms and conditions of this.
6. It may be required that the medical expert needs to see your medical records to prepare the report and Apex Medico will handle getting a copy of these. You will need to sign an agreement to authorise Apex to get your medical records. Apex will request these from your doctor and provide them to your medical expert.
7. The medical expert will provide the medical report to Apex Medico and a team of professionals will check that the basic information in the report is correct (name, DOB, date of accident, ID

reviewed). If there is any incorrect basic information (based on the information you provided on the Official Injury Claims portal) Apex Medico will reject the report to be amended.

8. Once the report has passed the quality checking stage, Apex Medico will supply you with the report via the Official Injury Claim portal. You will be notified that it is ready to check and can log onto the Official Injury Claim portal to read, check and agree that the report is factually correct. The Official Injury Claim portal will guide you through this process. If you have a query about your report and believe some of the details to be factually incorrect, you must let us know before accepting your report within the Official Injury Claims portal. Once you have accepted your report and it is sent to the compensator, we will be unable to amend it for you. Check your report carefully as you only have one chance to amend factual errors.
9. If you believe there are factual errors, using the Official Injury Claim portal you can request amendments to the report. Apex Medico will be notified of this request and send the information to the medical expert to review, and they may amend the report if they are in agreement with the changes.
10. Once you have agreed the report content and any changes have been made, the Official Injury Claim portal will give you options on what to do next. You can either release the report immediately to the insurance company who will review the report and make a case settlement offer based on the report content. You may also decide to wait out the prognosis period before releasing the report to the compensator. Decide if you wish to release the report or wait until the prognosis has expired. Submit your decision on the Official Injury Claim portal.
11. 11. If you are releasing the report to the compensator, you must do this through the Official Injury Claim portal. The claim will now be with the compensator, who will review the information provided and will make an offer. You may decide to wait out the prognosis, dispute or accept the offer. You will be given an offer through the Official Injury Claim portal and you need to review it.
12. The compensator will be informed that you have accepted your offer and will receive the claim settlement. All communication at this point should only be with the compensator. Once payment has been made the claim will have settled and be closed. Your claim will settle and payment made directly from the compensator. Now your claim is closed.

Get in touch with Apex Medico today

Opening Time: 8:00AM – 8:00PM

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