



WASHINGTON HEALTHCARE
INSURANCE COMPANY
A Risk Retention Group



OPTIMA
HEALTHCARE INSURANCE SERVICES

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CLAIMS COMMITTEE CHARTER

DRAFT as of 08/19/2020

PURPOSE

To provide feedback, professional guidance, knowledge, oversight and peer communication as appropriate on claims submitted to the Washington Healthcare Insurance Company, RRG (WHI) dentist program. Washington Healthcare Insurance Company, A Risk Retention Group, is a DBA: of California Healthcare Insurance Company, Inc., A Risk Retention Group.

MEMBERSHIP & TERM

This Committee is not a Board of Directors Committee as described in the company bylaws. The Claims Committee shall consist of at least three members. Member is defined as a dentist participating (insured) in the WHI dentist program that is in good standing (current as to premium payments) and has purchased stock in the company. Committee members shall be appointed periodically by a simple majority vote of the members participating in the WHI dentist program. Staff service will be provided by the Optima SVP Claims or other designated management representative.

PROCEDURES

The Committee shall establish a meeting schedule and shall meet with such frequency and at such intervals as it shall determine necessary to carry out its duties and responsibilities. Any member of the Claims Committee may call a special meeting of the Committee. The Committee may meet by conference call or other means of communication deemed appropriate. All actions of the Committee will require the vote of a simple majority of the members present at a meeting, assuming a quorum of the members is present.

DUTIES & RESPONSIBILITIES

While there is no “blueprint” to be followed by the Committee in carrying out its duties and responsibilities, the Committee shall have the following goals and responsibilities with respect to providing Claims feedback:

- Review open claims to provide feedback and expertise related to the facts and circumstances surrounding the claim.
- Provide oversight and dental-industry guidance to Optima representative(s).
- Assist in developing “lessons learned” or other appropriate risk management responses to provide insight and relevant information to WHI member dentists with the ultimate goal of improving patient safety and care.
- When deemed necessary by the members of the Committee, a Committee representative, as designated by the other Committee members, will communicate via telephone or other means of communication with the dentist who experienced the claim.
- Provide oversight and feedback on claims services.