

Liability Catalog of *Services*

Medicare Compliant Services for Liability Claims

PMSI Settlement Solutions understands the distinctions between liability and workers' compensation settlements and delivers a comprehensive portfolio of services tailored to fit the complexities of liability settlements. With PMSI Settlement Solutions you can be confident that your settlement services are delivered quickly and in compliance with government regulations.

Conditional Payment (Lien Services)

Conditional Payment Verification Service

Following request of lien verification and receipt of a signed CMS release, PMSI corresponds with the proper agencies to determine if a lien exists. Written documentation is obtained which will confirm that either no lien exists or provide a listing of conditional payments made (lien amount).

Conditional Payment Negotiation Service

Once PMSI analyzes the lien and provides recommendations, we will negotiate and reduce any outstanding liens with the proper agency at the client's request. Ongoing communication with the proper agencies will be performed until a final resolution is reached.

Settlement Tools

Future Medical Cost Projection

An unbiased independent medical summary that takes into consideration all future medical treatment for the compensable claim under review. The Future Medical Cost Projection estimates the total future medical cost based upon future medical needs, pre-existing injuries, and co-morbid conditions, including the life expectancy of the injured worker. An MSA will be included at no charge if requested at the time of referral.

Revisions within 12 months of original FMCP

Drug VALUE Review (DVR)

PMSI's DVR is a comprehensive assessment and drug cost allocation forecast based on clinical, published research on all drugs common to workers' compensation and liability claims. PMSI uses a technically intricate algorithm to assess several key factors that drive up medical costs due to prescribed drugs. The DVR is recommended for all claims that contain high cost drugs as identified through the Drug VALUE Tool, PMSI's proprietary drug assessment application. The DVR includes a detailed analysis of each drug and its impact on the future costs of prescriptions specific to the claim. The cost savings realized through the use of the DVR are unequaled in the industry.

Only available with MSA Allocation

Drug VALUE Review Revisions

Upon a request and receipt of additional material, one revision within 6 months of the original DVR
Revisions completed 6 months after the original DVR

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PMSI—The Only Solution You Need. Founded in 1976, today PMSI is one of the nation's largest providers of specialty managed care services and products for the workers' compensation and liability markets. PMSI provides a best-in-class integrated portfolio of clinically based services in Pharmacy, Medical Services and Equipment, and Settlement Solutions that promotes quality care for injured individuals while helping clients contain costs and control utilization.

Allocations

Liability Primary Payer AllocationSM (LPPASM)

PMSI Settlement Solutions is the exclusive provider of the LPPA, an allocation report specifically designed to provide auditable documentation of compliance with Medicare Secondary Payer (MSP) compliance for liability. The LPPA incorporates liability-specific claim considerations such as policy limits, comparative negligence and other applicable legal issues. The LPPA is available for liability cases with a total settlement under \$250,000.

Medicare Set Aside (MSA)

PMSI's MSA allocations include customer-requested special handling, rated-age determination and the overall lowest defensible MSA in the industry.

Social Security Verification

Upon receipt of a case assignment accompanied by a properly executed Social Security Release form, PMSI will determine Social Security Disability and Medicare status with the Social Security Administration. Based on the result, the need for an MSA allocation is determined. PMSI then notifies the client of the status and the appropriate recommendation.

Liability MSA Allocation

This all-inclusive allocation solution incorporates liability-specific aspects of the claim such as policy limits and comparative negligence when determining the lowest defensible allocation.

With Drug VALUE Review

Rush Services

- Clients requiring MSAs within 5 business days
- Clients requiring MSAs within 2 business days

MSA Revisions

- Upon a request and receipt of additional material, one revision within 6 months of the original MSA
- Revisions completed 6 months after the original MSA
- Revisions completed 1 year after the original MSA
- Revisions completed more than 2 years after the original MSA

CMS Approval of MSA

Once PMSI has completed the allocation and received a request from the client for CMS approval, the necessary documentation is prepared and submitted to CMS. This service includes resubmission and negotiation, if necessary.

If MSA is prepared by another party

Second Opinion MSA

A quality MSA ensures your interests are protected while containing your costs. PMSI's MSA experts can re-evaluate an MSA allocation completed by another provider to ensure accuracy and that the lowest defensible allocation has been provided. There is no risk to you—if we cannot reduce the allocation, your second opinion is free.

Limited

For those files with a settlement value of \$5,000 or less and include minimal future medical treatment to consist of non-invasive treatment, minimal periodic treatment for exacerbations of symptoms and minimal medication management.

Simple

For those claims in which the patient has not had surgical intervention nor has any debilitating physical or mental sequelae. The future medical provisions would consist of non-invasive treatment and minimal medication requirements, without expected future hospitalizations, pain programs nor extensive psychological treatment.

Limited and Simple LPPA Revisions

- Upon a request and receipt of additional material, one revision within 6 months of the original LPPA
- Revisions completed 6 months after the original LPPA
- Revisions completed more than 2 years after the original LPPA

Moderate

For those claims in which the patient has only one surgical intervention without any extensive debilitation physical or mental sequelae. The future medical provisions would consist of only a minor surgical revision and minimal medication requirements without expected hospitalizations, pain programs or extensive psychological treatment.

Complex

For those claims in which the patient has undergone extensive treatment with subsequent significant physical or mental disability. The future medical provisions would possibly include, but would not be limited to: extensive medications, major surgical intervention, pain programs, hospitalizations and/or extensive psychological treatment.

Moderate and Complex LPPA Revisions

- Upon a request and receipt of additional material, one revision within 6 months of the original LPPA
- Revisions completed 6 months after the original LPPA
- Revisions completed more than 2 years after the original LPPA