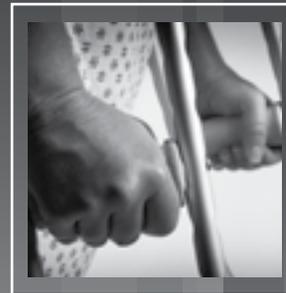
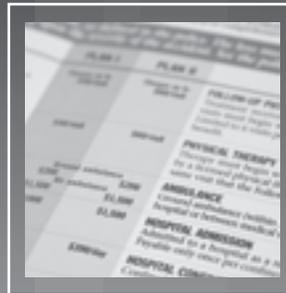


- // MEDICARE SET-ASIDE ALLOCATIONS
- // MEDICARE SET-ASIDE PROFESSIONAL ADMINISTRATION
- // MEDICARE SET-ASIDE ANALYSIS
- // LIABILITY MEDICARE SET-ASIDE ESTIMATES & CONSULTATIONS
- // NON-MEDICARE EXPENSE EVALUATIONS
- // FUTURE MEDICAL PROJECTIONS
- // CASE REVIEW
- // MSA SUBMISSION

SYNERGY

MEDICARE SET ASIDE SERVICES





CMS Requirements and Medicare Set-Asides

The escalating cost of healthcare has resulted in the US government assuming an ever increasing financial burden in paying for medical services for disabled individuals. The Medicare Secondary Payer Act (MSP) requires all parties settling workers' compensation, general liability and no-fault automobile claims to protect Medicare's position as a secondary payer.

In the past, the Centers for Medicare and Medicaid Services (CMS) have enforced the Medicare Secondary Payer Act (MSP), as it relates to future care, only in worker's compensation claims. This was accomplished by CMS' creation of the obligation to create Medicare Set-Asides when a workers' compensation case settled. While there are no specific statutes, regulations, rules or case law about the need for a set-aside in liability cases, a set-aside is the only known way to protect Medicare's interests under the MSP.

A Medicare Set-Aside allocation (MSA) is created at settlement for injury victims that meet CMS' criteria for set-asides. The MSA allocation sets forth a specific dollar amount to be apportioned from the injured party's settlement proceeds for future Medicare covered medical costs. It prevents the shifting of the burden for future injury-related medical expenses from the insurance carrier, or responsible third party, to Medicare.



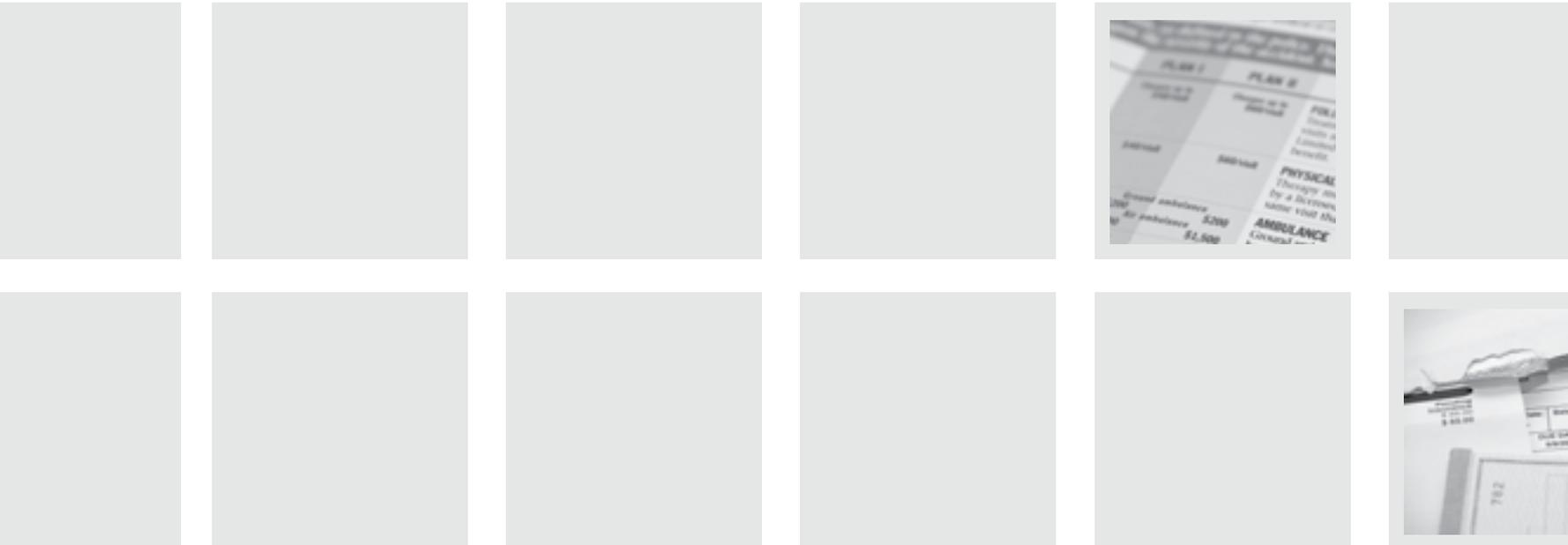


Why Turn to Us for MSP Compliance Issues?

In the past, navigating the maze of companies providing Medicare Set-Aside services was a frustrating task and involved multiple steps to accomplish MSP compliance. Securing a Medicare Set-Aside Allocation, submitting the recommendation to CMS for approval and getting annuity funding/post settlement planning meant dealing with numerous firms—an inefficient, expensive and burdensome process.

Those days are gone.

Synergy is your single solution for Medicare Set-Asides (MSAs)—from creating allocations and submitting them to CMS for approval to providing funding options and post-settlement planning recommendations. We are the premier provider helping attorneys and clients ensure Medicare Secondary Payer Compliance. Our highly skilled consulting staff brings over 25 years of experience in disability management to your team, giving each of our clients a single, go-to source for the full spectrum of MSP compliance and settlement planning issues. See how our comprehensive, end-to-end approach will redefine your expectations for this service.

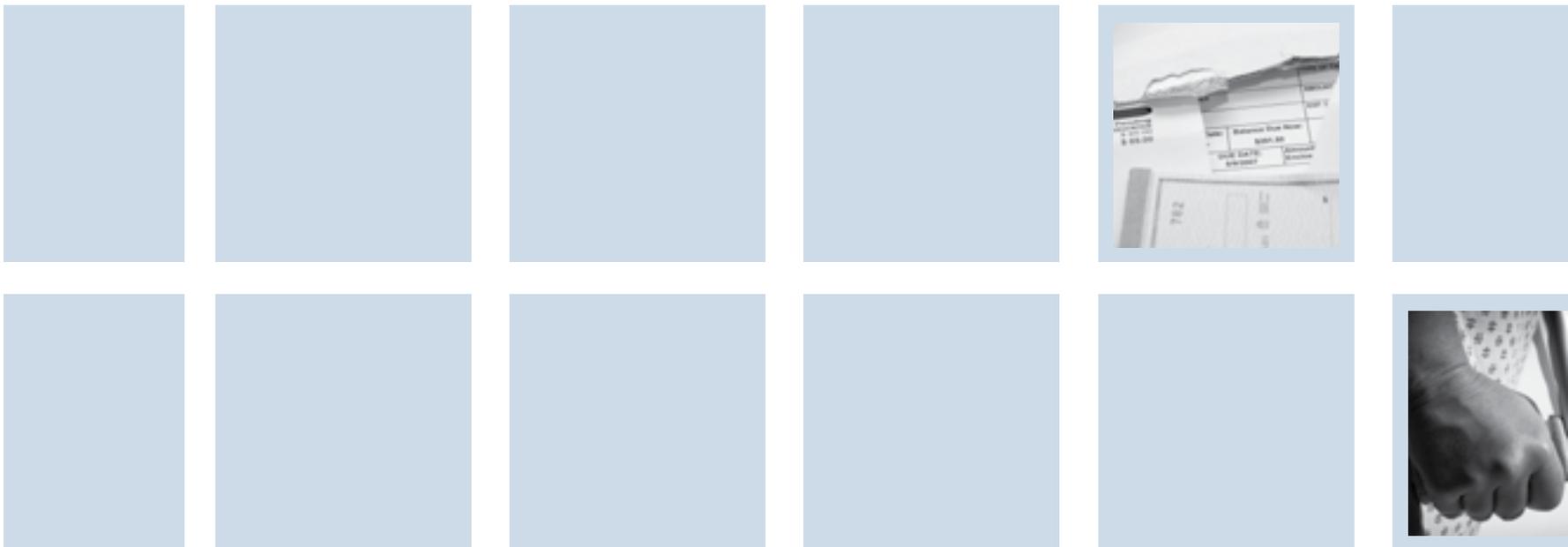


		FOLLOW-UP PHYSICIAN Treatment received visits must begin & limited to 6 visits per benefit.
	\$60/visit	PHYSICAL THERAPY Therapy must begin w by a licensed physical th same visit that the Follo
Ground ambulance \$200	\$200	AMBULANCE Ground ambulance (within hospital or between medical
Air ambulance 1,500	\$1,500	
	\$1,500	HOSPITAL ADMISSION Admitted to a hospital as a r Payable only once per confine
	\$390/day	HOSPITAL CONFINEMENT Confined in a hospital as a reside up to 365 days per accident
	\$600/day	HOSPITAL INTENSIVE Confined in a hospital as a reside up to 365 days per accident

Our Services

We provide the following services to attorneys and other parties nationwide for liability claims, workers' compensation claims, Longshore and Harbor Worker's Compensation Act (LHWCA) claims, Jones Act claims and FELA railroad claims.

- **Medicare Set-Aside Allocations (MSAs)** – We provide a detailed analysis of the future medical needs for an injured party along with life expectancy determinations to create our allocation recommendations. Our experienced litigation nurse consultants work to ensure an accurate and justifiable position to present for submission to the Centers for Medicare and Medicaid Services (CMS). We will submit the proposed set aside to CMS for ultimate approval, if desired.
- **Medicare Set Aside Professional Administration** – Given the complexities of administering a Medicare Set Aside once established and funded, we offer professional administration services through a trust arrangement or custodial agreement. Professional administration gives the injury victim a trusted resource for proper administration of the set aside. Our professional administration provides the injury victim with the comfort of knowing that they have an expert that will determine what is Medicare covered, audit medical billing (cost containment), pay the proper rates and provide a detailed accounting of the use of the funds to Medicare. Professional administration is done in compliance with the guidelines set forth by the Centers for Medicare and Medicaid Services (CMS) for administration of a MSA which helps protect future eligibility for Medicare benefits. These services include preparation of the Medicare Set Aside Trust/custodial agreement, establishment of set aside trust/account, auditing of medical bills for cost containment, communication with medical providers & negotiation of bills, payment of Medicare covered services from the MSA trust/account, advise CMS of temporary exhaustion of funds resulting in Medicare becoming primary coverage and accounting/reporting to CMS regarding the expenditures from the set aside.



Our Services continued

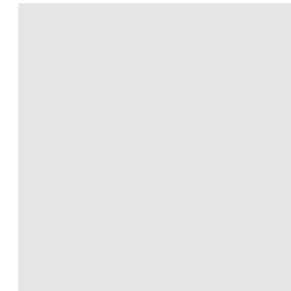
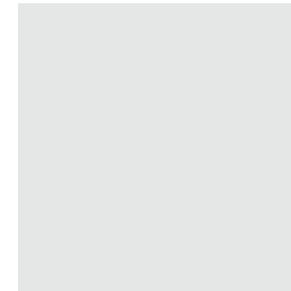
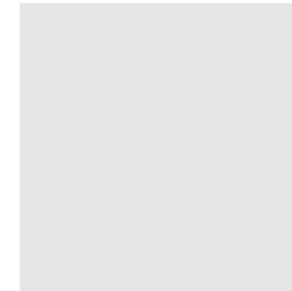
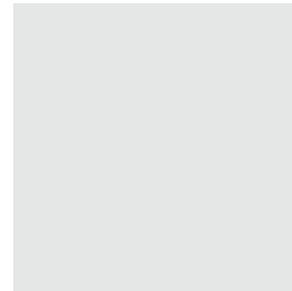
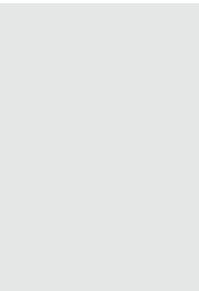
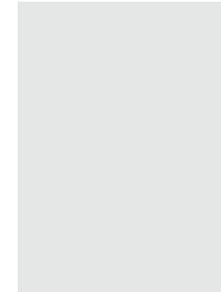
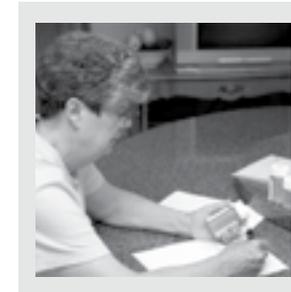
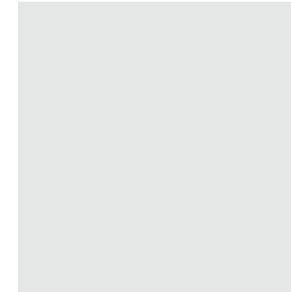
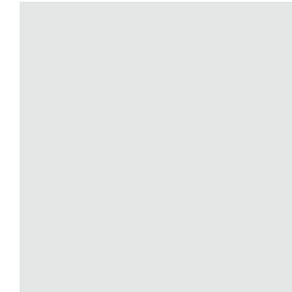
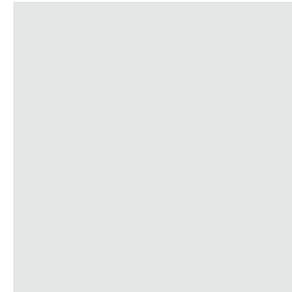
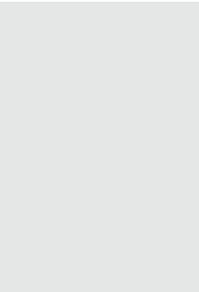
- **Medicare Set-Aside Analysis** – To insure that Medicare’s interests are properly addressed by the defendant’s set aside allocation, we do an independent review of the proposed Medicare Set-Aside allocation. Having an independent analysis will help counsel decide whether the proposed set aside by opposing counsel is sufficient.
- **Liability Case Consultation** – The Medicare Secondary Payer Act is a complex piece of legislation with far reaching impact. We provide advice on adequately protecting Medicare’s interest under the MSP.
- **Non-Medicare Expense Evaluations** – We provide a detailed analysis of costs that will not be covered by Medicare. Having this information allows counsel to quantify what the MSA will not cover in terms of future care.
- **Future Medical Projections** – We provide a detailed analysis of the future medical expenses to be incurred by the injury victim. Similar to a life care plan, without the same expense and some of the detail, this report can be used to quantify future medical care.
- **Case Review** – As part of our case review service, we perform a Social Security and Medicare status determination. We determine whether a case meets CMS / MSA review thresholds. We assist attorneys in preparing all necessary documentation and help with any required language that must be in settlement documents.
- **MSA Submission** – Preparation of a formal MSA submission package for CMS to assure proper compliance under the Medicare Secondary Payer Statute, timely post MSA submission follow up & communication with CMS. We provide regular post MSA submission updates to client.





Our Services *continued*

- **Economic Evaluation** – We provide an economic analysis to quantify the actual costs required every year to provide for the needs presented in the life care plan. Once we determine the actual cash flow required, we then determine the cost to fund the life care plan with a lump-sum payment or a financial settlement product. This figure is the present value to provide for the future medical needs of the injury victim as determined from an economist’s standpoint.
- **Mediation Attendance** – A consultant will attend mediation and settlement conferences at no cost. We help educate and advise injury victims about MSA funding options. We help attorneys advise their clients about settlement planning financial issues and options.
- **Structured Settlements** – A complete set aside solution usually involves the use of structured settlements to fund the MSA. We provide a comprehensive funding analysis of our set-aside allocations or any competitor’s allocation.
- **Documentation** – We assist attorneys in preparing all necessary documentation and help with any required language that must be in settlement documents.
- **Training** – We offer free training to help you understand the complexities of the Medicare Secondary Payer Statute. We are your partner in MSP compliance.





We Can Help

Synergy can help you with MSP compliance and Medicare Set-Asides, while helping to achieve your settlement goals. If you have a case you would like us to review for a determination of which of our services is appropriate, please call us or visit our website to complete an online referral form. As Medicare experts and advocates for injured victims, we are your source for MSP compliance solutions. Call us today and see how we can help you successfully navigate these complicated issues.





MEDICARE SET ASIDE SERVICES

Toll Free: 877.242.0022

www.synergysettlements.com

