



Pre-MSA

Improve MSA settlement outcomes with a proactive approach



Get expert insight into the issues and potential amounts of your MSA settlements to reduce payments later

As an industry leader, we are uniquely positioned to help you achieve compliance and cost savings. With the largest legal and medical team in the nation devoted exclusively to Medicare Secondary Payer (MSP) compliance, we can provide a quick and accurate analysis to determine if settlement of a case is feasible— and identify issues you can address before settlement to reduce the Medicare Set-Aside (MSA) amount.

Use Pre-MSA to gain advantage before the settlement process begins

To improve your chance of reaching a satisfactory settlement, you need an early, accurate MSA estimate. Unexpected MSA amounts are problematic because they can disrupt or derail settlements, causing insurers to stray from their primary goal of closing out claims as quickly and efficiently as possible. Those disruptions cost insurers extra time, resources, and money. But with CMS demanding ever-larger allocations for future medical costs, evaluating a claim's settlement potential has become increasingly difficult. Our fast and easy approach ensures that you'll settle claims at present-day value, paying only what's necessary—and nothing more.

Our Pre-MSA tool provides:

- valuable analysis and detailed forecast of potential exposure
- more accurate estimates to factor into your decisions about reserving and negotiations
- a clear outline of cost drivers for opportunities to mitigate ahead of settlement
- visibility into files that may be ready for settlement and those that may need additional intervention

We've helped our clients eliminate cost drivers, saving them more than

\$75 million in 2022 alone.*

*Based on 2022 client data

Accurately predict an MSA amount at a reduced cost

Our team of MSP experts understands the practical effects of claims handling on post settlement medical costs. We analyze each case, evaluate future medical exposure, and develop a report with information to help document your file—often at a lower cost than an MSA. The Pre-MSA tool allows you to allocate resources to pay for future treatment early in the life of a claim.

Pre-MSA improves results by helping you:

- gain insight into the MSA amount before preparation of a full MSA, reducing exposure with proactive claims management
- identification of cost-mitigation opportunities that could reduce the MSA figure
- convert to full MSA more easily and cost-effectively (credit given toward MSA cost if conversion is referred within 6 months of the date of completion)
- improve claims management efficiency

Taking it to the Next Level with Cost-Mitigation Provider Outreach

As part of this service, Verisk can help you take cost-mitigation to the next level by taking crucial, but time-consuming tasks off of the claims staff and engaging providers directly. Proactively evaluate treatment by leveraging clinical and legal expertise to achieve savings. Built upon industry-leading cost mitigation

approaches, Verisk offers two services as part of the Provider Outreach program:

- **Cost Mitigation:** We provide a comprehensive review of medical records to identify a claimant's co-morbid conditions, obtain a rated age, and calculate the claimant's adjusted life expectancy which may reduce the frequency of future treatment in an MSA.
- **Record Acquisition:** As part of our Outreach Service, we contact the claimant's treating medical provider(s) to obtain necessary information or clarification regarding the claimant's treatment, recommended or referenced treatment options, and other information which may be helpful in providing a more accurate assessment of the claimant's current treatment plan and reducing identified Pre-MSA cost drivers.

Ensure full compliance with speedy and efficient settlements

Our Pre-MSA drives savings, ensures compliance, and helps expedite settlements. We guide you through the process and look for ways to save you money every step of the way. Our team seeks out potential MSA issues and works with you to remedy any difficulties. We also analyze complicated medical files and help you expedite settlements by providing you with an easy-to-read snapshot of potential exposure.

Verisk

Is uniquely positioned to help you achieve compliance and cost saving with our legal, medical, and technology expertise.



Insights

- Data from more than 1 billion industrywide claims
- The largest number of successful Medicare submissions in the industry
- Market-leading predictive analytics tools supporting enhanced triaging and resolutions
- Industry-leading OCR and text-mining capabilities



Advocacy

- The industry's largest and most experienced team of legal and medical MSP compliance experts
- Customized, flexible solutions based on your risk management strategy
- On-site file consultation and pickup



Results

- Improved claims outcomes and loss ratios
- Expedited settlements
- Mitigated risk and settlement consistency



Get your complimentary consultation

To learn more about Pre-MSA please contact:

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