

## Why over-allocate? Setting aside zero dollars is an option.

### Pioneers of the Legal Zero allocation

Your Medicare compliance program can benefit greatly from experienced legal insight. Nowhere is that more evident than in our Legal Zero program. All too often, a workers' compensation claim will go without the proper Medicare Secondary Payer (MSP) legal analysis, and as a result, an unnecessary Medicare Set-Aside (MSA) will be funded that wasn't required initially. Let our team of attorneys evaluate your denied claims to ensure you aren't over-allocating MSA dollars.

### Proper examination can save your company a bundle

We are dedicated to eliminating unnecessary expenses in your compliance programs with a 95 percent CMS approval rate for Legal Zeros. Under the MSP guidelines, there are certain instances in workers' compensation settlements, even when future medicals are being closed, where setting aside no money (zero dollars) is appropriate. Legal Zero allocations are an option for most disputed and denied claims to ensure you aren't allocating MSA dollars unnecessarily.

We have a  
**95%**  
CMS approval rate for  
Legal Zeros.

Let us evaluate your case whenever you settle a claim with a Medicare beneficiary that involves a denied component. Our services include:

- legal and medical advocacy
- case-specific arguments
- case evaluation
- issue spotting
- identification of key arguments
- appeal to the next level (if and when necessary)

## Make smart decisions with our highly skilled team of experts





To get the most favorable agreement with Medicare on an MSA, you need to consider both the medical and legal issues involved in the underlying claim. We have a proven track record and a 95% CMS approval rate for Legal Zeros.

Our team of highly experienced legal experts will collaborate directly with adjusters and defense counsel to provide direction to answer these key questions:

- Why should you allocate money for future medical treatment when you're not the primary payer?
- Why increase the cost of a settlement when you're dealing with a denied or disputed claim?
- Why abandon state law defenses just because the case involves Medicare?

## Get your complimentary consultation

To learn more about Legal Zero, please contact:

-  ISO Claims Partners
-  1-866-630-2772
-  [CPinfo@verisk.com](mailto:CPinfo@verisk.com)
-  [verisk.com/insurance/products/medicare-future-allocations/](http://verisk.com/insurance/products/medicare-future-allocations/)



## ISO Claims Partners

is uniquely positioned to help you achieve compliance and cost savings 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 resolution
- 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

