

S E R V I C E O P T I O N S

AS PART OF OUR SERVICES TO YOUR MEDICAL FACILITY, SCHACHTER & LEVINE, LLP

OFFERS TWO OPTIONS TO CHOOSE FROM ...

COLLECTIONS • LITIGATION

Option 1 COLLECTIONS

Schachter & Levine's experienced Collection Services provides your facility with leverage against insurers and allows tracking of your bills from the time they were created.

All bills are entered into our system and tracked for prompt payment by the insurers. Those bills not paid within the time period required by law receive follow up for collection. Thereafter, any bills still in arrears will immediately result in the filing of a suit.

Our professional collection services allow for the effective processing of your bills for maximum return within the timeframe allowed by law. We enable you to save time, money, and energy from tedious internal collection attempts with your No-Fault billing. Additionally, by utilizing Schachter & Levine's collection services in combination with our litigation services, your facility will receive a special reduced fee for the processing of your claims.

Option 2 LITIGATION

Our expert Litigation Services allows your company's claims to be reviewed by a judge within the civil court systems of the State of New York -- taking the decision making away from the insurance companies in denying your bills.

Private No-Fault insurers want to make a profit. Denying your bills only increases these profits, thus, giving them added incentive to do so. The No-Fault Insurance Law was not created by insurers, but they are utilizing their resources and political connections to mold it to their advantage (as indicated by the 2001 revisions of the No-Fault Law.) Insurance companies have implemented effective processing procedures in their attempts to deny your bills. It is within the best interest of your facility as a business to incorporate a system within your practice to counter insurers' denials of your bills. Without an effective system in place, your facility -- and your No-Fault practice -- is at the mercy of the insurers who count on the fact that many medical providers neither question nor fight denials. Without fighting such denials your facility remains among the many other medical facilities that continuously receive and accept denials from insurers on their No-Fault bills. Doing so only allows the insurer to increase their profit margin! Litigation lets you build a solid reputation with insurers, letting them know that you are a reputable facility that provides treatments that are of medical necessity. You are also making them aware that any denials received by your facility will be questioned and debated.

Litigation is a very costly process for insurers and provides the incentive for them to settle your claims, rather than defend them. Your facility will notice a reduction in overall denials and an increase in No-Fault revenues. Litigation in combination with Schachter & Levine's collection services will help you build a strong and profitable No-Fault practice.

SCHACHTER & LEVINE, LLP



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N O - F A U L T
L I T I G A T I O N

HOW MANY OF YOUR BILLS WERE DENIED BY A NO-FAULT INSURER BASED ON A PEER REVIEW OR IME?

Every year millions of dollars go unpaid to medical facilities. Don't be among those missing out on revenue they deserve...

STATUTES OF LIMITATION CAN RENDER YOUR OLD BILLS WORTHLESS – SO TAKE IMMEDIATE ACTION!

NF 10: Not Medically Necessary • Peer Review • IME • EUO
 Worker's Comp Primary • 180 & 45 Day Rule Violation
 90 & 30 Day Rule Violation

SCHACHTER & LEVINE, LLP HAS BEEN HIGHLY SUCCESSFUL IN OBTAINING PAYMENTS OF DENIED NO-FAULT BENEFITS.

WE DON'T ARBITRATE... WE SUE!

WE OFFER OUR CLIENTS A VARIETY OF SERVICES AND FEATURES TO MAKE THE PROCESS EASY AND MOST BENEFICIAL:

- In-office settlers who make all initial calls to insurance adjusters to **settle cases** prior to the filing of a Summons & Complaint.
- We do not arbitrate. We **utilize counsel to pursue your claim** through litigation.
- Our attorneys will relentlessly pursue the no-fault insurer through civil litigation until the matter is settled or ends in final judgment. This includes suing Peer Review and IME doctors. (As an alternative, we subpoena these doctors to appear at trial and move for contempt if they fail to do so.)
- We accept old files — **up to 5 years back**. There is money in those old denied bills that you may not be aware of.
- Our staff features 12 client relation officers, one of whom will be assigned to you. Your **client relation officer is always available** to answer questions and will even assist in your office — at no added cost — in copying your files.

- **Status reports available online, 24/7.** Our password protected system gives you up-to-date details, lets you create customized reports, and alerts you when cases are settled and checks are received.
- All settlement checks are mailed to our medical facility clients once a month.
- **OUR GUARANTEE: No Charge Unless We Are Successful in Recovering Money For You.** This includes filing fees, process servers, copying, phone calls, etc. We offer you this guarantee because of how confident we are.

CONSIDER THESE IMPORTANT DETAILS...

INSURERS RESPECT THE FACT THAT YOU ARE FIGHTING THEIR DENIALS

Their business model includes yearly settlements of such disputes. You are also letting the insurer know that your facility is not a mill, but a respectable practice that is performing medically necessary treatments. Additionally, you will start to see fewer denials.

IT'S A NUMBERS GAME

Insurers deny your bills today at 100% and settle them at as low as 50% tomorrow. Unfortunately, some facilities don't fight and the insurers will 100%. On average, 30% of 100 claims settle immediately. Our overall average recovery rate is 90%. We accurately evaluate your case prior to suit and your case is never delayed because **WE DO NOT GET PAID UNLESS YOU DO** — so the incentive is there for us to settle your cases.

IME & PEER REVIEW DOCTORS

These are the doctors who deny your bills and cause you stress. However, in the years we have been litigating no-fault bills, not one IME or Peer Review doctor has appeared at the time of trial. That is why, to date, we have never had trial — our cases have always been resolved.

SCHACHTER & LEVINE, LLP PROVIDES YOU WITH CONVENIENT ON-LINE SERVICES THAT ENABLE YOU TO...

Access your files anywhere at any time! Our copy and patent-protected program gives you easy Internet access. Simply log on to www.No-Fault.com wherever you are using your secure personal password.

RECEIVE SETTLEMENT OFFERS VIA THE INTERNET from every major insurance company, including the Motor Vehicle Accident Indemnification Corporation (MVAIC.)



KNOW WHEN YOUR CASES HAVE BEEN FILED AND IN WHICH COURT. You'll be able to access and read **REAL-TIME** notes on each file.



REVIEW AUTOMATED STATUS REPORTS so you can keep track of cases and new details. Plus, you have the ability to **PRINT OUT YOUR OWN CUSTOMIZED REPORTS.**



TECHNICAL SUPPORT IS AVAILABLE.