



# The Post-Settlement Solution for Catastrophic Care: 4 Complex Case Scenarios

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# Settling Can Be Daunting...

- How do I know this process is fair?
- Did my attorney leave money on the table?
- Is it enough money?
- How does the structured annuity work?
- How much future treatment will I have?
- What if my condition gets worse?
- What do my treatments cost?
- Will prices increase?
- How do I report this MSA?
- Could I lose my Medicare benefits?
- What if I live longer than expected?
- What if I run out of money?
- What if I miss a bill payment?
- What's related to my injury?
- When can I use my own insurance?
- Can I still call my adjuster or attorney?
- Can my beneficiary have any remaining funds?



**WHO WILL HELP ME  
OVER THE LONG-RUN?**

# Complex Case Scenarios

01

Protection of needs-based benefits through Trusts

02

Workers' compensation and third-party liability claims

03

Durable medical equipment, supplies, and services:  
Including prosthetics and home health support

04

Support needed for families or guardians

# Trusts – Protection of Benefits



## Primary Purpose of Utilizing a Trust:

- ✓ Protection of needs-based benefits such as Medicaid, SSI, food and housing assistance
- ✓ Future eligibility
- ✓ Dual-Eligible Beneficiaries – Medicare AND Medicaid
- ✓ Spendthrift protection

# Benefits Advisory



## IDENTIFY BENEFITS

— Ametros has a team dedicated to review government benefits currently received so future medical funds are protected



## EDUCATIONAL SUPPORT

— Explanation of various benefits and how they may be impacted by a settlement



## COORDINATION

— Best practices for benefit preservation for an injured party, such as SNT, SPT, or other



## BUDGETING SUPPORT

— Basic budgeting support to meet eligibility status for income-related benefits



## ADDITIONAL INSURANCE RESOURCES

— Review options for other health coverage – Medicare Advantage Plans, Supplemental Plans (Medi-Gap), Community-Based Services, and more



## SUPPORT POST-SETTLEMENT

— Providing an extra layer of support with the injured party, Trustees and families

# Workers' Compensation and Third-Party Liability

In many states, the Liability portion of a settlement can have a Workers' Comp component

The injured individual is given a sum of money with the responsibility to pay a percentage of the future medicals

The average person is left with 100% of the responsibility

## **Ametros provides:**

Bill processing for approved treatment

Payment at the specific rate

Accurate Accounting

# Durable Medical Equipment, Supplies, Home Health Services & Prosthetics

## Ametros' DME Specialists can help provide:

- ✓ Support to educate the injured individual in reviewing which options may best fit the individual's needs as prescribed
- ✓ Review of Medicare allowable DME equipment, supplies, and service for proper usage of MSA funds
- ✓ Alternative solutions that will still support the individual's medical needs in a cost-efficient manner
- ✓ A continuum of care for ordering ongoing monthly medical supplies
- ✓ Streamlined ordering through a single point of contact for individuals using funds from their non-MSA medical cost projection account or self-pay

# Support for Families and Guardians

## Meet Ametros' Support Teams

Ametros has a variety of skilled team members help the injured individual remain compliant with Medicare, while also receiving a level of compassion, care, and support for their post-settlement medical needs



**Member Onboarding Team**



**Member Care Team**



**Voice of the Customer Team**



**Rx Team**



**DME Team**



**Claims Team**

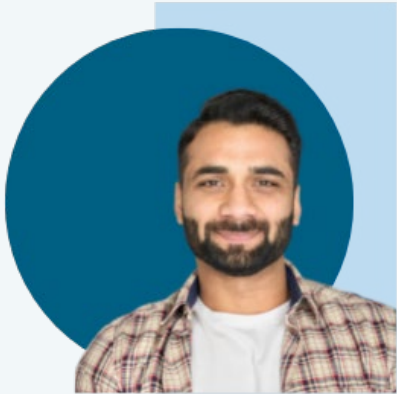


# Support for Families and Guardians

Settling can be daunting. How can Ametros help?

- ✓ Support the injured individual and family
- ✓ Provide moral support to the injured individual and their family or guardian
- ✓ Recommend local or government resources that can provide assistance
- ✓ And most importantly, remind the injured individual they are not alone

# Member & Family Feedback



"Thank you, to all of you, for your conscientious support for my care. Everyone there is kind & eager to help and for all of this, I am grateful."



"We are missing strong, ethical advocates in healthcare (in HealthCare Customer Service) but clearly they do exist because CareGuard stepped into my life providing clarity and a piece of mind that I desperately needed since joining Ametros."



"You are my advocate to the core  
- THANK YOU!!!!  
THANK YOU!!!!"



"I want to thank for your all work and time helping me. I know you have invested a lot of time, energy and effort with me. I truly recognize that, and the end result is a big deal for me. Thank you from the bottom of my heart."

# Professional Administration as a Solution During & After Settlement

## During Settlement

- ✓ Helps both sides bridge the gap to settling future medical claims with ongoing medical costs
- ✓ Provides support for accessing ongoing medical costs including DME, supplies, home health services, and prosthetics
- ✓ Brings comfort to future medical concerns and encourages confident settlements
- ✓ Provides settlement education and support for families and guardians

## After Settlement

- ✓ Sets an individual up for success establishes a bank account for an individual's future medical care
- ✓ Receives bills and pays them on behalf of the individual
- ✓ Ensures compliance with CMS - in the case of an MSA, handles all required annual reporting and verifies all expenses are Medicare-covered and injury-related
- ✓ Manages future medical expenses and secures discounts
- ✓ Provides more freedom to treat as needed
- ✓ Provides the individual ongoing support with healthcare and Medicare specialists

# Professional Administration Tool

- ✓ A resource after settlement to help injured individuals with ongoing medical needs
- ✓ We handle everything so individuals never have to touch a bill or keep track of funds



- ✓ Establishes a bank account for future medical care and act as custodian
- ✓ Receives bills and pays them on an individual's behalf, saving up to 62% on provider bills and 28% on other medical expenses\*
- ✓ Handles all coordination of care and required annual reporting for Medicare Set-Asides (MSAs) to ensure compliance
- ✓ Individuals have online portal access to review their account at anytime

\*Any potential discounts or savings for medical treatment, including but not limited to, prescription drugs, durable medical equipment and/or healthcare items and services, are not guaranteed. Ametros has made no warranties, promises, representations or guarantees whatsoever about potential cost savings or the level of potential discounts obtained on any item, service or prescription payment.

A M E T R O S



**Thank You!**

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