



**2022  
MEMBER IMPACT REPORT**



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# ABOUT AMETROS

Ametros simplifies the settlement journey for individuals facing injuries and anyone responsible for covering their medical needs out-of-pocket. With a clear mission to make healthcare easier, we strive to assist our members in saving both money and time within the complex healthcare system.

Established in 2010 and based in Wilmington, MA, Ametros comprises a dedicated team of over 100 employees who serve over 23,000 members, supporting them in achieving greater well-being after settlement.

## ABOUT THIS REPORT

The following report is an annual review encompassing Ametros' member and client service and healthcare savings data. It also highlights our core values and the causes we support.

## REPORTING PERIOD

This report covers Ametros activities for the 2022 calendar year.

## ASSURANCE

Ametros is responsible for the preparation and integrity of the information in this report. Ametros engaged PKF O'Connor Davies (PKFOD), a leading independent accounting, auditing, and business advisory firm, as an independent third party CPA firm to review our calendar year activities related to healthcare savings, and service data. Any figures footnoted with a (1) have been externally reviewed by PKFOD. The data shared are for informational purposes only. Please refer to the appendix for PKFOD's independent accountant's report. Data contained herein does not constitute legal advice or any guarantee of future performance.

## ONLINE VERSION

A digital version of this report is stored on Ametros' website at: [ametros.com/impact](https://ametros.com/impact)

## CONTACT

Ametros invites readers to submit questions or comments on the topics covered to [marketing@ametros.com](mailto:marketing@ametros.com).



# HOW TO USE THIS REPORT

To Our Members and Clients,

Welcome to the 2022 Ametros Annual Report! We are excited to present this report as a window into the world of Ametros and the value we continue to deliver to our members, partners, and clients.

In this report, you will find a wealth of information that highlights our commitment to assisting individuals on their journey after settlement. Our dedication to providing comprehensive and transparent benefits remains unwavering, and this report aims to provide you with insights into the services Ametros offers, as well as a deeper understanding of our member, client, and employee experiences.

We have maintained our focus on providing simplicity, security, and support to injured individuals after settlement and strive to enhance our products and amplify our customer service.

Year after year, our annual report evolves to encompass a holistic view of Ametros, serving as a testament to our commitment to transparency. We highlight how our mission and values are interwoven into our daily operations, showcase our exceptional levels of customer service, shed light on the impact we create for our members, partners, and employees, and delve into the extensive savings we provide for our valued members.

Thank you to our members and partners for your continuous feedback, helping us on our journey of improvement, and for being a part of our mission to make healthcare easier.

-The Ametros Executive Team



**PORTER LESLIE**  
CEO



**NICOLE SAUK**  
CFO



**MIKE CROWE**  
CDO



**ANDREA MILLS**  
CCO



**GAL ZHOVNIROVSKY**  
COO

# ABOUT AMETROS

Ametros was founded in 2010 with the vision of making healthcare easy for injured individuals and anyone that is paying for their medical needs out-of-pocket. Our purpose is to help those individuals save money on their ongoing medical expenses, and to help them save time from dealing with the hassle of the complex healthcare system. Our company culture and team has been a key driver to the service levels delivered to our members.

## OUR MISSION

We make healthcare easier.



Ametros Home Office Showcasing our New Mission

# THE WORDS WE WORK BY



## Collaborate

Cultivate strong working partnerships with team members while working towards our collective missions - we succeed, fail, and learn together.



## Evolve

Seek out change, ask why, and strive to continually improve ourselves, Ametros, and the value we deliver to our stakeholders.



## Care

The heart of Ametros is people, our team, our members, and our clients - care about the company's success, and the work that you do to contribute to it

# CUSTOMER SERVICE BUILT AROUND OUR MEMBERS

Our main goal is to make life easier for injured individuals who have settlement funds.

**SIMPLIFY** - Our team helps **simplify** the settlement process by explaining to the injured individual what can be paid with their settlement funds so they don't need to worry about state fee schedules or bill errors - we handle it all!

**SECURE** - We create a **secure** bank account in the injured individual's name, and our expert team submits all required government reporting to CMS so their benefits stay protected.

**SUPPORT** - Our 75+ Care Advocates help with questions and provide **support** with medical equipment, provider relations, government benefits, prescriptions, and more!



MEMBERS IN  
**ALL 50**  
STATES

LESS THAN  
**\$165**  
SMALLEST CASE

OVER  
**\$9.5M**  
LARGEST CASE

OVER  
**\$2.9B**  
MANAGED

# OUR MEMBER IMPACT

Ametros helps individuals manage their future medical funds, making their lives easier after settlement by striving to save them money on doctors visits, prescriptions, medical equipment and more, all while helping to coordinate their care.

Because Ametros has tens of thousands of individuals receiving medical treatments, we are able to negotiate network purchasing discounts.

Best of all, our members don't have to worry about ever being over-billed or billed incorrectly. Our technology and team reviews every bill to make sure they are accurate and with the aim of providing discounts.



**\$68,898,906**

**SAVED BY AMETROS MEMBERS IN 2022**



**54.1%**

**AVERAGE SAVINGS PER MEMBER IN 2022**

**a 10% increase from 2021!**



**4.5%**

**OF MEMBERS EXHAUSTED ACCOUNTS IN 2022**

# PROVIDER VISITS: SAVINGS FOR OUR MEMBERS

On average, members saved 63%<sup>(1)</sup> on their provider visits in 2022. Ametros reviews every bill sent in by providers, searching for areas a member can save. Ametros then runs the bill through our partner networks, where possible, to uncover further savings.

While a large insurance company has tools in place to reduce bills, these savings can be difficult or near impossible to achieve for an individual on his or her own. An example of how these savings were achieved is below.

**63%<sup>(1)</sup>**  
**AVERAGE SAVINGS**

a 12%  
increase  
from  
2021!

## REAL SAVINGS EXAMPLE FROM 2022

PROCEDURE BILLED AT **\$16,120**

AMETROS BILL REVIEW AND NETWORK DISCOUNTS **\$10,523**

TOTAL AMOUNT PAID BY AMETROS MEMBER **\$5,597**

TOTAL SAVINGS **66%**

(1) Statistic reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report.





# PRESCRIPTIONS: SAVINGS FOR OUR MEMBERS

Ametros' partner network of pharmacies also allows members to save on their prescriptions. On average, members saved 35.4%<sup>(1)</sup> on their prescriptions in 2022. When a member visits the pharmacy and presents their CareGuard card, they often gain access to network discounts, which are always the lower of the usual and customary price the pharmacy would charge or better. An example of how Ametros members save on their prescriptions is below.

**35.4%<sup>(1)</sup>**  
**AVERAGE SAVINGS**

## REAL SAVINGS EXAMPLE FROM 2022

PRESCRIPTION FILL, USUAL AND CUSTOMARY PRICE AT THE PHARMACY	\$526.09
AMETROS NETWORK DISCOUNTS	\$199.66
-----	
TOTAL AMOUNT PAID BY AMETROS MEMBER	\$326.43
TOTAL SAVINGS	38%

(1) Statistic reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report.



# WHAT OUR MEMBERS ARE SAYING

We offer a survey to our members after every interaction and ask for a rating out of 5 stars. Below are first-hand comments.

"Everyone there is top notch, especially my financial support team. They have done exactly everything that's been asked of them. So glad to have them working for me and looking after my interests. Thanks for all you do to make my life a little easier."

"Everyone has been professional and kind. Considering my needs they were very helpful to what I asked to get. I am so thankful."

"The representatives are always courteous, knowledgeable, and timely with their responses."

"Our representative, the person that has been handling our questions has gone way above and beyond what we have come to expect from most companies in the way of true customer support. She has called us every single time that she has promised to call back, and she has called every possible contact that can help with this issue, all the while treating us like a family member."

"We are in fact extremely happy that a company, ANY company, would have the common sense to hire and retain employees so dedicated to helping people like us"

**82%**  
**CUSTOMER SATISFACTION SCORE<sup>(1)</sup>**



Lauren & Colleen Murphy, Ametros Members

(1) Statistic reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report.

# WHAT OUR EMPLOYEES ARE SAYING

We are a very special company. The service we provide, the experts we have, and the passion to lead an industry is **unlike any group I've ever been a part of!**

The **camaraderie among colleagues is so strong** that it truly feels like being part of a close-knit family.

Ametros has an amazing team of professionals! **The leadership at all levels are inspiring!** The company is on an incredible growth path.

**I am so very thankful for my Ametros family.** In this setting, I grow, I thrive, I face challenge, I persevere, and I ultimately succeed through these facets.



# WHAT OUR PARTNERS ARE SAYING

"My firm handles hundreds of cases per year, and we place a high value on making sure our clients are taken care of both before and after settlement. For the past six years, Ametros has become an essential part of the settlement process for our clients with Medicare Set Aside accounts. With Ametros handling the professional administration, I know my client will always have access to necessary future medical treatment of the work injury at low costs, and just as important, will never have to worry about Medicare compliance. Additionally, we have found Ametros to have excellent customer service and a knowledgeable staff who remain available for the long term to answer questions from my clients and their medical providers."

**-Kimberly Syfrett, Syfrett, Dykes, and Furr**

"The world of Medicare compliance in workers' compensation cases where resolving future medicals has long been confusing and complicated for practitioners, businesses, carriers and TPAs alike. Where we are attempting to establish and fund an MSA, especially with a pro se claimant who may not be able to navigate the administrative requirements requested by Medicare, I welcome the opportunity to protect them with professional administration after settlement. Professional administration removes any concerns and provides my clients and me with confidence that the funds will be exhausted appropriately, protecting all parties to the settlement, especially the unrepresented claimants."

**-Thomas S. Thornton, III, Carr Allison**

# OUR PARTNER IMPACT



At Ametros, we have a strong focus on expanding our partnership with provider and pharmacy networks to provide our members with discounts to extend their medical funds.

**In 2022, our members visited 9,482<sup>(1)</sup> different providers and 124<sup>(1)</sup> different pharmacy chains, and 5<sup>(1)</sup> different DME providers, which is only a fraction of the overall network available to them.**

Our members are free at any time to go to any pharmacy or provider in the country, whether they are in-network or out-of-network. We do our best to provide access to the most expansive networks so they achieve savings more times than not.

Our team consistently contacts providers and pharmacies that are not already part of the network to negotiate discounts on behalf of our members.

**Our members can seek treatment at over 700,000 providers, use over 65,000 pharmacies, and access over 100,000 DME providers that are within our network.**

We are focused on advancing our technology and training our team to be experts at reviewing bills, to identify areas to provide further savings to our members.

(1) Statistics reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report.

# PARTNER NETWORK FOOTPRINT

## IN 2022, OUR MEMBERS VISITED



9,482<sup>(1)</sup>

Different  
Providers



124<sup>(1)</sup>

Different  
Pharmacy Chains



5<sup>(1)</sup>

Different  
DME Providers\*

## OUR MEMBERS HAVE ACCESS TO



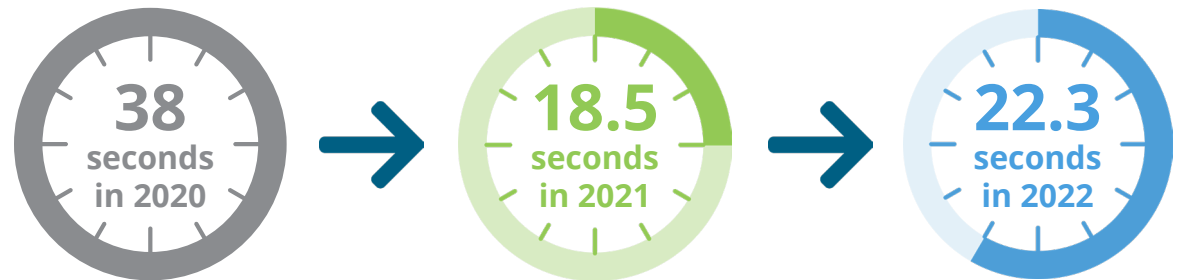


# AMETROS TURNAROUND TIMES

Being responsive to our members and partners is a high priority for us, and we hold ourselves to high standards to ensure we are responding quickly to incoming calls or inquiries. Our teams have monthly goals surrounding turnaround times so we can get people the answers that they need, fast.

## MEMBER RESPONSE

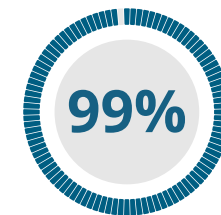
We are constantly working to decrease our average speed of answer helping our members as efficiently and effectively as possible.



## CLAIM PROCESSING



Provider bills are paid within 12.4 days on average<sup>(1)</sup>



99% of prescriptions are processed in 1 hour. The majority of prescriptions are processed automatically

(1) Statistic reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report.

# IMPROVING COMMUNICATION WITH OUR MEMBERS

In 2022, we implemented new communication methods for our members, making the onboarding process easier and more efficient, as well as the members' first experience using their CareGuard card.

In 2021, we tested texting as a communication method for our members, and found out that a lot of members preferred getting reached out to by text, so we found ways in our current process where we can send texts with helpful information and resources regarding their account.

## SCHEDULING ONBOARDING CALLS

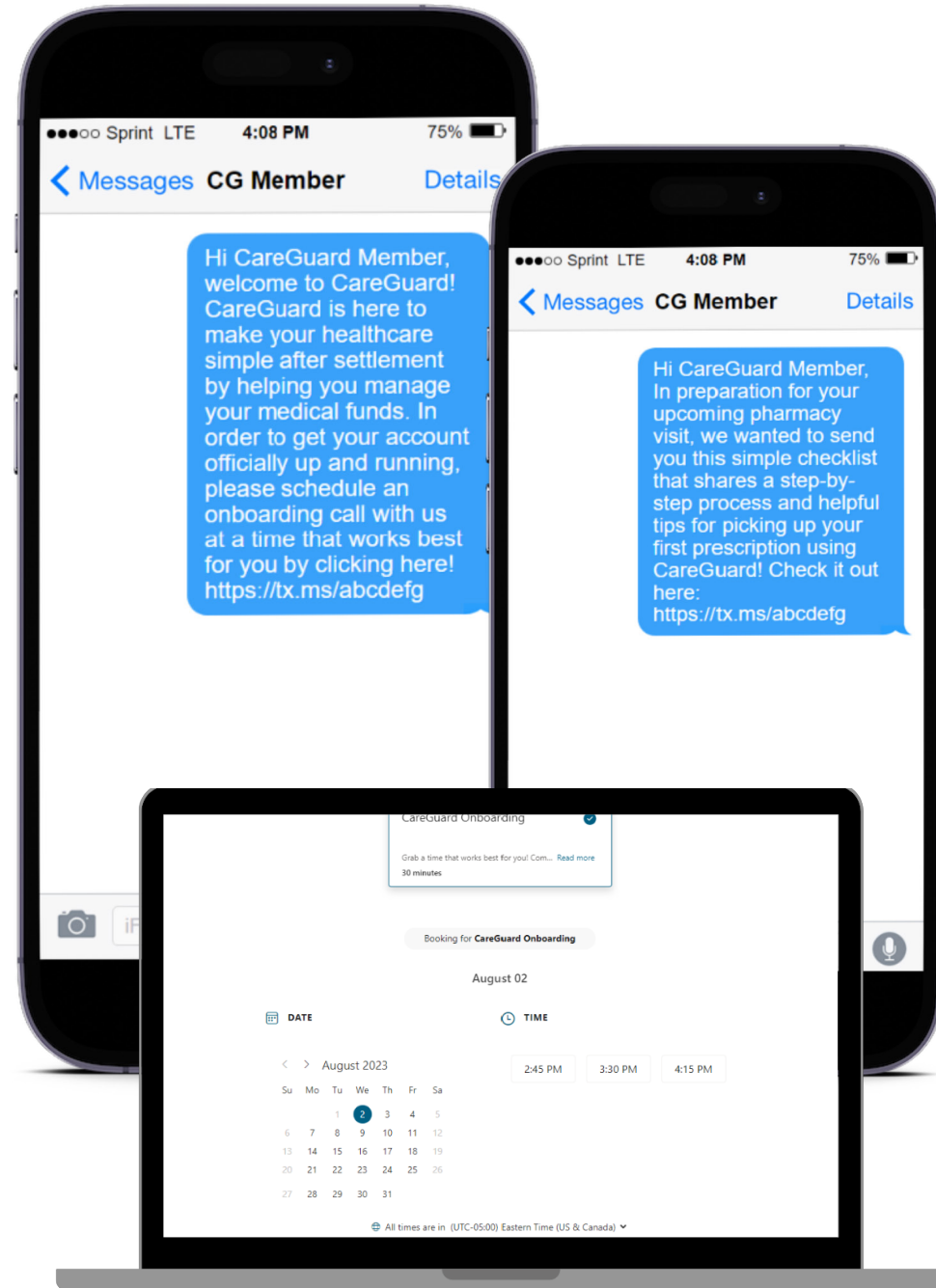
Members now receive an email and text message with a link where they can choose their preferred time to be officially onboarded by our team of experts.

## PROVIDER & PHARMACY VISIT REMINDERS

Members now receive an email and a text message the day before their first provider or pharmacy visit with a helpful checklist for what they need to know when using their CareGuard card for the first time.

## SURVEYS AND FEEDBACK

Members now receive an email and a text message with a link to our annual CareGuard member survey that asks questions and looks for feedback on how we can continuously improve the CareGuard Member Experience.



# INTERNAL QUALITY INITIATIVES

## HIGHER FOCUS ON MEMBER FEEDBACK

In 2022, we focused on building out our Voice of the Customer team and strategy. We improved our response time to be within less than 1 day when getting back to any member who left negative sentiment in a survey. We also started tracking all reasons behind negative surveys so we can further improve in these areas and prevent further escalations.

## CONTINUOUS TRAINING

In 2022, we put a large focus on improving our training processes in all areas of our organization. Now, we have department specific assessments taken by all agents on a monthly basis. We implemented a refresher training that was built on the results of the assessments to go over common topics. A new training for all agents surrounding de-escalation techniques.

Once a new employee completes their initial new hire training, we implemented a 'Nesting' stage of training. During the Nesting stage, the agent has access to continued guidance, observation and feedback from a trainer and a manager available to them as a resource to help build their confidence, knowledge, and skills.

## ONBOARDING IMPROVEMENTS

In 2022, we restructured the information we are giving in our member onboarding calls to be more focused on education of the member's account and how we are here to help them.

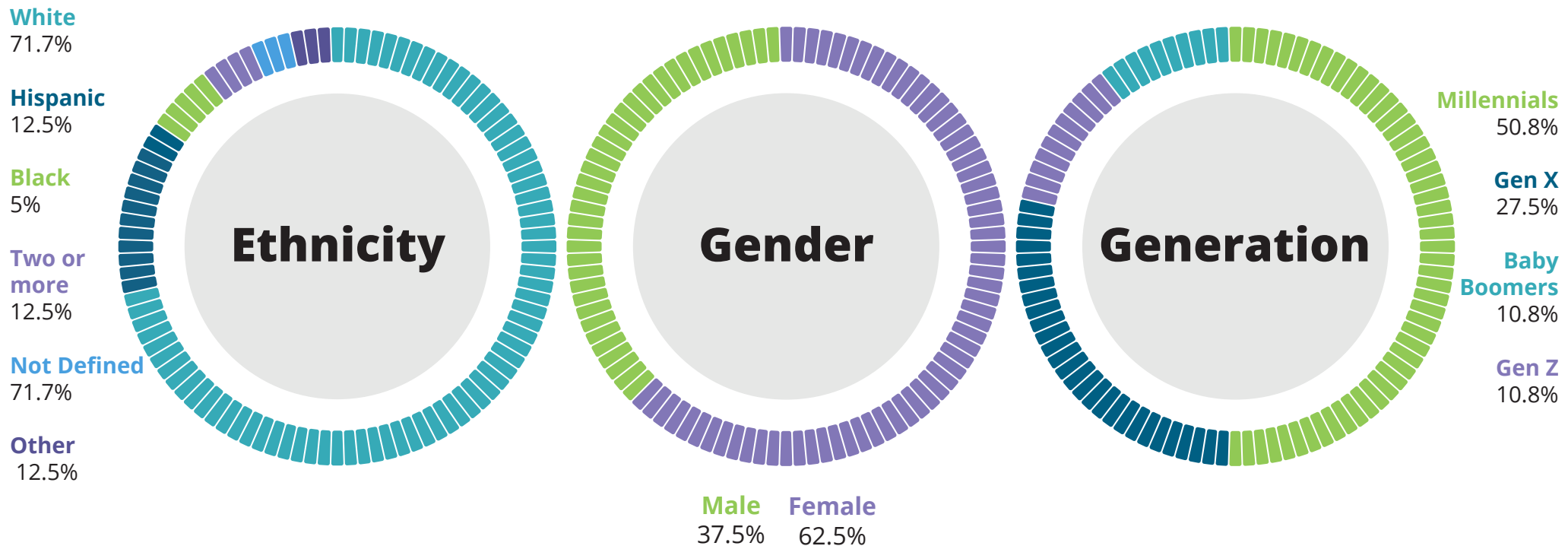




# AMETROS WORKFORCE DEMOGRAPHICS

Ametros is continuously making efforts towards various Diversity, Inclusion and Belonging initiatives, for example, via our Diversity Employee Resource Groups, recruitment efforts, guest speakers, heritage months, charitable giving, holiday spotlights and more! These initiatives are reflected in the work we are doing every day, and we are proud to be working towards an environment of **Limitless Inclusion for All**.

Below is Ametros' 2022 workforce demographics for ethnicity, gender, and generation encompassing our team of over 130 employees. We strive to continue to improve our workforce demographics as we believe it is key to a growing and thriving company.



# DIVERSITY, INCLUSION & BELONGING

**Ametros Diversity Mission Statement:** Together, as Ametros Citizens, we continue to build an inclusive workforce that not only encourages, supports, and celebrates the diverse voices of our employees but energizes our passion and bring innovations that are revolutionizing to our industry. Diversity, inclusion & belonging connects us closer to our members, our employees, and the communities we serve.

AMETROS



**Womens+ ERG:** Empowering the Ametros community regardless of gender identity in their aim for success by breaking barriers, creating opportunities for education and working to achieve common goals through mutual respect.

## Womens+ in 2022:

- Promoted breast cancer awareness month by encouraging employees to **wear pink every Wednesday**
- Celebrated Women's History Month by featuring **resources highlighting significant contributions by women** and donation opportunities to support women-centered causes
- Held guest speaker events where **accomplished women shared experiences and insights**, offering valuable perspectives and promoting gender equality

AMETROS



DIVERSITY NETWORK

**Diversity Network ERG:** Creating a workplace and community free of anti-culture, where every person has the social, economic, and political power to thrive.

## Diversity Network in 2022:

- Hosted thought-provoking Black History Month panel featuring **leaders sharing powerful insights on their journeys as Black professionals**, showcasing diverse perspectives and fostering meaningful discussions.
- Sold Diversity Network T-shirts to honor Black History Month, with **all proceeds donated to The Innocence Project**, aiming to support their cause of advocating for justice, fairness, and preventing wrongful convictions.

AMETROS



**Pride ERG:** Establishing and maintaining a safe, welcoming community, regardless of gender expression, sexual orientation, and family structure, creating life long allyship through education, understanding and mutual respect.

## Pride in 2022:

- Sold Ametros Pride T-shirts, **all proceeds supporting Out and Equal**, a non-profit empowering LGBTQIA+ individuals and fostering inclusivity in the workplace.
- Facilitated **change of employees' email signatures** to reflect Pride Month
- Commemorated Transgender Awareness Week, **raising awareness and showing solidarity with the transgender community**, promoting understanding and acceptance

# INDUSTRY CAUSES WE'RE PASSIONATE ABOUT

We are proud to support several organizations whose missions we firmly believe align with ours.

**Kids' Chance** is a national organization that provides educational opportunities and scholarships for the children of workers seriously or fatally injured on the job. Our Senior Managing Director, Paul Sighinolfi is on the board of the Maine chapter. You can find out more about Kids' Chance at [kidschance.org](https://kidschance.org)

**The Alliance of Women in Workers' Compensation's** mission is to effect positive change in the workers' compensation industry through networking, support, mentoring and collaboration. Our CFO, Nicole Sauk, co-founded the Massachusetts Chapter and is a proud board member, providing her expertise in speaking engagements, webinars, and networking events. Our VP of Marketing, Melissa Coleman, is also an ambassador for the Massachusetts chapter and provides marketing expertise to the chapter. You can find out more about the Alliance of Women in Workers' Compensation at [allianceofwomen.org](https://allianceofwomen.org)

## KIND SOULS FOUNDATION

### NEW PARTNERSHIPS FOR OUR MEMBERS

In December 2022, Ametros took a crucial step forward in supporting the emotional well-being of our members and their families by forging a partnership with Kind Souls Foundation. This collaboration aimed to illuminate the mental health impact of job displacement, providing access to emotional support services and local resources for families in need.

Together, Ametros and Kind Souls partnered to empower our members to overcome life-changing injuries with resilience and strength. We remain dedicated to fostering a supportive community, ensuring our members receive the comprehensive care they deserve, embracing both physical and emotional healing.



“Experiencing a life-changing injury is never easy, and we believe each of our members and their families should have access to emotional support services. Our partnership with Kind Souls Foundation aims to do just that.”

- **Melissa Coleman, VP of Marketing**

# New Workplace Giving Program

At Ametros, we are deeply committed to making a positive impact beyond our daily operations. As part of our ongoing efforts to support our employees' passions and charitable endeavors, we proudly introduced our Workplace Giving Program in 2022. This program not only encourages our employees to connect with meaningful charities but also amplifies the impact of their philanthropic contributions.

The Workplace Giving Program at Ametros empowers our employees by providing each individual with an allocation of \$100 to contribute to qualified organizations of their choice. By offering this financial support, we aim to enable our employees to make a difference in causes that are near and dear to their hearts. Whether it's supporting education, healthcare, environmental initiatives, or any other worthy cause, our employees have the opportunity to direct their giving towards organizations that align with their values and beliefs.

**For our first year, employees were able to donate a combined total of \$5,000 to over 20 different charities in early 2023!**

At Ametros, we are deeply committed to making a positive impact beyond our daily operations.

In 2022, **Ametros donated an additional \$15,000** to even more non-profit and charity organizations outside of the Workplace Giving Program!



# It's Settled: The Ametros Podcast

In 2022, we continued It's Settled: The Ametros Podcast, hosted by Shawn Deane. Building upon the momentum of the previous year, we released 9 compelling episodes throughout 2022.

Going into 2024, the podcast will have a new look co-hosted by Andrea Mills, Chief Client Officer, and John Kane, Vice President of Strategy.

Our podcast remains dedicated to sharing authentic and inspirational stories from individuals impacted by work-related injuries or accidents, as well as their loved ones and esteemed industry professionals. By featuring a diverse range of guests, we aim to provide a platform for discussing their experiences of living with life-changing injuries and highlight their professional initiatives that contribute to positive change within the insurance industry.

OVER  
**3,000**  
LISTENS

## Episodes featuring Industry Professionals



Mark Pew, The RxProfessor on Wellness in Work Comp



Kristen Chaves on Changing the Narrative of Work Comp



'Adjusting' to an Empathetic Resolution Model with Greg Hamlin



Debra Livingston on Returning to Work through Purpose and Connection



Danielle Lisenbey on Turning "Fixed Mindsets" Into "Growth Mindsets"



Introducing WorkCompCollege - Become a Work Comp Expert Online!

## Episodes featuring Injured Individuals & Loved Ones



Where Does Motivation Come from After a Life-Changing Injury?: Candice Caesar



Flight for Life Nurse Career Becomes a Fight for Life: Dave & Amanda Repsher



Overcoming Adversity: Jason Schechterle

# 2023 Vision

We want to thank our clients, employees, and members for helping to contribute to the growth of Ametros over the past 12 years. Each year we're able to help more and more injured individuals live happier and healthier lives after settlement, and we're looking forward to continuing our growth in the future. Ametros has grown from a small team of entrepreneurs working out of a shared office space into the national leader in professional administration with over 100 employees.

Finding innovative ways to provide transparency, savings, coordination of care, and Medicare compliance to our members will remain our core focus. Improving and making their healthcare journey easier will improve their lives and ensure our mutual success.

This is our fourth Annual Member Impact Report and we plan to continue this report to share the experience of our member base and show our improvements as we work toward achieving our mission.

To view our 2021 Ametros Annual Report, [click here](#).



## Ametros Awards



**2022** - Number 29  
**2021** - Number 16  
**2020** - Number 6  
**2019** - Number 8



**2022** - Number 3,341  
**2021** - Number 1,718  
**2020** - Number 894  
**2019** - Number 819

# DISCLAIMER

Please be advised this information and materials on this website or in our marketing materials are presented for educational, general reference and informational purposes only.

The statistics shown here are averages, and are not representative of every experience. Your actual savings and discounts may be more or less than what is shown here. Your turnaround or wait time may also be more or less than what is show in this report.

They are not intended to serve as legal or other advice. They are not intended to be a full and exhaustive explanation in any area and they should not be used to replace the advice of your own legal counsel.

Nothing on the Website should be construed as legal advice. Ametros makes no representation or warranty that the content is accurate, complete or current for any specific or particular purpose or application. For more information please refer to our [Terms & Conditions and Disclaimer page.](#)

The following pages contain the official review conducted by independent accounting firm, PKF O'Connor Davies (PKFOD) of the information included in this report. Any statistics not included in the following exhibits were not reviewed.

The following pages are the independent work product of PKF O'Connor Davies, LLP.



Settle well.



# APPENDIX





# **Ametros Financial Corporation**

Schedule of Certain Statistics

December 31, 2022



## Independent Accountants' Report

### To the Board of Directors Ametros Financial Corporation

We have reviewed the accompanying Schedule of Certain Statistics of Ametros Financial Corporation (the "Company") during the year ended December 31, 2022. The Company's management is responsible for presenting the Schedule of Certain Statistics based on the definitions of the Certain Statistics, as set forth in Note 2. Our responsibility is to express a conclusion on the Schedule of Certain Statistics based on our review.

Our review was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the review to obtain limited assurance about whether any material modification should be made to the Schedule of Certain Statistics in order for it to be based on the criteria. The procedures performed in a review vary in nature and timing from and are substantially less in extent than, an examination, the objective of which is to obtain reasonable assurance about whether the Schedule of Certain Statistics is based on the criteria, in all material respects, in order to express an opinion. Accordingly, we do not express such an opinion. Because of the limited nature of the engagement, the level of assurance obtained in a review is substantially lower than the assurance that would have been obtained had an examination been performed. We believe that the review evidence obtained is sufficient and appropriate to provide a reasonable basis for our conclusion.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements related to the engagement.

The procedures we performed were based on our professional judgment and consisted primarily of obtaining supporting reports for each statistic from the Company's management. We performed analytical procedures on and recalculations of each statistic.

Based on our review, we are not aware of any material modifications that should be made to the accompanying Schedule of Certain Statistics during the year ended December 31, 2022, in order for it to be based on the definitions of the Certain Statistics as set forth in Note 2.

*PKF O'Connor Davies, LLP*

Boston, Massachusetts  
November 11, 2023

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PKF O'Connor Davies, LLP is a member firm of the PKF International Limited network of legally independent firms and does not accept any responsibility or liability for the actions or inactions on the part of any other individual member firm or firms.

## Ametros Financial Corporation

### Schedule of Certain Statistics Year Ended December 31, 2022

Smallest Member Case	<\$165
Largest Member Case	>\$9,500,000
Member Case Value Under Management	>\$2,900,000,000
Number of States Where Members Reside	50
Customer Satisfaction Score (%)	82.45%
Dollars Saved by Ametros Members	\$ 68,898,906
Average Savings per Member (%)	54.1%
Percentage of Members' Accounts Exhausted	4.5%
Number of Ametros Network PPO's Visited by Members	9,482
Number of Ametros Network Pharmacies Utilized by Members	124
Number of Ametros DME Providers Utilized by Members	5
Average Member PPO Visit Savings (%)	63%
Average Member Prescription Savings (%)	35.4%
Average Member PPO and DME Bill Processing Time	12.4 days

The accompanying notes are an integral part of the schedule of certain statistics

## **Ametros Financial Corporation**

Notes to Schedule of Certain Statistics  
December 31, 2022

### **1. Nature of Operations**

#### ***Description of Business***

Ametros Financial Corporation was incorporated in the state of Delaware on August 26, 2010. On March 22, 2017, a wholly-owned subsidiary, Ametros Claims Management, LLC was formed. Ametros Financial Corporation and Ametros Claims Management, LLC (collectively, “Ametros” or the “Company”) provide a post-settlement medical management platform and Medicare Secondary Payer (“MSP”) compliance solution to insurance carriers, attorneys, self-insured employers and third-party administrators (collectively the “Clients”) located throughout the United States of America primarily through its professional administration product CareGuard. Upon becoming a Company member (the “Member”), injured parties gain access to discounts through the Company’s medical network (the “Ametros Network”) for their injury related treatments through CareGuard. The Members receive mandatory reporting assistance to maintain compliance with the Centers for Medicare and Medicaid Services (“CMS”). The Ametros Network consists of preferred provider organizations (“PPO”), durable medical equipment (“DME”), and skilled nursing providers, pharmacy benefits administrators (“PBA”), and pharmacy benefits managers (“PBM”). Access to the Ametros Network allows Members to receive discounts on medication, provider treatment, DME, and skilled nursing that may otherwise be unavailable to them on a self-pay basis. The Company’s post-settlement administration services reach beyond MSP compliance to include the administration of non-Medicare custodial plans resulting from a Worker’s Compensation injury, no-fault accident, or medical malpractice.

#### ***Basis of Presentation***

The accompanying Schedule of Certain Statistics (the “Schedule”) includes certain statistics and metrics of the Company. The Schedule has been prepared from the Company’s 2022 transactions based on the definitions of Certain Statistics as further described in Note 2.

### **2. Definitions of Certain Statistics**

#### ***Smallest Member Case***

During the year ended December 31, 2022, this is the case with the lowest total case size value of all active Members on the platform.

#### ***Largest Member Case***

During the year ended December 31, 2022, this is the case with the largest total case size value of all active Members on the platform.

#### ***Member Case Value Under Management***

This is the value of the total case size for all active Members on the platform as of December 31, 2022.

## **Ametros Financial Corporation**

Notes to Schedule of Certain Statistics  
December 31, 2022

### **2. Definitions of Certain Statistics (continued)**

#### ***Number of States Where Members Reside***

The number of states in the United States of America where Members resided during 2022.

#### ***Customer Satisfaction Score (%)***

This statistic represents the overall percentage that customers, who responded to surveys from the Company, rated their experience with the customer service platform based on a scale of one to five, with one equal to 20% and five equal to 100% during the year ended December 31, 2022.

#### ***Dollars Saved by Ametros Members***

The difference between the original billed amount of Member claims paid during the year ended December 31, 2022 and the final amount paid of those Member claims, excluding DME claims. Savings come from bill review, provider network discounts, and bill auditing.

#### ***Average Savings Per Member (%)***

The Dollars Saved by Ametros Members divided by the original amount billed to Members who paid at least one claim (excluding DME claims) from their Ametros account during the year ended December 31, 2022.

#### ***Percentage of Members' Accounts Exhausted***

The number of distinct Members who received one or more depletion letters during the year ended December 31, 2022 divided by the number of active Members as of December 31, 2022. Depletion is defined as Members who received notification from Ametros that the Member's account balance fell below \$100.

#### ***Number of Ametros Network PPO's Visited by Members***

The number of distinct Ametros Network PPO's that Ametros paid a Member claim for during the year ended December 31, 2022.

#### ***Number of Ametros Network Pharmacies Utilized by Members***

The number of distinct Ametros Network Pharmacies that Ametros paid a Member claim for during the year ended December 31, 2022.

#### ***Number of Ametros Durable Medical Equipment Providers Utilized by Members***

The number of distinct Ametros Network Durable Medical Equipment Providers that Ametros paid a Member claim for during the year ended December 31, 2022.

## **Ametros Financial Corporation**

Notes to Schedule of Certain Statistics  
December 31, 2022

### **2. Definitions of Certain Statistics (continued)**

#### ***Average Member PPO Visit Savings (%)***

The difference between the final paid amount and the billed amounts for all Member PPO claims paid during the year ended December 31, 2022 divided by the billed amount for all Member PPO claims paid during the year ended December 31, 2022.

#### ***Average Member Prescription Savings (%)***

The difference between the final paid amount and the usual and customary amount for all Member prescriptions paid during the year ended December 31, 2022 divided by the usual and customary amount for all Member prescriptions during the year ended December 31, 2022. Usual and customary is defined as the cost of the prescriptions to the consumer at the retail prices without the use of insurance.

#### ***Average Member PPO and DME Bill Processing Time***

The number of days for the Company to receive, review, and process payment for an Ametros Network PPO or DME bill. This is determined by calculating the average difference between the date the bill is received and the date the bill is paid for all Member PPO and DME bills paid during the year ended December 31, 2022.

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