

TRUST ADVISOR SERVICES

Many Special Needs Trusts are funded with workers' compensation or personal injury settlement proceeds intended to pay for the future medical care of their beneficiary. These trusts are often established to protect the beneficiary's access to government benefits such as Medicaid. What's often overlooked is the requirement to consider Medicare's interest in the trust. Simply placing settlement funds within a trust does not satisfy Medicare Secondary Payer (MSP) obligations, and non-compliance with these obligations can jeopardize the beneficiary's future Medicare benefits.

Medivest Trust Advisor Services provides trustees confidence that they are in compliance with the MSP Statute and gives beneficiaries peace of mind their Medicare benefits will be protected. This service is designed to relieve the trustee's MSP compliance burden by advising the trust on the administration of all the medical funds, including the Medicare Set-Aside component (the funds earmarked for future Medicare allowable, injury related medical care). It's like having your own department of MSP compliance experts!

Claims Analysis and Re-Pricing

Every claim will be carefully reviewed by Medivest. Each will be separated into Medicare allowable and non-Medicare allowable expenses, and a determination will be made about each expense's relation to the beneficiary's injury. The claim will then be re-priced to the applicable fee schedule and forwarded to you. Just attach payment to the explanation of benefits we'll provide, and send it to the beneficiary's medical provider.

Professional Support for Medical Providers

There's no need for the trustee to explain the Medicare Secondary Payer statute to medical providers or negotiate price. Medivest will communicate with medical providers, durable medical equipment & supply vendors, and pharmacies to make sure they understand how claims are re-priced, and when they can expect payment.

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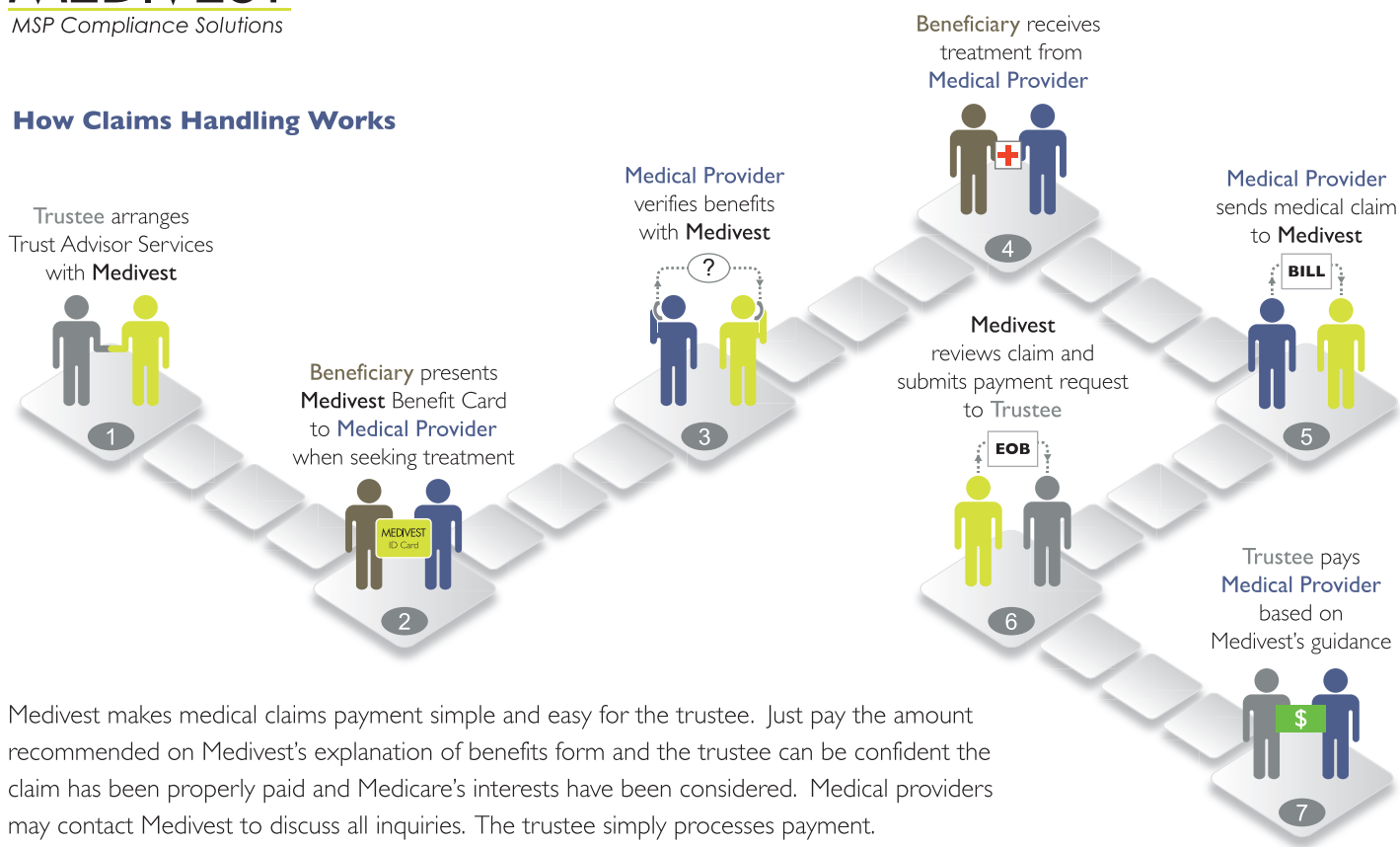
MSP Compliance Solutions

Coordination of Benefits with Other Insurance Policies

Beneficiaries often have health insurance benefits that are either primary, secondary or tertiary to their trust funds, the Medicare Set-Aside within their trust, Medicare, or their Medicaid benefits. Medical claims payments must be properly coordinated between all entities to ensure medical providers are paid properly in a timely fashion, and to guarantee that the trust pays no more than it must. Medivest will coordinate benefits with other insurers and programs, such as private group health plans, Medicaid, and Medicare, to make sure the beneficiary's payment obligations are addressed properly, and his/her injury-related care is not interrupted due to a coordination issue.



How Claims Handling Works



Medivest makes medical claims payment simple and easy for the trustee. Just pay the amount recommended on Medivest's explanation of benefits form and the trustee can be confident the claim has been properly paid and Medicare's interests have been considered. Medical providers may contact Medivest to discuss all inquiries. The trustee simply processes payment.

Pharmacy and DME Discount Network Access

CMS guidelines require prescriptions to be paid at or below the Redbook Average Wholesale Price (AWP) that was utilized in the calculation of the MSA. Medivest goes further by providing the beneficiary access to its pharmacy and durable medical equipment network. This means prices on prescriptions well below the requisite AWP price and highly competitive DME pricing. **This results in considerable savings to the trust fund (corpus).**

MSP Compliance Reporting

The Centers for Medicare and Medicaid Services (CMS) require that beneficiaries of Medicare Set-Asides (or the professionals that administer them on behalf of the beneficiary) file an attestation of expenditures on an annual basis. Medivest will handle the requisite annual reporting to Medicare. This is essential to ensuring that Medicare will accept the exhaustion of a Medicare Set-Aside, and become the primary payor of Medicare-allowable claims once all MSA funds have been exhausted.

Contact Us Today

toll free: 877.725.2467 | facsimile: 407.971.4742 | email: info@medivest.com | medivest.com

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