

# CROWE ] [ PARADIS

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Crowe Paradis & Albren, LLC

## The right fit.



Sometimes the best way to secure a financially positive outcome is to put the process in someone else's capable hands. And so, many insurers, administrators, employers and employees are placing their trust in ours.

We are Crowe Paradis, a nationally recognized insurance claim services' firm providing professional advocacy, consulting, compliance and recovery services that benefit employees, employers and insurers simultaneously.

With focus in the areas of Social Security, Medicare, Second Injury Fund Recoveries, and Subrogation/Third-Party Claim Recoveries, Crowe Paradis serves the group disability, workers' compensation, health, automobile, and property and casualty markets.

Crowe Paradis earned its leadership position by combining deep expertise in legal, clinical, and insurance industry best practices with innovative methods and a profound commitment to our clients.

If you think you might benefit from an unobtrusive but effective partner for your claims-handling process—one who can help you uncover and capitalize on your undervalued cost-mitigation opportunities—Crowe Paradis may be the right fit for you.



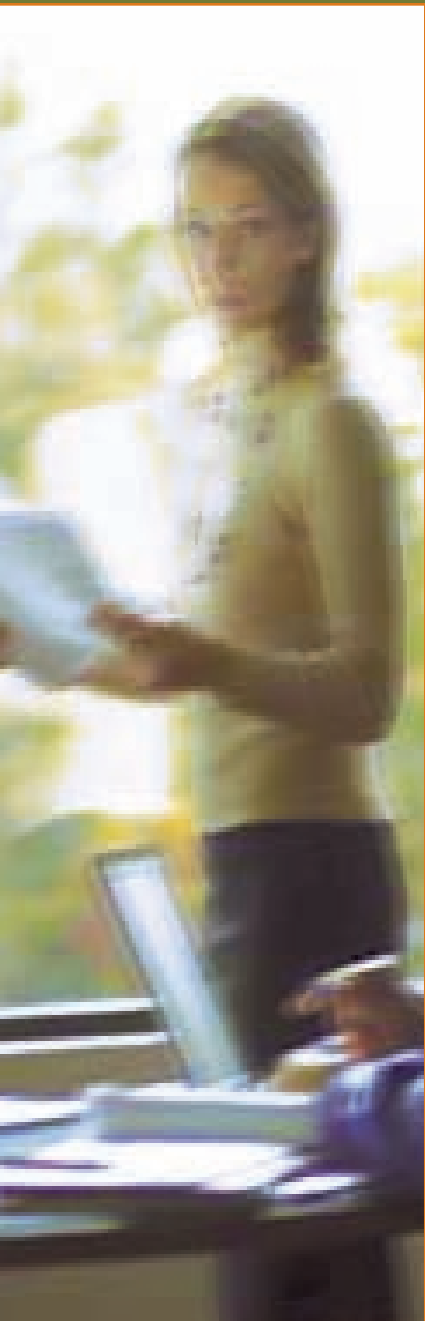
## Social Security Disability Representation & Overpayment Recovery Services

Crowe Paradis offers Social Security Disability Insurance (SSDI) representation, overpayment recovery, third-party claim identification, and Medicare coordination of benefits services to group disability, automobile, health, and workers' compensation insurers, as well as third-party administrators and self-insured employers. Crowe Paradis has combined the guiding principles of superior customer service with professional representation to become a leader in the Social Security and Medicare niches of the industry.



### Crowe Paradis offers its clients these competitively distinguishing features:

- Our principals are actively engaged in every service offering for our clients, including account management and onsite training, as well as direct, daily management of our internal operations.
- Our SSDI representation program has a 98.6% overall success rate, and we secure 85% of our awards without the need to attend a hearing (when claims are referred from the initial level).
- Our staffing model results in the highest level of claim handling and quality control. We hire professionals, with degrees, additional certifications and/or licenses, who have demonstrated experience in customer service, insurance, law or medicine.
- Our onsite nurses regularly evaluate our claims and offer clinical expertise.
- Our bundled Electronic Fund Transfer (EFT) overpayment recovery service has been reviewed by the Social Security Administration and deemed to be in compliance with recent changes to the regulations.
- Our EFT overpayment recovery service affords the employee and employer the benefit of a state-regulated attorney-client trust account (IOLTA), and clearly distinguishes our overpayment recovery process.
- Our experienced attorneys often represent claimants in Federal District Court in the event of an adverse Administrative Law Judge hearing decision.
- We place full-time, experienced employees onsite at many client offices to assist in improving their overall Social Security award rates and overpayment recovery ratios through aggressive claim reviews, training, and claim-management recommendations.
- Our highly successful workers' compensation, Medicare, and third-party claim consulting practices gives us cross-disciplinary experience making us the premier firm in the industry.
- Our query identification and evaluation services are supervised by former Social Security employees.



## National Second Injury Fund Recovery Services

In the workers' compensation industry, Crowe Paradis is regarded as the preeminent expert in the national Second Injury Fund (SIF) niche. In jurisdictions where they remain viable sources of recovery, Second (Subsequent) Injury Trust Funds are the most untapped and underutilized tool for mitigating medical and indemnity losses.

The statutes creating Second Injury Funds are often nuanced, requiring a specialized approach. For our clients, an outsourced approach to Second Injury Fund (SIF) recoveries has always led to at least a 100% increase in their recoveries within twelve months of the initial file review. In one instance, we increased a client's SIF recoveries by more than ten times historical annual averages within only eighteen months.

With its highly specialized understanding of the law and claims handling, Crowe Paradis brings a single, informed focus to insurers, TPAs, and the self-insured marketplace. Our clients agree with the premise that it's not realistic to expect adjusters to have the time and expertise to optimize available SIF recoveries.

Since 1999, Crowe Paradis has recovered hundreds of millions of dollars in SIF reimbursements, resulting in billions of dollars in reserve takedowns for our valued clients.

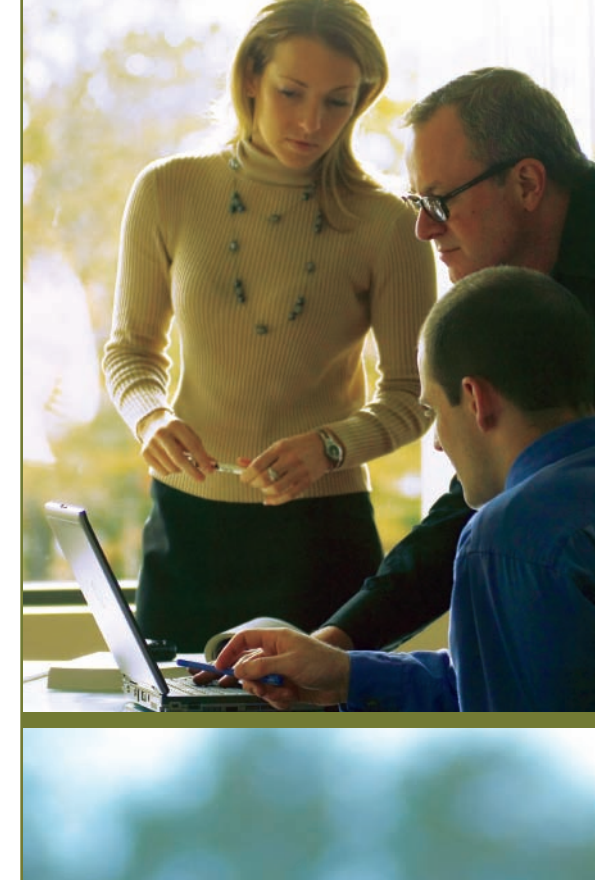
Of the thousands of claims for which Crowe Paradis has obtained SIF recovery, more than eighty percent (80%) were deferred or discounted completely for recovery purposes by our clients or their defense counsel.

## Medicare Coordination of Benefits

Crowe Paradis' Medicare Coordination of Benefits service provides a unique opportunity for employers with self-funded health plans to reduce costs by outsourcing their Medicare enrollment, conversion, and recovery needs for eligible employees based on the provisions in The Omnibus Reconciliation Act of 1993 (OBRA).

### Crowe Paradis' differentiating factors are:

- A multi-disciplinary approach to benefit coordination based on Crowe Paradis' two primary practice areas: Social Security Disability and Medicare coordination and compliance.
- Proactive involvement of staff attorneys in our dedicated Medicare department who have an intimate knowledge of Medicare regulations, as well as frequent legislative memoranda issued by the Center for Medicare and Medicaid Services (CMS).
- Crowe Paradis' attorney-based recommendations regarding retroactive recovery pursuit, as well as recommendations to pursue legal action against uncooperative medical providers.
- Complete explanation of the advantages of utilizing a Voluntary Data Share Agreement (VDSA) versus implementing a more traditional conversion and recovery process.
- Lower fees for enrollment, conversion, and recovery.





## Medicare Secondary Payer Statute Compliance Services

Crowe Paradis' aggressive, multi-disciplinary approach to the Medicare Secondary Payer Statute (MSP) balances obligations to Medicare with the need to settle Workers' Compensation claims in an efficient, cost-effective manner.

In a marketplace beset with solutions from organizations with only one core competency, our blended legal and clinical expertise translates to comprehensive and timely Medicare Set-Aside Allocations.

### Our distinctive programmatic features include:

- Quick, 21-day turnaround of the Medicare Set-Aside
- Detailed legal-opinion letter from our staff attorneys to not only guide the adjuster but also provide potential indemnification from future Medicare enforcement and liability.
- Policy and protocol design for our clients to ensure MSP compliance on a programmatic level.
- "Zero Allocations", "Donut-Hole" prescription drug calculations, apportionment and other aggressive cost-mitigation strategies.
- Straightforward, highly competitive pricing.

## Third Party Reimbursement and Subrogation

Crowe Paradis was one of the first organizations to provide Third Party and Subrogation Identification, Recovery, and Consulting Services to the group disability insurance marketplace.

Although a mature and recognized business practice in the group health industry, the group disability industry has been slow to fully embrace and leverage the Third Party and Subrogation recovery opportunities present and emerging as a result of recent case law and legislative developments.

Most new group disability policies provide, or should provide, the insurer a right of reimbursement or subrogation when an incident gives rise to the medical condition upon which disability benefits are predicated.

Crowe Paradis' best practices program ensures that disability insurers optimize their recovery rights derived from ERISA or state specific statutes.



# Management Team Biographies



**Michael K. Crowe, Co-Founder & Chairman**

Michael is a lifelong entrepreneur who has served as a consultant or executive to half a dozen venture-funded start-ups, including several that he guided through successful acquisition. He has also acted as a consultant or counsel to some of the world's largest companies, including American International Group, Inc. (AIG), Chubb, One Beacon, Wal-Mart, and TD BankNorth Insurance Services.

Michael graduated cum laude from Merrimack College in 1992, earning a Bachelor's Degree in Political Science. Michael earned his law degree from Suffolk University Law School in 1995 and is admitted to the Massachusetts and California Bars. Michael is a member of the Executive Board of the Disability Management Employer's Coalition (DMEC). Michael is also a member of the American Society of Workers' Compensation Professionals (AMCOMP), National Association of Subrogation Professionals (NASP), and the National Association of Medicare Set-Aside Professionals (NAMSAP).



**Kenneth J. Paradis, Co-Founder & Director**

As a former Assistant Attorney General defending the Massachusetts Workers' Compensation Trust Fund, and Chief of Staff of the Massachusetts Department of Labor, Ken brings an insider's knowledge to the nation's second injury funds and workers' compensation law.

Ken earned a Bachelor of Arts degree from Colorado College in Classics, History and Political Theory in 1990. He earned his law degree from the University of Notre Dame in 1994. Ken is a member of the Massachusetts and District of Columbia Bars and was awarded the Harry S. Truman U.S. Congressional scholarship. Ken was recently appointed to the Board of Directors of the American Society of Workers' Compensation Professionals (AMCOMP), which named him for his contributions in training on the Medicare Set-Aside compliance challenge.



**Brett A. Albren, President, Social Security and Medicare Coordination of Benefits**

With more than ten years in the insurance industry, Brett is an experienced attorney and consultant to many of the leading group disability insurance insurers, third-party administrators, and Fortune 500 employers. Brett's intimate knowledge of Social Security Disability regulations and processes, Medicare benefit coordination provisions, and third-party claim evaluations has made him a highly respected industry consultant.

Brett graduated from Trinity College with high honors in 1994, earning a Bachelor's Degree in Political Science. Brett earned his law degree with honors from Suffolk University Law School in 1997 and is a member of the Massachusetts Bar. Brett is also a member of the National Organization of Social Security Claimants' Representatives (NOSSCR).



**Raymond C. Matthews, President and CEO**

Ray is a recognized executive in both the insurance and consulting industries. He has served in a wide range of industry roles with Chubb, AIG, and The Hartford, including SVP and COO of New England Reinsurance Company. His consulting career included Accenture and IBM, where he was a Principal in their Business Consulting Services insurance practice.

Ray is a graduate of Bowdoin College with a dual major in Sociology and Psychology. In 1980, he received his Master of Science degree with a concentration in Organizational Behavior from the University of Hartford. Ray is a member of the International Insurance Society and a certified strategy consultant in the insurance vertical.



**Kenneth E. Millsap, Vice President, Business Development**

Now in his twentieth year in the insurance industry, Ken possesses extensive practical and institutional experience. This enables him to identify and implement best practices for insurers, empowering them to streamline and contain costs while consistently improving internal productivity and performance. As our Vice President, Ken oversees all operations in Crowe Paradis' Kansas City office. He also utilizes his expertise at cost containment to develop practical measures to limit future medical costs for Medicare Set-Asides.

Ken has held various management positions at CIGNA, MetLife, and most recently, The Hartford.

Ken graduated from Fort Hays State University in Fort Hays, Kansas with a Bachelor of Science in Business Management and Hospital Administration.

## The right time.

Our coordination and recovery services are based on sound principles and proprietary models, superior customer service, professional advocacy and representation, and the involvement of our principals in our service offerings. Our success is measured in the hundreds of millions of dollars we've recovered and the resulting billions of dollars in reserve write-downs that have accrued to our clients. The time may be right to bring Crowe Paradis' cross-disciplinary claims expertise to bear on your needs, as many Fortune 500 companies have done. If so, please contact us today.