

## Top 6 Ways to Collect More Injury Recovery Funds

### #1 - INTAKE IS KEY

You must collect as much data as possible and get your documents executed at the intake. The documents you need are as follows:

- Letter of Protection
- Contract for Services
- Assignment of Benefits

*Contact us for generic versions of these forms. We'd be happy to provide these free.*

### #2 - BILL FAST and FURIOUS

Getting your bill to the PIP Insurance carrier fast is so important. There is a literal race to get your benefits. The first one in is the one who gets paid. Fortunately for hospitals, you have a small window of 30 days to get your bills in, and at least \$5,000 of the PIP funds is saved for you. However, many doctors are already billing by that time, and if you are late with your bill the PIP benefits often exhaust by the 31<sup>st</sup> day. So, do not wait.

### #3 - KNOW THE RIGHT REIMBURSEMENT SCHEDULE

The time period for billing, and the date the insured's policy was taken out will direct you to what billing scheme should be used. Do NOT trust the insurance company to make that determination. They will default to the lowest reimbursement schedule if there is any question. You must know which applies. The PIP billing schedules changed in 2008 and again 2011 and 2012. Know what rules apply and when. Then apply that set of rules to the bill you send. Don't settle for a 2012 reimbursement when the 2008 applies. It could mean thousands of dollars.

### #4 - Once you get your payment, DO THE MATH

Don't believe the payment is correct just because it is a lot more than Medicare or a contracted payer. Make sure the math is right. The insurance company is wrong on their math more than they are right, so check the bill.

### #5 - If you were underpaid, DRAFT THE DEMAND

Demand letters are easy to draft. Get one and draft it, but beware because the place you get your demand filed is important. It must be correct. You must check the Florida Insurance Commissioners website to make sure you are sending the demand to the right location.

*Contact us for a generic demand letter. We'd be happy to provide this free.*

Then **send the demand by certified mail**. Don't skimp on the mailing costs. They will be reimbursed. Pay the extra money, and make sure you send it certified mail return receipt requested.

When your demand is responded to, do NOT trust the response. The insurance company will deny demands when they are sent by medical providers simply because they are counting on you accepting the result. Check the demand, and if it is not in compliance with STEP 4 above, then move to STEP 6.

#### **#6 - CALL A PIP ATTORNEY**

At the LaBovick Law Group we concentrate on PIP and other medical bill collections. We have a full staff doing nothing but PIP, literally night and day! We know every change in the law and get it as soon as the law changes. We understand your billing issues and can help. Call us when you need PIP litigation services, or for free help getting your billing and demand process in line. You are not alone.