



## Worker's Compensation

### Legacy Claim Solutions (LCS) Program

**Meridian's Legacy Claim Solutions (LCS) program and partners stand ready to assist in resolving every facet of longstanding legacy files**

#### LCS PURPOSE

Resolving legacy claims, or old dog files, can be difficult waters to navigate. These files are traditionally only revisited every few months because settlement negotiations reached a stalemate years ago, and nothing has changed. The LCS team thrives in this environment which is made up of seasoned claims professionals utilizing proprietary software to evaluate these files and approach the settlement from a different angle. In addition to jurisdictional and workers' compensation expertise, the LCS team of professionals maintains a keen understanding of proper Medicare Secondary Payer (MSP) compliance protocols within a workers' compensation settlement.

#### LCS PROGRAM

We help our clients bring their "old-dog cases" to a swift resolution within months, rather than years. **Utilizing LCS proprietary software, our team generates average savings exceeding 50% of present value and nearly 70% of future exposure.** These files are undoubtedly bringing down your bottom line, while costing you millions of dollars over their lifetime. We work with you to value, negotiate, and settle your legacy files enabling you to lower your outstanding reserves and focus your efforts on less costly claims.

#### SAVINGS SNAPSHOT AVERAGE ANNUAL INFLATION RATES

Annual medical inflation is causing your medical exposure to double every 8 years!  
We can help settle your claims and increase your bottom line.

General Inflation .....	2-3%
Medical Inflation .....	6-8%
Prescription Drug Inflation .....	10-12%
Future Exposure: .....	\$341,840
Settlement Amount: .....	\$93,421
<b>Savings: .....</b>	<b>\$248,419</b>

#### When to call Meridian's Legacy Claim Solutions Team

- Escalating Annual Medical Costs
- Excessive Medication Usage
- During a Loss Portfolio Transfer
- During Quarterly Reviews
- Cases Older than 5 Years
- Ultimate Exposure Greater than \$100,000
- Incurred / Paid at or Approaching SIR
- Life Pension or Perm Total Case
- Multiple Body Parts / Medical Conditions/Multiple surgeries
- Spinal Cord Stimulator / Intrathecal Pump
- Significant Co-Morbidity Issues (Diabetes, Obesity, Hypertension, Cancer, etc.) - Needs Potential Attendant Care
- Medicare Set Aside / Medicare Recipient

For quotes, reviews  
and more  
information  
go to:  
[www.MeridianHSN.com](http://www.MeridianHSN.com)  
or contact us at  
**1-800-994-1143**