

Patient Information

The Early Resolution Program-Giving Assistance to Patients and Providers Program was developed to assist patients with out-of-pocket medical expenses and provide financial assistance when the outcome is not what the patient and the physician expected.

The Program has been designed by Michigan Professional Insurance Exchange (MPIE) to help maintain communication between you, the patient, and your physician and to provide assistance during your recovery. MPIE is the insurance company that provides your physician's medical professional liability insurance.

HOW DOES THE PROGRAM WORK?

The program is a reimbursement program. You are responsible for paying your bills after they have gone through your insurance. After you have paid a bill, you may submit a copy of the bill and a copy of your proof of payment or receipt to your Program Administrator. Please do not send the original bill. You may submit bills as you pay them and you do not need to send everything at one time.

HOW IS MY PHYSICIAN INVOLVED?

Your physician voluntarily participates in this program to assist their patients with medical expenses and additional recovery time issues related to an unexpected medical outcome or event.

WHO IS OFFERED THE PROGRAM?

The program is offered to a patient who has experienced an unexpected medical outcome and has been referred by their physician.

WHO IS NOT ELIGIBLE TO PARTICIPATE IN THIS PROGRAM?

Those who are not eligible to participate in this program are those who have already consulted with an attorney, are a Medicare recipient, have made a request for action to the state licensing board, have made a verbal or written demand for compensation, or is disruptive or abusive towards the physician(s) or MPIE staff.

WHAT EXPENSES ARE COVERED?

Funds are available to reimburse your medical expenses for care related to the unexpected outcome, not covered by your health insurance (such as co-pays, deductibles, etc).

WHAT EXPENSES ARE NOT COVERED?

Any cost(s) related to the original procedure or other unrelated health conditions are not reimbursable.

DO I HAVE TO SIGN A WAIVER TO GET BENEFITS?

No. Reimbursements through the program are not considered a settlement or claim. Therefore, you are not required to sign a waiver of your right to pursue legal action. If you decide to pursue legal action while receiving money through the Program, you will not be able to get further benefits through the program.

DO I HAVE TO PAY THE BILLS FIRST?

Yes. Reimbursement is made only after all other applicable private, self-funded, and/or governmental health plans have paid their full obligations. In other words, the Program may reimburse you for costs not covered by your health plan.

WHAT ARE THE PROGRAM LIMITS?

Maximum reimbursement for "out of pocket" medical is \$30,000 and maximum reimbursement for recognition of additional recovery time is \$6,000 (up to 50 days at \$120 per day/5 days per week.)

HOW DO I GET RECOGNITION FOR MY ADDITIONAL RECOVERY TIME?

Recovery that extends beyond the initial expected time may be recognized up to limits indicated above. Please ask your doctor to contact your Program Administrator to provide documentation regarding the additional recovery time.

HOW LONG CAN I USE THIS PROGRAM?

This program is here to assist for a short-term period following your unexpected medical outcome. Each case will be periodically reviewed to determine eligibility for continued assistance.

HOW LONG WILL IT TAKE FOR ME TO BE REIMBURSED?

Checks are processed every week and mailed on Thursday or Friday. Requests must be received by 5 PM on the prior Thursday to be included in the next week's check run. Requests received after Thursday will be processed within 2 weeks. We do not have control over mail delivery.

IS THE MONEY TAXABLE?

Reimbursements under the Program are not taxable income and you will not receive a 1099. Reimbursements of medical expenses are not taxable. You may want to consult a tax advisor if you have further questions.

PATIENT RESPONSIBILITIES

- Inform the Program Administrator of any changes to your contact information, health insurance coverage, or any delays you might have paying your bills.
- Inform the Program Administrator of ongoing or additional health problems.
- Ask questions about your bills before submitting them and assuming that they will be reimbursed.
- Make sure the bill identifies the date of service, the service provided, and the provider.

HOW TO GET STARTED

- Review your bills.
- Make sure your bills have gone through your insurance.
- Pay the bill. If you are unable to pay the bill in full, contact the facility to discuss a payment plan.

Send copies of the bill and your form of payment. Acceptable forms of payment include: copy of a check, cash receipt, credit card statement, or bill showing patient amount paid. Both must be submitted for reimbursement consideration.

YOU CAN SUBMIT YOUR BILLS TO:

You can mail, fax, or email your bills to the attention of the Program Administrator assigned to your case.

YOU CAN DIRECT YOUR QUESTIONS TO:

Please call 616.202.2288 (select 1 for claims) and speak with the Program Administrator who is assigned to your case.

OUR MAILING ADDRESS IS

Early Resolution Program
c/o MPIE
333 Bridge St NW, Suite 810
Grand Rapids, Michigan 49504

OUR FAX NUMBER IS: 616.741.1999 Please use a cover page.