

Florida Advocates: Helping Medical Providers Recover Unpaid Fees

BY DANIEL CASCIATO

As a healthcare provider, you want to accelerate cash collections and improve your payor performance including processing clean claims. In a perfect world, you would have a simple revenue collection system established free of hassles and disputes. But often times you are handling compliance issues, billing, bad debt, and constant payment battles with insurance companies to receive payment for the services you provide.

Florida Advocates (formerly The Law Office of Russel Lazega, PA), a law firm in Dania Beach, Florida, brings a unique approach to revenue collections, treating medical debt through a team-centered triage strategy. The firm's founder, Russel Lazega, says that most emergency service providers collect through the following flawed process:

- Bill the primary
- If primary doesn't pay, bill the secondary
- If secondary doesn't pay after 60-120 days, bill the patient
- If that fails, send the patient to collections

"This process ignores the deep pocket and responsible parties, the insurers, and relies on your patient to either make a payment plan or fight the insurer—often neither of which happens," Lazega explains. "We help providers maximize their collections against primary and secondary payers before sending the file off to collections or selling the account so that the insurers pay what they owe and patient co-pay balances become lower and easier to collect."

Florida Advocates also handles the recovery of unpaid or underpaid:

- No-Fault (P.I.P.) Automobile Insurance Claims
- Major Medical/Health Insurance Claims
- Workers Compensation Insurance Claims

What sets Florida Advocates apart from other law firms in the area is experience, notes Lazega. "A lawyer's most essential commodity is knowledge. And for close to two decades this firm has built a tremendous bank of knowledge and experience by being in the trenches of the insurance companies' war on fair healthcare reimbursement." Having handled over 100,000 P.I.P. Automobile Insurance and Worker's Compensation cases, and having been an



Russel Lazega

integral part of the battles in Tallahassee and beyond, Lazega says the firm has a vast bank of knowledge and resources that clients, judges and even its competitors look to when they need to know about P.I.P. and Workers Compensation insurance collections.

A humble beginning

Florida Advocates began in 1998 in a 10'x10' windowless office in Little Haiti and rapidly expanded to a 50+ person, 17-attorney affiliation handling thousands of insurance cases across the state from county courts to the Supreme Court of Florida.

"For close to 20 years our firm has been at the forefront of numerous leading P.I.P. auto insurance and worker's compensation insurance cases and is home to some of Florida's leading scholars and practitioners in the field of P.I.P. Insurance Law and Worker's Compensation Law," says Lazega.

In fact, Lazega says the firm doesn't just practice law but actually writes some of Florida's leading texts on P.I.P., Insurance Coverage, and Worker's Compensation Law (over two dozen books in total) which for over a decade have been used by judges and lawyers throughout Florida.

"We also have had the honor over the years of having been invited to discuss and explain insurance law issues to the governor; the Florida House of Representatives; the Florida Senate and the Florida Conference of County Court Judges where I was asked to teach P.I.P. Auto Insurance Law to Florida's county court judges," says Lazega.

This once-tiny firm now includes locations in: North Miami; Dania Beach/Ft. Lauderdale; Tampa; Winter Park/Orlando and Tallahassee representing some of Florida's largest hospital systems and emergency physician groups in their efforts to collect over \$60 million in reduced or underpaid insurance claims. While the firm has grown and its capabilities have expanded, it has never lost its small-firm spirit.

"We are young, energized, often work in jeans and t-shirts or bring a dog to the office," says Lazega. "We are proud of what we view as a diversity and youthful energy that's rarely seen in other law firms."

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Meeting with new clients

When Florida Advocates meets with a new healthcare client, the attorneys will first assess the potential outstanding P.I.P., Auto and Workers Compensation A/R and map out goals, schedules and a plan. A great source of pride for the firm is its ability to quickly assess a client's revenue collection issues and provide guidance, assessments, and collection service with a swift and efficient data-share.

"We even have extensive proprietary automation to make the process as simple and efficient as possible for our clients," says Lazega.

One piece of advice that the firm often doles out to its clients is to not assume that the insurance company is right or that you don't have remedies. According to Lazega, Florida law has very strict penalties against an insurer that fails to make proper payment of a healthcare provider's claim. If the healthcare provider has to engage an attorney to appeal or challenge the reduction/denial then the insurance company may be required to pay as a penalty the costs of the attorney - on top of what they owe the medical provider.

"What this means, and what insurance companies don't want you to know, is that highly skilled and specialized lawyers will often be happy to take on the case against the insurance company at no fee or percentage charged to the healthcare provider," stresses Lazega. "That's exactly like it sounds - no fee to the client and no percentage of the recovery charged. An insurer who wrongly denied or reduced your claim will generally be required to pay the

expenses of your attorney on top of what they owe you so why not give your revenue cycle team an army of lawyers to help them?"

Providing clients with value

The most rewarding aspect of what the firm does is the value it offers to clients, adds Lazega. "We essentially provide emergency providers with an arsenal of skilled revenue collection attorneys recovering them millions and charging them nothing in most cases. The reason again is that insurers make mistakes or get overly aggressive with their denials and they do it on a colossal scale, especially with P.I.P. auto claims."

With nearly two decades of experience, Florida Advocates knows exactly where to find these issues. For example, for over five years a number of Florida's largest insurers incorrectly applied a flat 25% reduction to all hospital auto claims - cutting 25% right off the top on your bills. The firm gathered, pursued and settled tens of thousands of these reduction cases without charging a fee or percentage to the hospitals. The insurers had to pay these fees and penalties.

Lazega says he wants it to be and remain a brand name in the P.I.P. and insurance collection arena. "Every year we continue to teach, mold and contribute to the evolution of Florida's P.I.P. and worker's compensation laws - always with an eye toward protecting Florida's emergency care providers," he says.

For more information, visit www.fladvocates.com.