

Risk Management Services
In partnership
With
Backus Payne & Associates



Is your practice
CSSi Compliant
Certified ?

CSSi provides
services that give
doctors the tools to
protect their cash
flow whether their
focus is acute care,

wellness or something in between.

CSSi programs and systems are
designed to help doctors keep what
they bill by minimizing the risk of
repayments to insurance carriers,
whether it is Medicare or private
payers. In conjunction with Audit
Insurance, doctors can blend
prevention and protection for all
types of risks, not just insurance risks,
but protection from HIPPA, STARK and
other types of exposure that exist
even if a doctor considers himself a
“cash practice”.



PHYSICIANS
AUDIT INSURANCE
COVERAGE UP TO
\$1,000,000.00

PROTECT YOURSELF AND YOUR PRACTICE
IN THE EVENT OF A MEDICARE OR PRIVATE
INSURANCE COMPANY AUDIT



NOW YOU CAN PRACTICE WITH
COMPLETE PEACE OF MIND

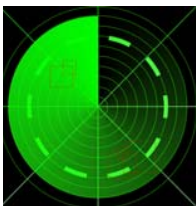
In today's economic climate government
programs such as Medicare, Medicaid and
private insurance carriers are more aggressive
than ever in recovering overpayments and
stopping provider fraud and abuse. In 2010
audits are increasing dramatically. The False
Claims Act imposes liability even if the person
submitting the claim does not have actual
knowledge that a claim is false.

You can protect yourself!

Call
1-248-608-9520, Ext 203

NOW YOU CAN PRACTICE WITH COMPLETE PEACE OF MIND

Federal and State Government entities are not alone in the increasing scrutiny of Healthcare Providers and Physicians. This scrutiny extends to violations in billing, coding, privacy, (HIPPA) Anti-Kickback and illegal referrals (STARK), Emergency



Backus Payne can get your practice off the audit radar

Medical Treatment, (EMTLA) and other violations. CMS, Medicare, Medicaid, and commercial Insurance companies have launched aggressive efforts to enforce billing compliance and to recover overpayments. In many cases demands for repayment are calculated from extrapolated audits, leaving the provider to defend huge amounts based on a sampling of case files.

Backus Payne & Associates

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Why is coverage needed?

- Because anyone with a Medicare number is subject to an audit
- The Federal Government has recovered \$30 billion since 1985.
- Providers are liable for the mistakes of billing companies.
- Doctors are reviewed for commercial insurance, EMTALA, STARK and HIPPA compliance.

Who is Auditing?

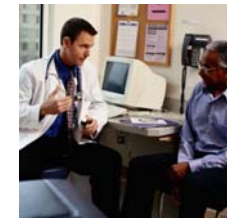
- Medicare, Medicaid, CMS
- OIG (Office of the Inspector General)
- US Attorneys
- Recovery Audit Contractors (RAC'S)
- Private Insurance Companies, Commercial Payers

Program Features-Coverage

- Target market—Individual healthcare practitioners.
- Up to 6 years retroactive coverage.
- Payment of all fines and penalties up to \$1,000,000.00 (\$5,000,000 for groups).
- Coverage of defense costs including attorneys fees, consultants, expert

witnesses, reproduction costs, shadow audits.

- Simplified underwriting process (completion of a 3 page application).
- Access to a panel of legal and compliance professionals.
- *Average premiums range from \$1,400.00 to \$1,600.00 annually.



Don't be fooled by thinking you have no exposure because you are a cash practice

- Fast quotes and approval, usually in less than 72 hours.
- Insurance underwritten by Lloyds of London.

You could be liable to pay back thousands, if not hundreds of thousands of dollars, to Medicare or private insurance carriers (Blue Cross, United HealthCare, Cigna and others).

CALL 248-608-9520, Ext 203 FOR AN APPLICATION OR MORE INFORMATION