

# **CATTIE, P.L.L.C.**

## **226 S. LAUREL AVENUE**

### **CHARLOTTE, NC 28207**

#### **MSAs and Structured Settlement Brokers: The Quick Profit or the Long Game?**

Here's a question for the structured settlement brokers out there. Would you agree to help a client reduce a Medicare Set-aside Arrangement (MSA) by twenty percent (20%) or more if it meant securing a larger number of MSAs to structure going forward?

Here's the hypothetical. A client is trying to settle a sizable workers' compensation (WC) claim. The client has a MSA allocation report from a MSA vendor. Maybe it's a five figure MSA. Maybe it's more. The client is asking you if there is a way to reduce the MSA. The client thinks it's too high and is reluctant to take on that much MSA exposure going forward. Thus, the client hopes you can reduce the MSA by about 20%. At a glance, you may choose to pass. Getting the MSA reduced 20% will directly affect your fee and not in a good way. Why would you work to find a way to get the MSA reduced 20% when that means your fee evaporates?

Here's why you should agree to work and work tirelessly to get the MSA reduced by 20%: the client won't forget it. You just solved their problem. Just like there are many MSA options in the marketplace, the client has countless potential structured settlement options for their MSA needs. When they have a choice of who to use, they evaluate many criteria in making that choice. Or, they don't, and they pick the broker they like best. Most likely, that will be the broker that solved a problem for them last time.

As a problem solver, you rise to their top of mind when the MSA issues arises again. Instead of fighting for position with other brokers for the business, you're #1 on their list. You provided outstanding client service once and they believe you will do it again. They have no reason to think otherwise, right? Hear that? That's your phone ringing again with more new business.

By procuring that 20% MSA reduction, you have become the client's go-to broker. But's there more because people like to share. If you know something someone else doesn't, do you like sharing that inside information with that person? Then you're like most people because you want to share. When there's a work colleague asking who they use to fund MSAs, they'll share your name. When a member of a listserv asks for a referral for a structured settlement broker, they'll share your name. And when you are prospecting for new business, they will gladly let you share their name as a referral. You helped them in a time of need, and that won't be forgotten. You know by helping to procure that 20% MSA reduction that your fees will actually increase, not decrease, as a result in the long term.

Now, there remains one small issue with this plan. How exactly do you get that 20% MSA reduction? That's simple. Call Cattie. Unlike MSA vendors who rely on a medical record review approach, Cattie applies the law to the facts of the case to obtain lower MSA figures. Cattie clients regularly see MSA reductions of 20% or more simply by applying a different approach. Cattie uses the law itself to help clients close files faster. We help clients close files they once thought to be uncloseable. So, are you ready to lose a small fee in order to secure a much larger revenue stream going forward? We thought so. Call Cattie today and secure your future. (844) 546-3500. [www.cattielaw.com](http://www.cattielaw.com).