NSA ARBITRATION TIMELINE



NEGOTIATION PERIOD:

Must begin within 30 business days of receiving the insurance Explanation of Benefits (EOB).



INITIATION OF ARBITRATION:

If negotiation fails, arbitration must be initiated within 4 business days after the negotiation period ends.



PAYMENT OR OFFER SUBMISSION:

Provider and insurer must submit their final offer and pay arbitration fees within 10 business days of arbitration initiation.



ARBITRATOR SELECTION:

Parties must agree on an arbitrator within 3 business days of initiating arbitration. If not, a federal system assigns one.



FINAL DETERMINATION:

The arbitrator must make a decision within 30 business days of being selected.

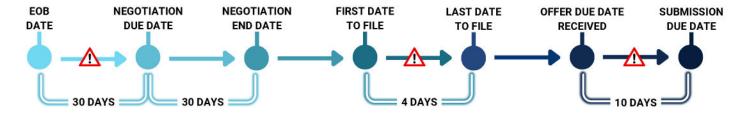




TALK ABOUT FRICTION!



Where things can go wrong with NSA Arbitration



SCENARIO 1

The One-Day Miss

"I thought one day wouldn't matter."

Dr. Hayes receives an EOB on March 1. She plans to negotiate but gets caught up in surgery and initiates negotiation on day 31 - one day late.

Result: Claim is barred from arbitration. Revenue lost. Time wasted.

SCENARIO 2

The Drop-The-Ball Billing Company

"We outsourced to simplify things - it got more complicated."

A busy orthopedic group hires a billing company. The company negotiates within 30 days and initiates arbitration - but fails to pay the fee within 10 days.

Result: Arbitration request is voided. The carrier keeps the payment.

SCENARIO 3

The Legal Misfire

"We filed - but we didn't fight right."

The billing team submits everything on time. But their final offer lacks the required NSA criteria — no median in-network rate, no comparable facility analysis, no credible rationale.

Result: Arbitrator rules against the provider. No additional reimbursement.

SCENARIO 4

Callagy Recovery Handles It

"They didn't just file - they fought and won."

Dr. Chen partners with Callagy Recovery. The team advances all filing fees, handles each step of the process, drafts legal-grade submissions with proven strategy, and selects the best forum.

Result: Arbitration win. \$60,000 increase in monthly revenue. No admin burden. No risk.