

Total Recovery Solution® (TRS®) PIP and Medical Payment (Med Pay) FAQ

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Recovering Party

1. When should I file PIP/Med Pay claims if I also have an Auto claim for the same incident?

You can file PIP, Med Pay, and Auto claims at any time. While PIP/Med Pay and Auto cases could previously be filed as companion claims in OLF, these cases will not be heard together in TRS. Liability Decisions from one of Coverage Groups can be attached as evidence on other cases. The evidence will be reviewed by the arbitrator during the hearing process as a matter of course.

2. Can more than one PIP/Med Pay Feature be filed in one case?

Yes. Simply click “Add Another Feature” in the Feature Workflow Step and complete the required information to add a feature for an additional injured party. Multiple parties can be added.

3. Can I file a PIP/Med Pay claim with an Auto case in TRS?

PIP/Med Pay claims must be filed separately from a related Auto case.

4. If supplemental damages are present, a new arbitration would need to be filed, even if those damages have not been heard. Why would we have to file again after a decision has been made? Would we be able to adjust what we paid after the initial filing?

The applicability of the decision pertains to liability only; it does not pertain to damages. For this reason, if the Adverse party challenges the amount of the supplemental payment, or its relatedness/necessity as a result of accident-related injuries, the supplemental damages would then be in dispute, resulting in the need for another filing.

Recovery of supplemental PIP/Med Pay payments is supported, as long as the supplemental payments were made after the initial filing date. NOTE: Evidence supporting supplemental

damages will be viewable by other parties on the case. Users should review all evidence and redact any Personally Identifiable Information (PII) it may contain prior to submitting the supplement.

5. Can I file a Post-Decision Inquiry (PDI) raising a case law that the release does not bar right of recovery, or is my right of recovery barred because I failed to mark to revisit for Jurisdictional Exclusions?

No. As in Online Filing (OLF), the decision is binding, no new arguments can be raised post decision.

6. Do we have seven days to address the Jurisdictional Exclusions?

Yes, the revisit timeframe is still seven days.

7. I mark the filing to review Jurisdictional Exclusions. I don't address the Jurisdictional Exclusions within the allotted time. Will I have an opportunity to address post decision?

No. In TRS, if a rebuttal is not entered within the seven day revisit timeframe, the case proceeds to hearing without any rebuttal and no new arguments can be raised post decision.

8. Will PIP/Med Pay in TRS function the same as Auto for the "Accept Policy Limits" feature? If we mark, "I'm not sure" or "Review for raised Jurisdictional Exclusions," and we don't address within the seven days, the Auto goes to hearing. However, we have an opportunity to go back and accept limits after the decision.

Yes, you will still be able to accept limits within 60 days of the decision if, as the recovering party, you either did not answer the Accept Limits question or responded with "No."

Arbitrator

9. Do we have to view all of the evidence?

Yes. TRS does not allow submission of the decision if any evidence items remain unopened. An **empty circle** on the corner of the evidence icon indicates it **has not** been viewed. A **check mark** indicates it **has** been viewed.

10. Will the system save your progress from page to page?

Yes. If you need to exit the case before completing it, simply click "Exit Workflow" in the upper right corner of the page and the work will be saved.

11. If a case was started and wasn't finished within five business days, will it be pulled and redistributed for another arbitrator to complete?

Yes. A case that is started, but not finished in the timeframe of five business days returns to the “Ready to Hear” queue to allow another arbitrator to hear it. This helps to support the overall reduced cycle time.

Adverse Party

12. Are deferments still automatically challenged for Responders in TRS?

Yes. Per Rule 2-10, “Deferment requests by the filing company will be automatically granted. A responding company may challenge the request if it believes the delay is not warranted. If challenged, the case will be heard and the arbitrator(s) will consider the validity of the request. If the request is upheld, the case will be deferred for one year from the date of filing. If the request is denied, the arbitrator will continue to hear the disputed issues.

13. Can I file a Priority of Payment Dispute for PIP during the initial rollout?

Disputes regarding Priority of Payment for PIP (which company has priority to pay the PIP claim) should continue to be filed in Online Filing (OLF) at this time. Functionality designed specifically for Priority of Payment disputes will be added in the future. Also, please note that the Primary/Excess question for the Adverse party pertains to liability coverage. Since Priority of Payment does not stem from liability/causation, Adverse parties should not use the Primary/Excess question to argue Priority of Payment.

Additional Questions

14. What happens if an Adverse party was ruled Out of Jurisdiction (OOJ) in error? Will that need to be forced via OLF, or will the TRS decision be voided on Arbitration Forums, Inc. (AF)’s end and we would refile via TRS?

It depends on the scenario. If the Responder indicated “No Liability Policy in Effect” or “Denial of Coverage” and they subsequently affirm coverage (i.e., change position), AF may discontinue the prior occurrence so the claim can be refiled. AF would require something from the Responder admitting they will now provide coverage (i.e., email you may have received).

15. I selected the “No” option to Out-of-Pocket (OOP) expenses of the insured. What is meant to occur when “No” is selected?

This is intended for arbitrator information. When the case is heard and policy limits are an issue, the arbitrator will need to determine if there’s any indication the filer’s insured has OOP expenses.

If the OOP expenses cause the award to exceed the policy limits, they should mark the filing OOJ.

16. Will there be a warning on the submit page to remind a user that, if they have another injured party, it needs to be added by going back to the Features page?

No, there will not be a warning, but there is a review page where they can verify whether their information is complete before they submit it.

17. If a case has multiple features (injured parties), will they be able to withdraw one of the features because it is settled or needs a deferment for one of the features since BI is pending?

Yes, features can be withdrawn separately.

18. Is New York PIP (Loss Transfer and Priority of Payment) part of the initial TRS PIP rollout?

The functionality to support New York PIP disputes is not part of the initial rollout, but will be added in the future.

19. Is there a file size limitation for evidence documents uploaded to TRS?

There is a file size limitation of 20 MB per upload for non-video evidence and 40 MB for video evidence. If you upload each evidence item individually, each upload may not exceed 20 MB or 40 MB, respectively. Adhering to this file size limitation ensures your evidence loads correctly and all documentation is accessible at the hearing.

20. Can I enter specific statutory information when filing a PIP/Med Pay case?

Yes. In the Coverage Information Workflow Step, there is a Policy Limits Note field that provides an opportunity to enter any statutory policy limit information.

21. Can I submit a payment ledger in lieu of medical bills to support the Amount Sought?

No. Only New York PIP allows a payment ledger be sent to support payments made. All relevant evidence should be submitted to recover the damages sought in arbitration.

22. Will the Case ID number change when multiple features are added?

No. However, each feature added will be reflected by the AF Feature ID found on the Case Overview page (i.e. F1, F2, etc.).

Features - MedPay

TINA TURNER

AF Feature ID	200000549D-C1-P1-F1
Injured Party Status	Driver
Feature Status	Submitted
Claim Number	6565
Claim Representative	LYES AUTOMATION 3148096334 test@arbfile.org
Remittance Address	ALPHA INSURANCE CO 2240 Nebraska Ave Saint Louis, MO 63104-2216
Vehicle Year, Make, Model, Color	2019 MERCEDES SUV (BLACK)
Total Damages Sought	\$5,000.00
Damages	
Damage Type	Damage Amount
Medical Expenses	\$5,000.00
Total Company-Paid Damages	\$5,000.00

RONNIE TURNER

AF Feature ID	200000549D-C1-P1-F2
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