



Quick Reference Guide

Portal Overview

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Rapid Intake Overview

This feature allows all the basics of the file to be input into the Zipliens portal in less than 90 seconds and initiates the lien resolution process. When you are ready to refer a file to Zipliens, your team will:

- **Log In to the Zipliens Portal:** Click the 'Rapid Intake' button in the top right corner.



- **Complete the Form:**
 - Fill in the required fields in the 'Claimant Details.' If an SSN is not available, please enter a 9-digit place holder (i.e. 123-45-6789 or 000-00-000 etc.). In the notes section please indicate if SSN is being obtained or if we know the claimant does not have an SSN.

Claimant Info

First Name *	
Last Name *	
State *	Select a State
Date of Birth * (MM/DD/YYYY)	
SSN *	
Status *	Select a Status
Note	

- Enter in as much information that your team currently knows about the incident in the 'Accident & Injury Details' section. Zipliens will dispute any unrelated claims during the lien resolution process. You can update this section later with additional details should they arise.

Accident & Injury Details

The form contains five input fields, each with a yellow asterisk indicating a required field:

- Date of Incident** (MM/DD/YYYY): A text input field.
- Accident Type**: A dropdown menu with the placeholder text "Select an Accident Type".
- Accident State**: A dropdown menu with the placeholder text "Select a State".
- Summary of Accident**: A large text area for notes.
- Summary of Injuries**: A large text area for notes.

- Add lien information in the 'Lien Details.' If the 'Lien Holder' is unclear for any lien, just provide as much information as you have, and Zipliens will help determine the correct lien holder. We know that sometimes additional liens are discovered after intake. Your team will be able to add those liens in the file at any time during the process.

The form is titled "Lien Details" and shows a section for "Lien 1". It contains two input fields, each with a yellow asterisk indicating a required field:

- Lien Type**: A dropdown menu.
- Lien Holder**: A text input field.

At the bottom right of the form is a teal button labeled "+ Add Lien".

- Select 'Next' at the bottom of the 'Rapid Intake' form to move to the next screen where you can upload required documents.

- **Upload Required Documents and Save:** You can drag and drop the required documents to attach them to the file. *Utilize the 'Required Individual Documents Cheat Sheet' to ensure you have uploaded all required documents.*

Upload Claimant Files

- a. HIPAA / Medical Release
- b. Firm Intake Form **and/or** Police Report **and/or** Complaint (Accident & Injury Details)
- c. Health Insurance Card **and/or** Correspondence From Lien Holder
- d. Demand Package **and/or** Settlement Information (If case has settled)
- e. Copy of Bills (If needing ZipLiens to Resolve)

Drop to Add Files

Upload Files

- **Review the Uploaded Documents:** Update the documents with accurate titles and descriptions as needed.

Uploaded Files

 zip-authorization-form.pdf
1.2 mb

File Name*

Description

- **Send the File to Zipliens:** Click the 'Send to Zipliens' button in the bottom-left corner of the 'Rapid Intake' screen to send the file to Zipliens and begin the lien resolution process.

Send to Zipliens

Upload more files

Pipeline Stages Overview

This section provides an overview of the key stages within the portal's pipeline. Each stage outlines what actions we are taking to ensure smooth progression from intake to resolution.

Initial Intake	Awaiting Documents	Contact Made w/ Lien Holder	Final Requested	In Negotiation	Lien Resolved	Invoiced	Paid
Clayton Merschbrock #ref # 2561 #0 ID: 1 \$ 20.00 (Pending Deletion)	Akeem Karfuke #ref # 2561 #1 ID: 4 \$ 3472,411.00	Clayton Merschbrock #ref # 567 #3 ID: 15 \$ 1401,747.00	Enamo Gulowski #ref # 163 #0 ID: 2 \$ 50.00	Nico Stracke #ref # 572 #0 ID: 5 \$ 50.00	Miya Simonis #ref # 195 #1 ID: 2 \$ 5483,011.00	Timothy Boyle #ref # 184 #0 ID: 6 \$ 50.00	Arch Harvey #ref # 223 #0 ID: 7 \$ 50.00
Duffy Merschbrock #ref # 2562 #0 ID: 1 \$ 20.00	Charleen Gutmann #ref # 482 #2 ID: 2 \$ 3846,459.00	Porsche Ankunding #ref # 485 #1 ID: 5 \$ 11,613,612.00	Alic Eichmann #ref # 481 #0 ID: 4 \$ 50.00	Gaylen Turner #ref # 473 #1 ID: 2 \$ 527,459.00	William Johns #ref # 280 #0 ID: 4 \$ 5970,559.00	Verna Grady #ref # 209 #1 ID: 3 \$ 50.00	Evonne Dubuque #ref # 589 #0 ID: 2 \$ 11,147,929.00
LL #ref # 2557 #0 ID: 1	Montgomery Moore #ref # 293 #2 ID: 2 \$ 132,579.00	Shea Leffler #ref # 196 #2 ID: 5 \$ 50.00	Danika Aufderhar #ref # 579 #1 ID: 6 \$ 21,470,729.00	Kids Von #ref # 592 #1 ID: 3 \$ 20.00	Shyla Kemmer #ref # 498 #0 ID: 4 \$ 50.00	Roe Rohan #ref # 480 #2 ID: 4 \$ 522,506.00	Bernard Bednar #ref # 234 #1 ID: 1 \$ 5762,597.00

Initial Intake

The process begins with the intake of a new file through 'Rapid Intake.' Once your team completes the 'Rapid Intake' form, the file will appear here, ready for our team to review and begin outreach to the lien holders.

Awaiting Documents

At this stage, our focus is on gathering and confirming all required information. The file will remain in this stage until all required documents have been uploaded to the portal in good order.

- **Confirm Lien Information:** Review the file to ensure all relevant liens were entered during Rapid Intake.
- **Confirm Necessary Documents:** Review the file to ensure all required documents have been submitted. Please refer to our 'Required Individual Documents Cheat Sheet' to determine the individual claimant documents required for each lien type.

Contact Made with Lien Holder

Once we confirm we have all the necessary documents, we will begin contacting lien holders. Our team will:

- **Open the File:** Confirm correct contact information, send out notice letters, and set up subrogation files.
- **Request Itemizations and Balances:** Reach out to the relevant parties to request detailed itemizations and balances associated with the file.

- **Confirm Authority of Recovery:** Ensure that all parties have the authority to finalize terms.
- **Contract Language:** Use contractual language to protect your client and leverage favorable terms.

Final Requested

Before the file can proceed, our team will perform a final review of the collected information. We will:

- **Verify Completeness:** Double-check that all necessary documentation and information has been collected.
- **Files Awaiting Settlement Info:** Files will remain in this stage until settlement information is added. If the case was not settled at the time of 'Rapid Intake,' this information will need to be entered by your firm in the individual file.

In Negotiation

When the settlement details are submitted by your firm, the file moves into active negotiations. This phase involves direct negotiations to maximize reductions for the client. During this stage, our team will:

- **Statutory Reductions:** Identify and apply any statutory reductions that may benefit the claimant.
- **Request Waivers:** Request waivers where applicable to reduce the lien amount or streamline the process.
- **Negotiate According to Client's Goals:** Our team will tailor our approach based on your firm's goals. For example:
 - "Slow for more, less for speed": Opt for a slower negotiation process to achieve a better financial outcome or prioritize speed when time is critical.

Lien Resolved

Once your firm has accepted reduction offers, these are formalized and confirmed in writing. Our team will:

- **Verify Written Agreement:** Confirm in writing that all lien holders have agreed to the resolution terms. This step ensures clarity and avoids disputes later in the process.

Invoiced

After the resolution is finalized, the invoicing process begins.

- **No Invoicing Until Disbursement:** An invoice will only be issued after all lien reductions are finalized.
- **Dropped Clients:** There is no charge for any work performed on clients who drop their client status. All we ask is that your team lets us know as soon as possible, and we will end all work on that claimant's file.

Paid

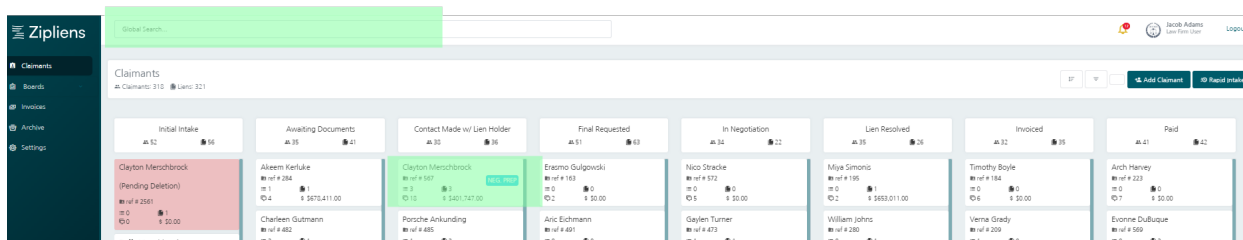
The pipeline concludes with the payment of the Zipliers invoice.

- **Invoice Paid:** Once the invoice is paid in full, the file is officially closed.
- **Future Disputes:** Closed files are archived in the portal. In the event a lien holder presents a new lien claim after disbursement, Zipliers will be able to refer to the file and work with your firm to resolve the post-disbursement dispute.

Claimant File Overview

There are two ways to open a file for a particular client:

1. Simply type their name in the 'Global Search' field at the top of your dashboard page.
2. Click on the individual tile to open the file.



The screenshot shows the Zipliers dashboard with a sidebar on the left containing links to Claims, Boards, Invoices, Archive, and Settings. The main area features a 'Global Search' bar at the top. Below it, a 'Claimants' section displays a grid of tiles representing different claimants and their current status in the resolution pipeline. The statuses include Initial Intake, Awaiting Documents, Contact Made w/ Lien Holder, Final Requested, In Negotiation, Lien Resolved, Invoiced, and Paid. Each tile shows the claimant's name, a reference number, and a dollar amount. For example, Clayton Merschbrock is in the 'Contact Made w/ Lien Holder' stage with a value of \$5,400,747.00. Other claimants like Aileen Kerluke and Ermano Gulgovski are in the 'Final Requested' stage.

Assigned Users

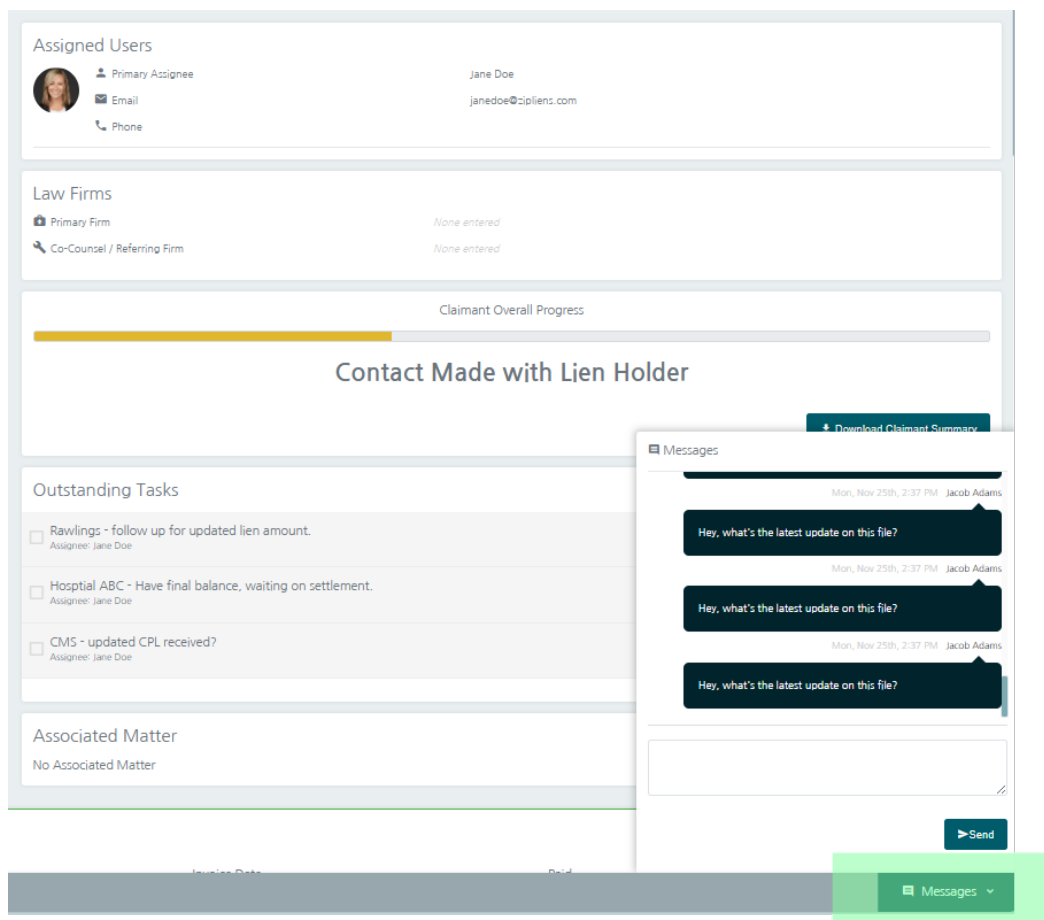
- **Lien Resolution Analyst (LRA) Contact:** This section includes contact information for the LRA working the file. You can contact them directly by phone or email.



The screenshot shows the 'Assigned Users' section of the dashboard. It features a profile card for Jane Doe, who is the Primary Assignee. The card includes a profile picture, a name field, and fields for Email (janedoe@zipliers.com) and Phone. There is a text input field below the phone field.

Messages

- **Documented Communications:** Another option to contact your LRA is by utilizing the messaging feature. This will result in the best response times as this is monitored by all team members working the file. This section also documents all communications to ensure continuity if the file were to be transferred to someone else at your firm. You will be notified via your email inbox when you have received a response, so you don't need to be logged into the portal to take advantage of the messaging feature.



Claimant Overall Progress

- **Status Bar:** This bar tracks the stages of the lien resolution process. It will remain orange until all parties have agreed on the final amount, then it will turn green. This gives you a quick way to verify if the resolution amounts have been finalized.

- **Claimant Summary:** From this section, you can quickly download a real-time report summarizing the status of each of your client's liens. This document is meant to be shared with clients and can be a quick way for your team to gather the information you need from the portal to update your client with minimal effort.

Claimant Overall Progress

Contact Made with Lien Holder

Download Claimant Summary


ZIPLIENS

ZipLien has been engaged to work on your liens. One of ZipLien's core values is transparency. For that reason, we always want you to be up to date on where your liens stand. Please see the current status of each lien as it stands today. For those liens that are not resolved, the reduction amount can change until the lien is completely settled. Until every lien is settled lien reductions are subject to change. This serves as a point in time update.

Date
01/02/2025
Claimant No.
567
Claimant Name
Clayton Merschbrock

Lien	Description	Amount	Reduced Amount	Savings
485	Rawlings Private Health Plan (ERISA, Non-ERISA, FEHBA)	\$18,810.00	\$10,458.89 <i>In Progress</i>	\$8,351.11
567	CMS Medicare Parts A/B (Traditional)	\$382,937.00	\$31,544.90 <i>Lien Resolved</i>	\$351,392.10
751	Hospital ABC Provider Hospital	-	- <i>In Progress</i>	-

Total Savings
\$359,743.21

FAQS

What is a lien?

When your health insurance (or any third party) pays for medical treatment related to your claim, they may seek reimbursement from your settlement proceeds

Why does my health insurance or some other third party have a right to my settlement proceeds?

Subrogation is a legal principle that allows an insurance company or another entity to step into the shoes of the injured person and take over their right to recover damages from a responsible party. This means that if you are injured in an accident and your insurance company pays for your medical bills or other damages, your insurance company may have the right to recover the amount it paid from the responsible party or their insurance company.

In practical terms, subrogation and lien resolution mean that even though you were the one who was injured in the accident, you may not be entitled to keep all of the money you receive in a settlement or award. Instead, some of the money may need to be used to reimburse your insurance company or other entities for the costs they incurred on your behalf.

What is lien resolution?

Lien resolution is the process of uncovering any potential liens, reviewing them for accuracy, and negotiating the best possible reduction.

What if I miss a lien or ignore a lien?

Most liens have the legal authority to be reimbursed for settlement proceeds. Failure to do so could lead to financial penalties and/or loss of your health insurance. This is why it's important to have a lien resolution expert on your side.

How will I know the right amount to pay?

There are many factors to consider like verifying the contract language, disputing injury relatedness, reviewing appropriate medical codes, and actively negotiating for the best reduction possible. Health insurance plans hire attorneys and experts to

Outstanding Tasks

- **Task Pipeline:** This is where we document our next major action items with internal due dates set to accomplish each task.

Outstanding Tasks		
☐ Rawlings - follow up for updated lien amount. Assignee: Jane Doe		Due: 11/23/2023
☐ Hospital ABC - Have final balance, waiting on settlement. Assignee: Jane Doe		Due: 12/01/2023
☐ CMS - updated CPL received? Assignee: Jane Doe		Due: 12/26/2023

Notified Users

- **Visibility Management:** This is where you can add additional firm users to the file to ensure they receive automatic notifications related to the file.

Notified Users				+ Add User
Name	Phone	Email		
 Jacob Adams	123-136-7594	demouser2@zpliens.com	☒	
 Jane Doe		janedoe@zpliens.com	☐	

Invoices

- **Payable Invoices:** Invoices will be posted to the files at disbursement. We provide individual invoices for each lien for your records. All but one of these invoices will be \$0.00. The invoice with a balance will be the Zipliens invoice, which can be paid via check or online by credit card or ACH. Payment for the Zipliens invoice is due within 30 days of posting, and the due date will be listed in this section.

Invoices					
	Lien Type	Amount	Invoice Date	Paid	
☐	Provider Hospital	\$0.00	Nov 25, 2024		View
☐	Medicare Parts A/B (Traditional)	\$100.00	Nov 25, 2024		View
Selected Total \$0.00					Pay Selected Invoices

Liens

Liens + Add Lien

Rawlings (ABC Health Insurance)
Private Health Plan (ERGA, Non-ERGA, FEHBA)

Status: Reviewing Lien & Recovery Rights
Status Changed: Lien Private Health Plan (ERGA, Non-ERGA, FEHBA) status changed from Reviewing Client Documents to Reviewing Lien & Recovery Rights

Lien Holder: Rawlings
Insurance Company: ABC Health Insurance
File/Reference/Claim Number: 9255722350491
Contact Name: Migdalia Nikolaus
Contact Info: 763.539.0072x22594, 059-100-4634x509, deborah56@vetsica.net

Reviewing Lien & Recovery Rights

Original Lien	Current Amount after Reduction	Total Reduction
\$10,010.00	\$10,450.09	\$0,351.11

CMS
Medicare Part A/B (Traditional)
Provider Hospital: Hospital ABC (Outpatient)
Resolution Amount Not Set

Recent Activity for Rawlings (ABC Health Insurance) Lien

- Today**
- Status Changed** (Bruce Wayne • 11/12/2023)
Lien Private Health Plan (ERGA, Non-ERGA, FEHBA) status changed from Reviewing Client Documents to Reviewing Lien & Recovery Rights
- Phone Call Outgoing** (Bruce Wayne • 11/17/2023)
Requested to have treatment on 3/12/23 removed.
- MAIL RECEIVED** (Bruce Wayne • 11/17/2023)
Copy of the SPD and Master Plan Document.
- Email Outgoing** (Bruce Wayne • 11/17/2023)
Can you please send over the contract language?

- **Lien Activity Breakdown:** Within this section, you can select a specific lien and view lien details, progress, and recent activity specific to the selected lien.
- **Add Additional Liens:** If you discover additional liens after completing 'Rapid Intake,' this is where you will go to submit the new lien information to our team.
 - Select 'Add Lien' and complete the form.
 - Upload the required documents.
 - Submit to our team. We recommend using the message feature to alert our team that a new lien has been added.

Recent Activity for All Liens

- **Transparent Activity Log:** This section documents all the actions that our team takes on the file in real-time. This includes phone calls, emails, faxes, and mail so that your team is always up to date on the work we are doing for your client.

Recent Activity for All Liens

- Today**
- Status Changed** (11/20/2024 at 02:04 am)
CMS - Medicare Part A/B (Traditional)
Lien Medicare Part A/B (Traditional) status changed from Lien Resolved to Involved - Bruce Wayne
- Status Changed** (11/20/2024 at 02:03 am)
CMS - Medicare Part A/B (Traditional)
Lien Medicare Part A/B (Traditional) status changed from Reporting Case to Lienholder to Lien Resolved - Bruce Wayne
- Updated** (12/16/2023 at 02:30 am)
The Settlement Sheet has been updated - Jacob Adams

Injury

- **Injury Information:** This section contains the injury information added to the file at intake. This section can be edited, so if there are injury updates our team should be made aware of, please update this section. We will receive a notification that a change has been made.

Injury		Edit	
☒ Date of Incident	May 30, 2019	☒ Injury Related Expenses	\$0.00
☒ Date of Death	None entered	☒ Treatment Complete	☒
☒ Accident Date	KY	☒ Estimated Completion Date	November 4, 2023
☒ Accident Type	MVA	☒ Future Hospitalization or Surgery	☒
☒ Summary of Injuries	Broken right foot & right back		
☒ Pre-existing conditions	N/A		
☒ Summary of Accident	Rear-end accident		
Insurances			
None			

Settlement Sheet Data

- **Settlement Information:** This is where you will input settlement information once the case has settled. Our team will be notified once settlement information has been added by your team, but we request that you drop us a note in the chat (messages) and include any additional context or instructions you want us to be aware of as we move toward active negotiations.

Settlement Sheet Data		Edit	
☒ Resolved	✓	☒ Liability Coverage Amount	\$50,000.00
☒ Claimant has been paid	☒	☒ Liability Coverage Company	State Farm
☒ Settlement Date	October 10, 2023	☒ Uninsured Motorist Coverage Amount	\$50,000.00
☒ Settlement Amount	\$100,000.00	☒ Uninsured Motorist Coverage Company	Allstate
☒ Attorney Fees	33%		
☒ Cost	1993.23		
☒ Pre-existing injuries	✓		
☒ Previous Back Surgery	✓		
☒ Case Value	\$250,000.00		
☒ Has Liability Issues	✓		
The client was deemed 20% at fault for accident.			
☒ Total Medical Expenses	\$200,000.00		
☒ Total Out-of-pocket Expenses	\$0,756.13		
☒ Total Wage Loss	\$3,000.00		
☒ Future Wage Loss	\$0.00		
☒ Additional Information	The client lost his home due to not working and living with parents.		

Files

- **Client Documents:** Here is where you can find all existing client documents. This is also where you will go to add new documents as needed by clicking 'Add File.' The 'Group By' feature will filter the documents down by document type to help you find the pertinent documents quicker.
- **Payment Instructions:** Individual payment instructions will be uploaded for each lien holder in this section. To access these quickly, filter by 'Document Type,' then 'Payment Instructions.' Our team requests Tax ID information from all lien holders to facilitate payment for your finance team.

- **Additional Helpful Documents:** Beyond the required documents needed to open the file, please upload any additional documents you think will be helpful to our team. In particular, please upload a copy of the demand letter as soon as that is available.

Files				Group By Nothing (Show All)		Document Viewer	Add File
File Name	Upload Date	User	Note				
Notice Letter - Rawlings - ABC Health Insurance - Goldner Ltd.pdf	11/17/2023	Bruce Wayne		🔍	🔍		
Itemization - Rawlings - ABC Health Insurance - Goldner Ltd.pdf	11/17/2023	Bruce Wayne	\$20,000.56	🔍	🔍		
H&A / Medical Release.pdf	11/17/2023	Bruce Wayne		🔍	🔍		
Bill - Hospital ABC - Outpatient - Hospital ABC.pdf	11/17/2023	Bruce Wayne		🔍	🔍		
Other - CMC - Zeme Group.pdf	11/17/2023	Bruce Wayne	CFL	🔍	🔍		
Language - Rawlings - ABC Health Insurance - Goldner Ltd.pdf	11/17/2023	Bruce Wayne		🔍	🔍		

Notes

- **Notes:** This section is where all notes that are added at intake will be documented. This section can be updated at any point, and our team will receive a notification about the change. However, we recommend that you utilize the message feature to communicate notes and instructions to our team after the file has been referred.

Notes

Jane Doe (8/4/2022 4:20 PM)
Companion File to Mom and Dad. (Dennis & Jill)

Notification Settings

The screenshot shows the Zipliens User Settings interface. On the left, the 'User Information' section contains fields for First Name (jacob), Last Name (Adams), Email (demouser@zipliens.com), and Phone (123-136-7594). Below these are buttons for 'Change Two-Factor Settings' and 'Change Password'. On the right, the 'Contact Preference' section has a 'Message Frequency' dropdown set to 'Every Message' and a 'Document and Receipts' dropdown set to 'Never'. Below these is a 'Notification Type' section with several dropdowns for 'Unread Notifications', 'Unread Invoices', 'Claims Reading Docs', 'New File Uploads', 'New Links', 'New Messages', and 'New Claims', all set to 'Daily'. A 'Save Changes' button is located at the top right of the 'Contact Preference' section.

Contact Preference

- **Message/Document Frequency:** This section allows you to change the frequency of receiving notifications to your inbox regarding both messages and document uploads within the portal.

Notification Type/Frequency

- You can change the frequency of specific notifications to your inbox within this section.

Only Include Messages for My Claimants

- If using 'Daily Digest' or 'Every Message and Daily Digest,' this box can be checked to only receive notifications for your assigned claimants.

Group Notifications by Claimant

- By checking this box, you will receive a thread of grouped email notifications by claimant. *This is highly recommended to check as it will save time and allow you to see updates grouped by claimant, rather than chronologically across all claimants.*

Payment Methods

- If E-Pay is enabled, you can add debit/credit card information or ACH information to pay Zipliens invoices here.

The screenshot shows the Payment Methods section. It features a table with columns for Cards (Brand, Last 4, Expiration) and Bank Accounts (Bank Name, Account Holder, Last 4 Account Number, Status). There are buttons for '+ Add New Card' and '+ Add New Bank Account'.

Questions/Contact

If you have any questions or would like to schedule a User Training, please contact your Zipliens Account Manager.