

CHALLENGE:

A worker diagnosed with PTSD, anxiety and mood disorders received a regimen of psychotropic medications over the years. When the employer started to consider settlement, the initial MSA allocation was \$1,687,081 — \$30,058.44 for future medicals and \$1,657,022 for pharmacy.

MSA Optimization Case Study



SOLUTION:

Tower identified the use of brand name medications, including Wellbutrin, Klonopin, Rozerem, and Neurontin as the key cost driver and recommended working with the claimant attorney and treating physician to switch brands to generics. When the conversion was completed, a physician's statement was obtained confirming the switch from brand to generic as well as an updated prescription history documenting ongoing generic use.

RESULTS: \$1,574,509 in Savings

With the physician's statement properly documented, Tower submitted an MSA with an allocation of \$112,572. CMS approved the MSA within eight days, allowing the parties to settle and saving the employer more than \$1.5 million in unnecessary pharmacy costs.

Tower immediately identified the use of high cost brand name medication in the MSA and helped implement a plan to move the claimant to generics. While the brand-to-generic switch took several months to complete, each drug change reduced ongoing costs to the claim and ultimately produced over \$1.5 million in savings on the MSA allocation.

