



January 8, 2017

Dear Adam:

I want to thank you and your company for helping us continue to provide services to our clients! I have had a very positive experience with Corporate Turnaround and would like to share my story about how we came to need these services.

I provide ABA therapy to children with autism and bill my services as an in-network provider. At the time, I was working with a third-party billing company that handled the submission of claims. I moved my practice to Michigan from Illinois in 2014 due to the insurance mandate in Michigan that passed in 2012 requiring insurance companies to cover ABA.

I had been using a third-party billing company for about a year and had no issues with processing claims in Illinois but after my first month of services in Michigan, I received a call from a family stating that none of the claims I billed were showing up. I followed up with the insurance company only to find that my billing company was billing under incorrect procedure codes, however, the insurance company quoted us the incorrect billing codes when my billing company called to verify benefits. My billing company acquired the correct billing codes and proceeded to reprocess the claims.

A couple weeks later I discovered that the claims had still not reached the insurance company. My billing company had mailed the claims to the incorrect address. They received the correct address and resubmitted the claims but then all of my claims were rejected upon receipt of the paper claims because my billing company used the incorrect PIN code to process the claims. Needless to say, I fired the billing company and went with another provider but the damage had already been done.

I managed to still pay my employees but at the cost of not paying my own bills. I was borrowing money from family and friends just to pay for rent, gas, and groceries. I was served an eviction notice at both my Illinois and Michigan practice locations and also lost a client due to the failure of my billing company to correctly process services.

Luckily, I found Corporate Turnaround at that time and was able to work with Adam to create a budget that worked for me and my company. In less than 3 years, my outstanding debts have been paid off and I was able to continue providing services during this process. I am very pleased with my Debt Restructuring experience with CT and would recommend them to any other small business owner going through a difficult financial crisis.

Sincerely,

Owner/Lead Consultant

Your company's results may vary. Every restructuring has a unique combination of issues and factors, including the length of participation in the program. All of these variables affect individual outcomes. There are no "typical" results. Settlement offers range from pennies on the dollar to payment in full. There is no guarantee of savings. There are no time limits for reaching settlements. Some creditors may settle after CT's first set of offers, and others may be resolved later on.