

# MEDICAL-LEGAL SOLUTIONS LLC

**DEBORAH A. WATKINS**

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## **CLINICAL EXPERTISE AND INSURANCE INSIGHT**

*Intersection of Healthcare, Insurance and Data Analysis*

Seasoned versatile clinician and executive, offering experience in all facets of complex medical claims integrating data analysis, evidence-based clinical and technical processes, quality assurance, case management, and care planning principles. Possesses articulate communication skills. Over thirty years of diverse bedside experience, Care Management, Legal Nurse Consulting and Life Care Planning experience involving multiple trauma, rehabilitation and chronic disease states involving all insurance types. Expert Witness in civil, State and Federal litigation cases both defense and plaintiff.

### **PROFESSIONAL EXPERIENCE**

#### **MEDICAL-LEGAL SOLUTIONS, LLC | Sarasota, FL**

2024 - Current

- Life Care Plans and Expert Testimony, Medical Cost Projections, Legal Nurse Consulting, Medical Record Reviews, Coding and Billing Analysis, Care Management, and Medicare Secondary Payer (MSP) compliance (Conditional Payment Negotiation, Medicare Set Asides, CMS Submission of MSA). Civil, State and Federal cases. Mass torts.

#### **CARE BRIDGE INTERNATIONAL, INC. | Sarasota, FL**

Founder

2015–2023

- Visionary Leadership, delivery of outstanding global solutions to predict medical treatment and costs for claims using machine learning and data analytics. Clinical domain expert contributing to data analysis.
- Direct involvement and oversight in the development of all Life Care Plans, including expert testimony, specializing in complex claims.
- Hired to review and produce a counterargument for competitor Life Care Plans, Medical Cost Projections and MSAs.
- Leadership and Domain expertise for Software Development of a Medicare Secondary Payer Predictive Model, Actuary endorsed x 2 for data, methods, process, and results. Development of a COVID 19 Calculator with Proven accuracy.

#### **EXAMWORKS CLINICAL SERVICES (FORMERLY GOULD & LAMB, LLC) | BRADENTON, FL**

Chief Executive Officer

2010–2014

- Leveraged industry expertise in developing the best-in-class model for Medicare Secondary Payer Compliance products and services and life care planning services for high-profile litigated claims.
- Developed and executed Stop the Pain® to address complex prescription drug and polypharmacy profiles and high claims exposures involving Medicare Part D exposure for Medicare Set Asides Arrangements, Medical Cost Projections.

#### **Notable Accomplishments:**

- Responsible for the development of all Life Care Plans, including expert testimony.
- Actively involved in various Centers for Medicare and Medicaid Services (CMS) and legislative activities.
- Established the first quality and training program which boosted medical cost projections, life care plans and Medicare set aside (MSA) quality by 98.2% from a measured 16% under previous management.
- Recognized for the development of a learning culture in which 80% of the company's employees received Medicare Secondary Payer Consultant Certified (MSCC) credentialing. RNs achieved credentials and ongoing training.
- Made a substantial contribution in enabling the company to receive the Statement on Auditing Standards (SAS) 70 for MMSEA Section 111 Mandatory Insurer Reporting and recognition as the industry's first SAS 70 Medicare Secondary Payer Compliance operations software platform.
- Received the 2010 Oracle Titan Award and Gartner 1 to 1 Award for new technology implementation.
- Led the execution of The National Institute for Medicare and Medicaid Education (NIMME) offering nationally recognized MSP training and education while garnering 30-150 attendees per quarter within 2 years.
- Sold the private equity portfolios of funds and interests in privately held company to a public entity, ExamWorks, in February 2014.

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Vice President of Clinical Operations 2007–2010

- Administered the entire aspect of business operations including the implementation of a quality assurance program, performing product quality audits.
- Held accountability for development and implementation of corporate training activities.
- Spearheaded the Clinical departments and efficiently performed wide-ranging functions improving quality of the Life Care Plans, Medical Cost Projections and Medicare Secondary Payer Compliance services.
- Direct involvement and oversight in the development of all Life Care Plans, including expert testimony. Life Care Planning services performed for both defense and plaintiff litigation for State and Federal cases, commercial line carriers, third party administrators, self-insured employers, law firms, and Hollywood celebrities.
- Expert testimony, as needed, for all products and services.

**CNA GROUP BENEFITS / HARTFORD LIFE | MAITLAND, FL**

Vendor Manager 2005–2006

- Led the execution of clinical vendor contracts, project, and audits. Consulting and strategizing with claim teams.  
**Notable Accomplishments:** Closely monitored vendor resources; reduced vendor costs 50% through training, implementation of best practices and further minimized vendor costs 10-15% through direct contract negotiations.

## EARLIER CAREER

**NUQUEST RESOURCES | LONGWOOD, FL**

National Sales and Product Development  
Life Care Planning Expert

**THE HARTFORD | MAITLAND, FL**

High-Exposure Case Manager  
Care Management, Medical Forecast and Life Care Planning Expert

**CNA GROUP BENEFITS | MAITLAND, FL**

Complex Case Manager—National Accounts  
Expert Testimony

**HUMANA | MAITLAND, FL**

Complex Case Manager, Medicare Advantage C Plans

**FLORIDA HOSPITAL HEALTHCARE SYSTEM | ORLANDO, FL**

Complex Case Management—Premier Health, Medicare + Choice Pilot Program, One of Three Sites Chosen to Pilot Medicare Advantage C Plans with the Centers for Medicare and Medicaid Services (CMS) and clinical bedside experience for 15 years.

## EDUCATION AND CREDENTIALS

**MASTER of HEALTHCARE LEADERSHIP, BUSINESS ADMINISTRATION & PUBLIC HEALTH**

Brown University School of Professional Studies | Providence, RI

**MASTER OF SCIENCE IN NURSING**

University of Phoenix | Maitland, FL

Sigma Theta Tau

**BACHELOR OF SCIENCE IN NURSING**

Southern Adventist University | Orlando Extension Campus | Orlando, FL

# MEDICAL-LEGAL SOLUTIONS LLC

**REGISTERED NURSE (RN) – STATE OF FLORIDA, LICENSE #1519032**  
**CERTIFIED REHABILITATION REGISTERED NURSE (CRRN) – CERTIFICATE #78896**  
**CERTIFIED CASE MANAGER (CCM) – CERTIFICATE #39139**  
**CERTIFIED LIFE CARE PLANNER (CLCP) – CERTIFICATE #0868**  
**MEDICARE SET ASIDE CONSULTANT CERTIFIED (MSCC)- CERTIFICATE #0586**  
**LEGAL NURSE CONSULTANT CERTIFIED (LNCC)- CERTIFICATE #13085**  
**DIPLOMAT AMERICAN BOARD OF LIFESTYLE MEDICINE (DIPACLM) CERTIFICATE #0002140**

## PROFESSIONAL AFFILIATIONS

International Association of Rehabilitation Professionals (IARP)  
American Association of Nurse Life Care Planners (AANLCP)  
Case Management Society of America (CMSA)  
Association of Rehabilitation Nurses (ARN), Public Policy Committee Member, Past  
International Symposium on Life Care Planning (ISLCP)  
Medicare Secondary Payer Network (MSPN)  
International Commission on Healthcare Certification (ICHCC), Association of Certified Life  
Care Planners (A-CLCP), Executive Member  
American Association of Legal Nurse Consultants (AALNC)  
Sigma Theta Tau International Nurses Honor Society (STTI)  
American College of Healthcare Executives (ACHE)  
American College of Occupational & Environmental Medicine (ACOEM)  
Brain Injury Association of America (BIAA)  
Developmental Disabilities Nurses Association (DDNA)  
American College of Lifestyle Medicine (ACLM)  
Alliance of Professional Health Advocates (APHA)

## ACTIVITIES

*Greater Orlando AALNC, Director at Large*  
*Association of Rehabilitation Nursing, Health Policy Committee*  
*Council Member, GLG Gerson Lehrman Group*  
*Board of Governors, Ivy League Club of Sarasota*  
*Board Member, Friends of the Haven (For Adults & Children with Disabilities)*  
*Board Member, Realize Bradenton (Community Enrichment)*  
Board Member, Secretary, Medicare Secondary Payer Network (MSPN) (Formerly NAMSAP)  
Costing Framework Working Group, Life Care Planning, International Association of Rehabilitation Professionals (IARP)  
Florida Young Artist Orchestra, Board Member

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## SPEAKER/ PUBLICATIONS

- Watkins, Deborah (2026) Brain Sparks: What Life Care Planners Need to Know About Epilepsy, Speaker, AANLCP Annual Conference, March 12-15, 2026. Orlando, FL.
- Watkins, Deborah (2025) Using Big Data to Forecast Medical Care and Treatment for Life Care Plans. Speaker, International Association of Rehabilitation Professionals, 2025 Fall Forum, September 18-20, 2025, Orlando, Florida.
- Watkins, Deborah (2023) Using AI/ Machine Learning to Predict Medical Exposure for Claims. Speaker, Public Risk Management Association (PRIMA), Annual Conference, June 4-7, 2023, Long Beach, CA.
- Watkins, Deborah (2021). Using AI to Forecast Life Care Plans. Speaker, The Gavel, Annual Conference, May 18-21, 2021, Key Largo, FL
- Watkins, Deborah (2021) Data Driven Medicare Set-Asides. RISE: MSP Master Class, Speaker, February 9, 2021.
- Watkins, Deborah; Ashley, Matt; Pew, Mark. The Neuro Implications of COVID-19: A Panel Discussion and Webinar. Centre for Neuro Skills, August 17, 2020.
- Watkins, Deborah (2020) Disrupting Medical Valuations for Claims With AI. Vermont Captive Insurance Association, Annual Conference, Speaker, August 13, 2020.
- Watkins, Deborah (2020) Using AI to Forecast Life Care Plans Used in Litigation. Claims Litigation Management: Workers Compensation and Retail, Restaurant, and Hospitality Conference. Speaker, June 17, 2020.
- Watkins, Deborah; Cattie, John; Williams, Monica. Medicare Set Asides Overview: An Industry Update on Workers Compensation Medicare Set Asides. RISE: MSP Master Class, Speaker, 2020.
- Watkins, Deborah (2020). Medical Treatment and Costs Associated with COVID-19. Public Risk Management Association (PRIMA) Podcast. May 26, 2020.
- Watkins, Deborah; Covington, Matthew; Lakshmikanthan, Jayant; Moore, Greg. (2019) Workers' Compensation Technology Revolution: How Artificial Intelligence is Reshaping Claims Management. Workers Compensation Institute Annual Conference, Orlando, FL, August 13, 2019.
- Watkins, Deborah (2018) Medicare Set Asides: You are Overpaying. Insurance Thought Leadership. September 7, 2018. <https://www.insurancethoughtleadership.com/medicare-set-asides-you-are-overpaying/>
- Watkins, Deborah. (2018) ACCORD Innovation Challenge, 2018. StartUp Pitch Competition.
- Watkins, Deborah.(2018) Silicon Valley Insurance Accelerator. StartUp Pitch Competition.
- Watkins, Deborah and Paugh, Jim. (2018) Zurich World Innovation Challenge.
- Watkins, Deborah; Thompson, Barry. (2018) Using Data Analytic Medicare Set Asides for Casualty Insurance Claims. National Ship Building Research Program (NSRP), Annual Conference, Newport, RI, Speaker, June 12, 2018
- Watkins, Deborah (2018) Using BIG Data to Forecast Life Care Plans & Medicare Set Asides. WORKCOMPWIRE. February 19, 2018 <https://www.workcompwire.com/2018/02/deborah-watkins-using-big-data-to-forecast-medicare-set-asides/>
- Watkins, Deborah (2018) Algorithms and Analytics: A Comparison of Data Driven MSAs to CMS Reviewed and Approved MSAs. WORKCOMPWIRE. February 12, 2018 <https://www.workcompwire.com/2018/02/deborah-watkins- algorithms-and-analytics-a-comparision-of-data-driven-msas-to-cms-reviewed-and-approved-msas/>
- Watkins, Deborah (2017) MSP Compliance Is Out of Control. Insurance Thought Leadership. January 24, 2017 <https://www.insurancethoughtleadership.com/msp-compliance-is-out-of-control/>
- Watkins, Deborah (2017) Medical Allocations Based on Data. Healthcare Education Associates, Symposium. Speaker, September 18-19, 2017, Coral Gables, FL
- Watkins, Deborah (2017) Leveraging Technology to Recruit Talent. WORKCOMPWIRE. June 26, 2017 <https://www.workcompwire.com/2017/06/deborah-watkins-leveraging-technology-to-recruit-talent/>
- Watkins, Deborah (2017) How to Adapt Data Analytics for Data-Driven Decision-Making. Public Risk Management Association (PRIMA) 2017 Risk Management Webinar Series, Speaker, September 20, 2017.
- Watkins, Deborah (2016) *The Impact of the Affordable Care Act on Life Care Planning*. Speaker, AANLCP Conference 2016.
- Watkins, D. P. (2011). Medicare's impact on long term care: The effects of the secondary payer statute. *Case in Point*, 9(2), 41-41.
- Pfeifle, Deborah (2014). Does Coordinated Care Provide for Improvements in Access, Quality and Cost for Dual Eligible Beneficiaries? Brown University, The Critical Challenge Project, November 16, 2014.

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## NOTABLE ACCOMPLISHMENTS

2010 Oracle Titan Award and Gartner 1 to 1 Award for new technology implementation

Winner of the *Business Insurance 2018 Innovation Award*, chosen by an independent panel of risk managers, the other eight winners being multi-billion-dollar insurance companies or brokers. We could not be prouder of this honor, as an InsurTech start up, to be a part of this line up that will receive more formal recognition in March 2019 in New York City.

2018 Named One of *Six Innovators to Watch by Insurance Thought Leadership*.

2019 Among thousands of applicants, Care Bridge International was selected to participate in the *ACORD Innovation Challenge* in Chicago, the *Global Insurance Accelerator (GIA) InsurTech Week* in Des Moines, IA and the *Zurich World Innovation Challenge*, North American Region and top 60 innovation, *Hartford InsurTech Hub*.

2020 Care Bridge International Announces Actuarial Science Endorsement

[PR Newswire](https://www.prnewswire.com/news-releases/care-bridge-international-announces-actuarial-science-endorsement) <https://www.prnewswire.com/news-releases/care-bridge-international-announces-actuarial-science-endorsement>