

The People Behind Prepaid Legal

When you subscribe to a prepaid legal service, you are expected to deal with an attorney and a number of other individuals and organizations who are involved in one way or another with the service. It's essential to understand the role of each participating party in a legal service plan, especially when you're dissatisfied with the service or when fee disputes or any other litigation with your provider arises.

So, who is a part of your prepaid legal arrangement?

You get to select your attorney from a pool of attorneys in the network. Your lawyer is your point of contact for any phone counsel or office consultation. That lawyer is the one who furnishes other legal services specified in your written agreement with your provider: like drafting your will, reviewing simple contracts for you, writing letters on your behalf and making phone calls to adverse third parties. If you are unsatisfied with the quality of work you are getting from your current attorney in the network then you have the option of choosing alternate attorneys. You can also make a complaint to your provider's in-house customer service in charge of complaints.

If you profit from legal services under a group plan scheme then there are a number of parties who are involved in this scheme. First the contracted firm, just as is the case with an individual plan, is the one that provides all the legal assistance through its network of attorneys. There are also two parties engaged in the deal: a plan administrator and a plan sponsor.

A plan sponsor is the association you are member of, which sponsors your legal plan. Your sponsor can either choose to provide the legal services as a fringe benefit, as is the case with most employers, pre-charge for the service # universities regularly charge for any legal service as part of tuition fees # or charge at discounted rates, as do trade unions under a group-bargaining scheme.

Your plan administrator is the person selected by your sponsor to arrange for the panel of lawyers from the contracted firm to provide services, collects all the fees paid into a prepaid plan, announces the plan and handles enrolment and marketing. The administrator could be an employee of the sponsor, an insurance company or an outside firm.

Authorities that control prepaid plans provide you with an outline of how prepaid legal services are managed and also a channel in case there are any complaints. Individual prepaid legal plans are commonly regulated by your state department of consumer affairs. If you are an employee taking part in a group plan funded by your employer, then the legal services are covered and regulated under the referral Employee Retirement Income Security Act (ERISA).