



# United States Legal Plans Market Overview

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**Brian L. Caron**

Group Legal Services  
Association (GLSA)  
President

# How Large is the US Legal Plans Market?

- 70 million Americans have a Legal Plan based on an ABA study
- Estimate that roughly half of the Fortune 500 companies offer a legal plan
- Large National Plans
- Local Plans
- Specialized Plans
- Union Plans
- Plans that are part of another product or membership
- 70 million represents just over 20% of the total US population

# How Do Plans Work?

## **Contacting the Plan and Connecting with an Attorney**

- Plan Design determines how consumer connects with attorney
- Plan Design determines extent of legal plan coverage
- Prohibitions and Exclusions
- Adverse Selection
- Who is covered?
- Third Party Costs

## **Beneficiaries**

- Individuals
- Small businesses
- Attorneys

# How Legal Plans are Regulated

## Generally Three (3) Different Ways

- 1. Insurance**
  - Plan Design has an impact here
  - Is there a shift in risk?
- 2. Government Regulatory Agency**
  - Supreme Court
  - Bar Association
  - Attorney General
  - Annual filings and updates
- 3. Not Regulated**

# Differences Between Legal Plans and Legal Insurance

- Is there a transfer of risk?
- When can you access the plan?
- Level of benefits to be received
- Different Legal Systems gives rise to Different Plan Structures
- Alternate Delivery Methods



Questions?

**Thank You!**

**Brian L. Caron, Esq.**  
**614-224-1222**  
**[bcaron@msh-lawfirm.com](mailto:bcaron@msh-lawfirm.com)**

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