

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: NATIONAL FOOTBALL LEAGUE
PLAYERS' CONCUSSION INJURY
LITIGATION

No. 2:12-md-02323-AB

MDL No. 2323

Hon. Anita B. Brody

THIS DOCUMENT RELATES TO:

ALL ACTIONS

CLAIMS ADMINISTRATOR STATUS REPORT NO. 25

I. INTRODUCTION

1. *The Purpose and Scope of this Status Report.* BrownGreer PLC, the Court-appointed Claims Administrator of the Settlement Program established under the Class Action Settlement Agreement in this litigation, submits this Status Report No. 25 to apprise the Court on the implementation of its duties as the Claims Administrator and developments since Status Report No. 24 filed on November 20, 2024 (Document 12442). Our earlier Status Reports are posted to the Settlement Website (under "Useful Information," click "Status Reports"). We do not repeat here what we covered in them. All numbers and other information in this Status Report No. 25 are as of April 7, 2025. We will cover developments after that date in future reports.

2. *Contents.* This 25th Report contains ten additional sections, as follows:

(a) *Participation in the Program and Engagement (pp. 2 - 7)*

(b) *Registration (pp. 7 - 8)*

(c) *Monetary Award Claims (pp. 8 - 15)*

(d) *Qualified MAF Physicians (pp. 15 - 17)*

- (e) *Appeals (pp. 17 - 19)*
- (f) *Audit (pp. 19 - 20)*
- (g) *Derivative Claimants (pp. 20 - 21)*
- (h) *Other Claim Processes (pp. 21 - 23)*
- (i) *Special Masters (pp. 24 - 27)*
- (j) *Conclusion (pp. 28)*

II. PARTICIPATION IN THE PROGRAM AND ENGAGEMENT

3. ***Overall Participation at a Glance.*** As of April 7, 2025, 19,418 Settlement Class Members¹ have successfully registered to participate in the Settlement Program. Approximately 47% of those Settlement Class Members are currently represented by counsel.

4. ***Client Engagement.*** The Claims Administrator performed outreach to Individually Retained Plaintiffs' Attorneys ("IRPAs") in the NFL Concussion Settlement with a list of Settlement Class Members for whom their firm currently is listed as the IRPA and asked them to confirm that they still represent those Settlement Class Members. If an IRPA no longer represents a Settlement Class Member, we asked that they complete the Request for Change in Representation Status form located on the Settlement Website and submit it to claimsadministrator@nflconcussionsettlement.com for processing. For those Settlement Class Members who the IRPAs continue to represent, we asked the IRPAs to confirm that they have contacted their Settlement Class Members in the past six months; or if not, that they will do so in the next 30 days and follow-up to let us know when complete. We are still receiving responses from the 407 firms involved, but the overwhelming majority had

¹ This number includes 14,981 Retired NFL Football Players, 1,158 Representative Claimants, and 3,279 Derivative Claimants.

indicated that they either have contacted their clients in the past six months or will do so in the next 30 days. Table 1 provides details on our outreach efforts so far. We will provide a complete report in the next Status Report.

Table 1	IRPA OUTREACH	
	RESPONSE FROM IRPA	NO. OF CLASS MEMBERS
1.	Contact with client in past 6 months	5,978
2.	Contact planned with client in next 30 days	1,263
3.	Removing representation with client	1,065
4.	No response received (199 firms)	339
5.	Requested additional time to respond (7 firms)	585
6.	Total Represented Class Members Involved in Outreach	9,230

5. ***Our Contact Activity.*** Since November 4, 2024, we have handled 4,690 total communications, including 1,391 calls made or received and 3,299 emails to us at our Claims Administrator email box. The most common topics of these communications have been General Settlement Information, Payment, Change in Lawyers, Baseline Assessment Program, and Audit.

6. ***Insights Newsletters.*** We have issued and sent one “Insights” newsletters on February 3, 2025, to unrepresented Settlement Class Members and lawyers by email or mail. We post newsletters to the Settlement Website at <https://www.nflconcussionsettlement.com/Newsletters.aspx>. We invite all lawyers and Settlement Class Members to send us suggested topics for our newsletters by email to ClaimsAdministrator@NFLConcussionSettlement.com or through the online submission screen on the Newsletters page of the Settlement Website.

7. ***Program Doctors Newsletters.*** We have issued two newsletters since November 4, 2024, to all Qualified MAF Physicians, Qualified BAP Providers and other approved evaluating Neuropsychologists. The most recent newsletter that we sent to Program

Doctors on March 28, 2025, provided information on Provider Portal Enhancements, BAP Provider Invoicing, timely submission of required items for BAP Exams, an update to the Avoidance of Questionable Practices Rule, information on collateral informants as it relates to the CDR Assessment, and a reminder about proper exam locations. The newsletter issued on December 30, 2024, contained a reminder to not accept assignment of a Player's Award and information on how to use information that has been deemed unreliable, providing payment information, Functional Impairment and alternative causation, effects of Players' limitations on Neuropsychological Testing, BAP Supplemental Benefits and submission of BAP Evaluation Reports.

8. *Settlement Program Website.* We regularly update the Settlement Website to reflect progress and changes to the Program. Currently, we are undertaking a major update to provide clear information to *pro se* Settlement Class Members and to reflect Program improvements. Since November 4, 2024, we have made certain enhancements to the Settlement Website to make it easier to use, as described in the March 13, 2025 Alert posted on the Alerts page of the Settlement Website (at [ViewDoc.aspx](#)). In addition to these enhancements, we have made these changes:

9.

- (1) Posted a Report of the Special Masters (Document 12443, filed November 20, 2024), BAP Administrator Status Report No. 22 (Document 12447, filed November 22, 2024), and Claims Administrator Status Report No. 24 (Document 12442, filed November 20, 2024) to the Status Reports page at https://www.nflconcussionsettlement.com/Status_Reports.aspx.
- (2) Added one new decision to the “Attorneys’ Lien Disputes” category under the Special Master section on the Governing Decisions page (<https://www.nflconcussionsettlement.com/PD-SpecialMasterDecisions-AttorneyLienDispute.aspx>).

Lien Rules Implementation Opinion Regarding Greenlink Solutions, LLC

February 28, 2025

The Claims Administrator refused to recognize liens asserted by GreenLink Solutions, LLC (“GreenLink”) against the awards of Settlement Class Members, and GreenLink appealed the Claims Administrator’s decision to the Special Master. The Settlement Class Members had been represented by Byron Cuthbert, and Mr. Cuthbert had arranged for them to enter agreements purporting to assign the rights to recover proceeds against their Monetary Awards to their medical providers. The medical providers sold their rights to GreenLink, a third-party funding company. The Special Master approved the Claims Administrator’s refusal, concluding that the right that GreenLink asserted against the Monetary Award Fund is a true assignment and void under Section 30.1 of the Settlement Agreement.

10. *Frequently Asked Questions.* In coordination with the Special Masters and the Parties, we updated FAQs to correct/update information that is no longer accurate and removed all FAQs regarding petitions for deviations from the Fee Cap and any references to the Reference Guides no longer on the Settlement Website. We described these updates in the March 13, 2025 Alert that is posted on the Settlement Website. The updates resulted in the removal of 45 FAQs, substantive revisions to 74 FAQs, and the creation of three new FAQs (Nos. 243, 281 and 282):

243. What is the deadline to submit an Attorneys' lien?

The attorney lienholder must file the Notice of Attorneys' Lien before the date the disbursement list containing the Settlement Class Member's Award is finalized and sent to the NFL Parties for approval. Failure to submit the Notice before this deadline will result in the waiver of the Attorney Lienholder's right to assert an Attorneys' Lien or seek costs against that Settlement Class Member's award. Liens that were previously asserted on the Court's MDL docket will satisfy this Rule if they complied with the procedure in place when filed.

281. Am I entitled to a payment of 4% of my Award that was previously withheld for the Common Benefit Fund?

Generally speaking, if you were represented by a lawyer at the time your payment was issued and 5% of your award was held back for the Common Benefit Fund, the release of 4% belongs to the lawyer that represented you. This is because the 5% Common Benefit Holdback should have been deducted out of the lawyer's contingency fee. If you believe your lawyer charged you more than your agreed-upon contingency fee or that contingency fee exceeds the 22% Fee cap, you should contact your lawyer about the return of the portion of the holdback to which you may be entitled.

If you were not represented by a lawyer at the time your payment was issued and 5% of your award was held back for the Common Benefit Fund, or we determine that you are entitled to a portion of the holdback, we will contact you if we have not done so already.

282. If I am entitled to a payment of 4% of my Award that was previously withheld for the Common Benefit Fund, what do I need to do to receive that payment?

1. Log in to your account in the NFL Concussion Settlement Program Portal available at <https://www.nflconcussionsettlement.com/Login.aspx> (the "Portal") and review the Payment Election Form to make sure the information it contains remains accurate. If any updates are required, submit updated forms through the Portal. If you do not have a Portal account, call us at 1-855-887-3485 to verify that we have your current payment information.

2. Complete, sign and submit the Certification form available [here]. This will certify that to the Claims Administrator that the Payment Election Form you submitted is accurate. Send a signed version of the completed Certification to us at ClaimsAdministrator@NFLConcussionSettlement.com. If you are not able to email it, you may mail a signed version of the completed Certification to:

NFL Concussion Settlement
Claims Administrator
P.O. Box 25369
Richmond, VA 23260

There now are 349 FAQs in 18 categories. These FAQs contain links to other tools and resource guides posted on the Settlement Website to help Settlement Class Members and

their lawyers navigate the Program. The banner at the top of the page contains a link to a printable PDF version of the full set of FAQs. Note that when we add new FAQs, we place them within the existing set where it makes the most sense. This means that the numbering of FAQs within the set may change from time to time. We continue to work with the Parties and the Special Masters to update and streamline the FAQs to make them as helpful and informative as possible.

III. REGISTRATION

11. *Registration Submissions.*

(a) Sections 1 and 2 of the Summary Report on the Settlement Website cover Registrations. We are responsible for determining whether Registrations submitted after the August 7, 2017 Registration Deadline meet one of the good cause exceptions specified in Section 4.2(c)(a) of the Settlement Agreement or can otherwise be accepted under the Rules Governing Registration Determinations and Appeals. As shown in Table 2, since November 4, 2024, we have made determinations on 10 such Registrations and found that four (40%) of them, all of which were submitted by Derivative Claimants, presented good reasons to be allowed to register after August 7, 2017.

Table 2 SUMMARY OF SUBMITTED REGISTRATIONS		
	STATUS	11/4/24 – 4/7/25
1.	Accepted	4
2.	Not Accepted	6
3.	Totals	10

(b) Settlement Class Members who disagree with our Registration determinations may object to them by sending us a challenge. The NFL Parties also may challenge our good cause exception decisions. Since November 4, 2024, we have received one challenge, which was denied because the Registration submission was untimely, and the reasons provided

were not good cause for relief. Additionally, this individual was under contract with an NFL Member Club after July 7, 2014, so he does not meet the Settlement Agreement's definition of a Retired NFL Football Player. Those who are not successful in challenging Registration determinations to us may appeal our decision to the Special Masters. The Special Master has not ruled on any appeals of our decisions on Registration challenges since November 4, 2024; there is one pending appeal that is not yet ripe for the Special Master review.

12. *Centralized Process for Appointment of Representative Claimants.* Since November 4, 2024, the Special Masters have approved nine petitions from persons to serve as the Representative Claimant of a deceased or legally incapacitated or incompetent Retired NFL Football Player.

IV. MONETARY AWARD CLAIMS

13. *Total Claims Received.* We have received 132 new Monetary Award claims since November 4, 2024², and have completed a review of all but 13 claims. Of the 119 claims we have reviewed, none were denied as untimely.³ Of the 132 Monetary Award claims submitted, 46 (34.8%) were based on diagnoses made in the Baseline Assessment Program ("BAP")⁴ and 79 (59.8%) on diagnoses made by Qualified MAF Physicians.⁵ The remaining seven claims (5.3%) did not include sufficient records, or we have not yet reviewed the Claim Package to determine what type of claim it is.

² We have received an average of six claims per week since 11/4/24.

³ We reviewed 119 claims for potential untimeliness and denied zero as untimely. We accepted 118 as timely, which includes two claims that showed substantial hardship under Section 8.3(a)(I) of the Settlement Agreement. We are in the process of determining whether the remaining claim can be accepted as timely.

⁴ Although a Retired NFL Football Player may have received a Qualifying Diagnosis in the BAP, we do not report on it until he (or his Representative Claimant) submits a Claim Package seeking a Monetary Award. The BAP Administrator's status reports explain more about BAP diagnoses.

⁵ This includes claims submitted by the Settlement Class Members after the Effective Date, but the diagnoses were not rendered by MAF Physicians. Given unique circumstances, the Parties allowed an AAP member or AAP Consultant to review the medical records to determine if there was a Qualifying Diagnosis.

Table 3		MONETARY AWARD CLAIMS BY EXAM TYPE					
	DATE	HOW MANY			% OF TOTAL		
		MA	SUPP	TOTAL	MA	SUPP	TOTAL
1.	BAP	46	0	46	37.7%	0.0%	34.8%
2.	MAF	69	10	79	56.6%	100%	59.8%
3.	Unknown	7	0	7	5.7%	0.0%	5.3%
4.	Totals	122	10	132			

Table 4 shows by diagnosis date how many claims we received for each type of Qualifying

Diagnosis:

Table 4		MONETARY AWARD CLAIMS BY QUALIFYING DIAGNOSIS TYPE					
	DIAGNOSIS	HOW MANY			% OF TOTAL		
		MA	SUPP	TOTAL	MA	SUPP	TOTAL
1.	Death with CTE	0	0	0	0.0%	0.0%	0.0%
2.	ALS	0	1	1	0.0%	10.0%	0.8%
3.	Alzheimer's Disease	9	3	12	7.8%	30.0%	9.6%
4.	Parkinson's Disease	29	3	32	25.2%	30.0%	25.6%
5.	Level 2	25	3	28	21.7%	30.0%	22.4%
6.	Level 1.5	52	0	52	45.2%	0.0%	41.6%
7.	Totals	115	10	125			

14. *Monetary Awards and Payments.*

(a) *Payments at a Glance.* We show Monetary Awards and payments in Sections 1 and 2 of the Summary Report on the Settlement Website. Since November 4, 2024, we have issued 129 Notices of Monetary Award for claims totaling \$115,857,009.⁶ We request funding from the NFL Parties by the 10th of each month (or the next business day if the 10th falls on a weekend or holiday) for claims that have received a Notice of Monetary Award for which the appeals process is complete (or the appeal deadline has passed with no appeal) and that are not in Audit. Between November 4, 2024, and April 7, 2025, we requested

⁶ The amount of these Notices of Monetary Award includes the 1% Derivative Claimant Award deductions allocated to eligible Derivative Claimants (see Paragraph 27 of this Status Report).

\$78,432,151.84 from the NFL Parties for the 75 claims that have reached the point at which we can request funding. The NFL Parties have deposited funds for all 75 of those claims.⁷ Between November 4, 2024, and April 7, 2025, the Program paid 220 claims from Retired NFL Football Players and Representative Claimants for a total of \$67,104,445.⁸ Of those paid claims, the Trustee sent \$676,276.61 (1% of those Monetary Awards) to the Attorneys' Fees Qualified Settlement Fund, in accordance with the Court's June 27, 2018 Order Regarding the Common Benefit Fund (Document 10104) and the Court's December 21, 2023 Order.⁹ The Court also ordered that 4% of the holdback from each paid claim be returned to the attorney managing the case or to the Player or family, if they proceeded without an attorney. That process is underway. Since November 4, 2024, we have released \$3,669,640.02 of previously withheld Common Benefit Funds to Players or their attorneys.

(b) IRPA's Costs and Fees. At the start of the Program, the Court capped attorneys' fees paid from Monetary Awards to 22% of the Award and permitted the payment of "reasonable costs and fees" directly to the attorneys. If IRPAs demonstrate compliance with this Court-ordered reasonableness standard, we can pay them directly their cost and fees at the time of an Award. Since November 4, 2024, IRPAs have successfully submitted their fees and costs on 63 paid Monetary Award Claims. We find that overall, the median counsel fee is at the 22% fee cap but 35% percent of IRPAs took less than what was permitted, which resulted in an average fee of 20%. Table 5 shows our analysis of overall reported IRPA costs:

⁷ The NFL Parties have 30 days from the date of the Funding Request to fund the amount requested.

⁸ This includes claims funded by the NFL Parties before November 4, 2024.

⁹ Beginning with the February 24, 2024 disbursement, we reduced the percentage we send to the Attorneys' Fees Qualified Settlement Fund to 1% of Monetary Awards in accordance with the Court's December 21, 2023 Order.

Table 5		REPORTED IRPA COSTS (11/4/24-4/7/25)	
	TYPE OF AWARD	MEDIAN COST PER CLAIM	AVERAGE COST PER CLAIM
1.	Level 1.5 Award	\$5,631	\$5,199
2.	Level 2 Award	\$5,025	\$6,214
3.	Parkinson's Disease Award	\$2,776	\$2,760
4.	Alzheimer's Disease Award	\$1,175	\$2,552
5.	Overall	\$3,500	\$4,482

During our review of the fees and costs, we have identified costs that were ineligible for reimbursement, which resulted in a reduction of total costs for those Settlement Class Members.

(c) *Liens and Third-Party Funders*. Finally, we are required to withhold money for unresolved Liens and for third-party funders. Table 6 shows the distribution of the \$67,104,445 paid by the Settlement Program between November 4, 2024, and April 7, 2025:

Table 6		MONETARY AWARD PAYMENTS	
	PAID TO	11/4/24 - 4/7/25	
1.	Settlement Class Members (or their lawyers on their behalf, if represented)	\$65,201,554	
2.	Medical Lienholders (on behalf of Settlement Class Members to the Lien Resolution Administrator to resolve medical Liens when a final Lien resolution amount is determined)	\$52,850	
3.	Non-Medical Lienholders (on behalf of Settlement Class Members to lienholders to resolve non-medical Liens)	\$869,022	
4.	Third-Party Funders (on behalf of Settlement Class Members to third-party funders who have accepted rescission of and/or terminated prohibited assignments that they had entered into with Settlement Class Members)	\$981,019	
5.	Totals	\$67,104,445	

(d) Table 7 shows how many claims for each type of Qualifying Diagnosis have received a Notice of Monetary Award and been paid¹⁰:

Table 7		MONETARY AWARDS AND PAYMENTS BY QUALIFYING DIAGNOSIS ¹¹			
	DIAGNOSIS	NOTICES OF MONETARY AWARD		PAID	
		HOW MANY	\$	HOW MANY	\$
1.	Death with CTE	0	\$0	4	\$341,991
2.	ALS	0	\$0	2	\$293,962
3.	Alzheimer's Disease	17	\$6,934,659	43	\$5,222,491
4.	Parkinson's Disease	24	\$33,049,820	38	\$20,643,893
5.	Level 2	27	\$31,486,648	41	\$24,901,506
6.	Level 1.5	61	\$44,385,882	92	\$15,700,603

15. Monetary Award Claims Reviewed by the AAP.

(a) **MAF Claims.** The AAP does not review all claims based on diagnoses made by Qualified MAF Physicians. Those subject to AAP review are by definition more complicated, where we determine we need guidance and input on claim outcome. In accordance with Rules 23 and 27 of the Rules Governing Qualified MAF Physicians, since November 4, 2024, we have requested that the AAP and AAPLC review 62 (41.1%) Monetary Award claims submitted for diagnoses made by Qualified MAF Physicians; 12 of those claims are currently under review with the AAP. Table 8 shows the status of MAF claims closed since November 4, 2024, and whether we requested AAP review:

¹⁰ Section 6 of the Summary Report on the Settlement Website identifies where claims that have not received a Notice of Monetary Award or been paid stand in the process.

¹¹ These do not include claims submitted where the Settlement Class Member asserted more than one Qualifying Diagnosis, or the claim is so incomplete that we cannot tell what Qualifying Diagnosis is claimed.

Table 8		AAP REVIEW STATUS AND DETERMINATIONS OF MAF CLAIMS									
	AAP REVIEW STATUS	SPECIAL MASTER REQUIRED REVIEW AFTER DISQUALIFYING/TERMINATING PHYSICIAN		WITHDRAWN BY SETTLEMENT CLASS MEMBER		DENIED FOR LACK OF SUFFICIENT PROOF OF DIAGNOSIS		APPROVED AND PAID		TOTAL ¹²	
1.	Reviewed by AAP	3	60%	2	25%	9	90%	36	70.6%	50	67.6%
2.	Not Reviewed by AAP	2	40%	6	75%	1	10%	15	29.4%	24	32.4%
3.	Total	5	100%	8	100%	10	100%	51	100%	74	100%

(b) **BAP Claims.** Likewise, the Settlement Agreement provides avenues for AAP review of BAP claims: their review is indicated when a Player fails two or more effort tests during neuropsychological testing (see, e.g., Section 2 of Exhibit A-2), as well as under Section 8.6(b) of the Settlement Agreement, which provides the Claims Administrator with the discretion to verify and investigate the sufficiency of a Claim Package to determine if it qualifies for a Monetary Award.¹³ Since November 4, 2024, the Claims Administrator has requested the AAP and AAPLC review of 12 (20%) claims submitted based on Qualifying Diagnoses made through the BAP; six of those claims are currently under review with the AAP. Table 9 shows the status of BAP claims closed since November 4, 2024, and whether we requested AAP review:

¹² Percentages in the Total column show distribution of all Claims Reviewed or not Reviewed by AAP; percentages attributed to each status show distribution for each category separately (Reviewed by AAP and Not Reviewed by AAP); this applies to Tables 8 and 9.

¹³ The Court has stated (Doc 11931), “a BAP diagnosis is not an automatic rubber stamp for a Class Member to receive a monetary award. Rather, the BAP program is distinct from the claims review process, and BAP diagnosis is simply only one component of a successful Claim Package, which must be reviewed by the Claims Administrator. the Claims Administrator may request AAP review of the medical records underlying a Claim Package in making a determination of whether a Class Member is entitled to receive a Monetary Award, regardless of whether there are conflicting diagnoses.”

Table 9		AAP REVIEW STATUS AND DETERMINATIONS OF BAP CLAIMS									
	AAP REVIEW STATUS	SPECIAL MASTER REQUIRED REVIEW AFTER DISQUALIFYING/TERMINATING PHYSICIAN		WITHDRAWN BY SETTLEMENT CLASS MEMBER		DENIED FOR LACK OF SUFFICIENT PROOF OF DIAGNOSIS		APPROVED AND PAID		TOTAL ¹⁴	
1.	Reviewed by AAP	0	0%	0	0%	0	0%	6	46.2%	6	40%
2.	Not Reviewed by AAP	0	0%	1	100%	1	100%	7	53.8%	9	60%
3.	Total	0	0%	1	100%	1	100%	13	100%	15	100%

16. Notices for Missing Materials. Since November 4, 2024, we have sent one or more notices requesting additional documents or information on 36 Monetary Award claims, as shown in Table 10:

Table 10		NOTICES FOR MISSING MATERIALS							
	CLAIMS	DEATH WITH CTE	ALS	ALZHEIMER'S DISEASE	PARKINSON'S DISEASE	LEVEL 2	LEVEL 1.5	MULTIPLE/UNKNOWN ¹⁵	TOTAL
1.	Total Reviewed	0	0	23	44	45	78	4	194
2.	Notice Issued	0	0	1	16	8	8	3	36
3.	% Missing Materials	0.0%	0.0%	4.3%	36.4%	17.8%	10.3%	75.0%	18.6%

Since November 4, 2024, we have received on average four responses to these notices each week and review each reply to determine if it cures the problem. Of those who responded, 19% cured the problem so far.

¹⁴ Percentages in the Total column show distribution of all Claims Reviewed or not Reviewed by AAP; percentages attributed to each status show distribution for each category separately (Reviewed by AAP and Not Reviewed by AAP); this applies to Tables 8 and 9.

¹⁵ These "Multiple/Unknown" claims are ones where the Settlement Class Member asserted more than one Qualifying Diagnosis, or the claim is so incomplete that we cannot tell what Qualifying Diagnosis is claimed. We process and pay a person for only one Qualifying Diagnosis per claim submission.

17. *Monetary Award Denials.* Since November 4, 2024, we have issued 30 denials of Monetary Award claims for reasons other than an Audit, as shown in Table 11:

Table 11		MONETARY AWARD DENIALS							
	CLAIMS	DEATH WITH CTE	ALS	ALZHEIMER'S DISEASE	PARKINSON'S DISEASE	LEVEL 2	LEVEL 1.5	MULTIPLE/ UNKNOWN	TOTALS
1.	Total Reviewed ¹⁶	0	0	23	44	45	78	4	194
2.	Denied	0	0	6	5	9	9	1	30
3.	% Denied	0.0%	0.0%	26.1%	11.4%	20.0%	11.5%	25.0%	15.5%

When we deny a claim based on the recommendation of an AAP member, we include in the notice comments from that AAP member explaining why. When a claim is denied on other grounds, we typically call or email the Settlement Class Member (or his or her lawyer, if represented) to explain why the claim is being denied and discuss options for resubmitting the claim, appealing the denial, or withdrawing the claim until the claimant can obtain the missing mandatory information and/or documents. Our denial notices explain all appeal rights and that another claim may be submitted if circumstances change or if the claimant receives a new diagnosis from a Qualified MAF Physician or after a BAP exam.

V. QUALIFIED MAF PHYSICIANS

18. *Maintaining the MAF Network.* Settlement Class Members and lawyers can locate Qualified MAF Physicians using the [MAF Physician Locator Tool](#) on the Settlement Website. As shown in Table 12, there are 58 Qualified MAF Physicians on the website now. Of the living Retired NFL Football Players registered in the Program, 84.3% have a Qualified MAF Physician within 150 miles of their primary residence.

¹⁶ Total Reviewed means total claims reviewed and a notice has been issued.

Table 12		QUALIFIED MAF PHYSICIANS
	ASPECT	AS OF 4/7/25
1.	Approved Physician – On Posted List	58
2.	Approved Physician – Not yet Posted	2

Since November 4, 2024, the Parties have approved one new Qualified MAF Physician for the Program. This provider is located in or near the target city of Orlando. The Parties previously approved another Qualified MAF Physician, located in or near Dallas, Texas. We are coordinating with both of these providers to schedule orientation trainings so they can start scheduling MAF exams.

19. 150-Mile Rule. Rule 9 of the Rules Governing Qualified MAF Physicians requires that a Retired NFL Football Player be examined by a Qualified MAF Physician whose office is within 150 miles of his primary residence.¹⁷ The 150-Mile Rule is a flexible rule with broad exceptions, which we can grant if they are requested prior to the appointment. Since November 4, 2024, we have received 61 requests for exceptions to the 150-Mile Rule, of which we granted 61 (100%) and denied zero (0%).

20. 50-Mile Rule. Rule 10(b) of the Rules Governing Qualified MAF Physicians requires that, where neuropsychological testing is necessary as part of an MAF examination, the Qualified MAF Physician must refer a Retired NFL Football Player to a neuropsychologist who is located within 50 miles of the Qualified MAF Physician's office. Like the 150-Mile Rule, we have discretion to grant exceptions. Since November 4, 2024, we have received nine requests for exceptions to the 50-Mile Rule, of which we granted nine (100%) and denied zero (0%). Of the 58 Qualified MAF Physicians who are actively

¹⁷ This requirement applies only to appointments made after April 11, 2019. Appointments made on or before April 11, 2019, did not need to be rescheduled with a different Qualified MAF Physician.

scheduling appointments, 52 (90%) have an approved neuropsychologist within 50 miles of their office, and we will grant exceptions on a case-by-case basis for the six Qualified MAF Physicians who do not.

21. *Deviation Explanations for Level 1.5 and Level 2 Diagnoses.* Under Rule 20 of the Rules Governing Qualified MAF Physicians, we request an explanation from a Qualified MAF Physician and/or neuropsychologist whenever the BAP criteria are not strictly followed on a diagnosis of Level 1.5 or Level 2 Neurocognitive Impairment, and we determine more information is needed. We cannot process these claims further until we receive the required explanation. Since November 4, 2024, there has been one claim based on a diagnosis of Level 2 Neurocognitive Impairment that requires additional explanation from the Qualified MAF Physician before we can issue an award or denial notice.

VI. APPEALS

22. *The Appeals Process.* Based on a good faith belief that the determination of the Claims Administrator was incorrect, a Retired NFL Football Player (or Representative Claimant), Class Counsel or the NFL Parties may appeal determinations by the Claims Administrator as to: (1) whether the Retired NFL Football Player (or Representative Claimant) is entitled to a Monetary Award; (2) how the Claims Administrator calculated the Monetary Award; and (3) whether the Claim Package is valid without medical records under Section 8.2(ii) of the Settlement Agreement. There are 88 appeal decisions posted on the Settlement Website, creating a set of rules and guidance for support and review of claims. As of April 7, 2025, there are nine pending appeals, as shown in Table 13:

Table 13		STATUS OF PENDING APPEALS ON MONETARY AWARD AND SUPPLEMENTAL MONETARY AWARD CLAIMS (AS OF 4/7/25)		
	STATUS	APPEALED BY CLASS MEMBER	APPEALED BY NFL	TOTAL
A.	Payable Claims	2	0	2
1.	Appeal Filed and Awaiting Fee Payment or Filed Appeal Notice	1	0	1
2.	Appeal Alert Issued - No Response Yet	1	0	1
3.	Appellee Opposition Memo Received	0	0	0
4.	With Special Masters for Decision	0	0	0
B.	Denied Claims	7	0	7
5.	Appeal Filed and Awaiting Fee Payment or Filed Appeal Notice	0	0	0
6.	Appeal Alert Issued - No Response Yet	6	0	6
7.	Appellee Opposition Memo Received	0	0	0
8.	With Special Masters for Decision	1	0	1
C.	Total Appeals	9	0	9

23. *Disposition of Appeals.* An appeal may result in a remand for Claims Administrator's review, or it may be withdrawn. Otherwise, appeals are decided by the Special Master. Table 14 summarizes the disposition of appeals between November 4, 2024, and April 7, 2025:

Table 14		STATUS OF APPEALS ON MONETARY AWARD AND SUPPLEMENTAL MONETARY AWARD CLAIMS		
	STATUS	11/4/24 – 4/7/25		
		APPEALED BY CLASS MEMBER	APPEALED BY NFL	TOTAL
A.	Payable Claims	1	1	2
1.	Remanded to Claims Administrator	0	0	0
2.	Result Upheld on Appeal	1	0	1
3.	Result Overturned on Appeal	0	0	0
4.	Closed or Withdrawn	0	1	1
B.	Denied Claims	12	0	12
5.	Remanded to Claims Administrator	4	0	4
6.	Result Upheld on Appeal	8	0	8

Table 14		STATUS OF APPEALS ON MONETARY AWARD AND SUPPLEMENTAL MONETARY AWARD CLAIMS		
	STATUS	11/4/24 – 4/7/25		
		APPEALED BY CLASS MEMBER	APPEALED BY NFL	TOTAL
7.	Result Overturned on Appeal	0	0	0
8.	Closed or Withdrawn	0	0	0
C.	Total Appeals	13	1	14

VII. AUDIT

24. *Reports of Adverse Finding in Audit.* Since Status Report No. 24, we have issued three new Reports of Adverse Finding in Audit, and the Special Masters accepted each Report for an Audit Proceeding. These three new Reports address the actions of three individual Settlement Class Members. There are two other open Audit Proceedings. In both Proceedings, the Special Masters' decision has been appealed to the Court for review. These Audit Proceedings address the activities of two law firms. Table 15 summarizes the statuses of the open Audit Proceedings:

Table 15		STATUSES OF OPEN AUDIT PROCEEDINGS	
	DECISION	AUDIT REPORTS	
1.	Special Master Decision Appealed to Court	2	
2.	Audit Proceeding Under Review by Special Masters	0	
3.	Briefing for Audit Proceeding in Progress	3	
4.	Total	5	

25. *Ongoing Audit Investigations.* We have Audit investigations underway affecting 52 Monetary Award claims. Of these, all 52 are individual claims.

26. *Closed Audits.* Since Status Report No. 24, we have concluded the Audit investigations of 26 Monetary Award claims. Table 16 summarizes the reasons for these concluded Audits since November 4, 2024:

Table 16	CLOSED AUDITS	
	REASON FOR CLOSURE	SINCE 11/4/24
1.	Claim Denied in Audit	0
2.	No Finding of Misrepresentation, Omission, or Concealment	20
3.	Claim Withdrawn by Settlement Class Member	6
4.	Totals	26

VIII. DERIVATIVE CLAIMANTS

27. *Derivative Claims.* We have not received any new Derivative Claim Packages since Status Report No. 24. The Overview of Derivative Claimant Process on the Settlement Website

(<https://www.nflconcussionsettlement.com/Docs/DerivativeClmtProcessOverview.pdf>)

explains how Derivative Claims are handled.

28. *Derivative Claim Awards.* Since November 4, 2024, we have issued one Notice of Derivative Claimant Award to a Derivative Claimant receiving the entire 1% Amount available. We have not issued any new payments to Derivative Claimants for their Derivative Claimant Awards or Supplemental Derivative Claimant Awards. Sections 1 and 2 of the Summary Report on the public website show Derivative Claimant Awards and payments.

29. *Additional Derivative Claimant Details.* We received challenges from two Retired NFL Football Players to two Derivative Claimants since November 4, 2024. We issued determination notices on those challenges, finding in both cases that the Derivative Claimant ex-spouse had no legal right to share 1% of the Player Monetary Award. We have also issued 13 Notices of Derivative Claim Package Submission Deadline since November 4, 2024. Table 17 summarizes their claim submission statuses:

Table 17		CLAIM STATUS FOR DERIVATIVE CLAIMANTS WITH DERIVATIVE CLAIM PACKAGE SUBMISSION DEADLINE NOTICE
	STATUS	HOW MANY
1.	Claim Submitted	0
2.	No Claim Submitted	8
3.	Within 30-Day Deadline	5
4.	Totals	13

IX. OTHER CLAIM PROCESSES

30. *Handling of Attempted Assignments of Claims.* On September 27, 2019, the Court issued a Notice (Document 10858) directing us to streamline the process regarding attempted assignments by Settlement Class Members of claims to third-party lenders. At that time, we suspended the process for handling such assignment questions under the Rules Governing Assignment of Claims and worked with the Court and the Special Master to modify these Rules. On March 19, 2020, the Special Masters adopted the Rules Governing Payment of Claims Involving Third-Party Funders and the Rules Governing Third-Party Funding Resolution Protocol, which superseded the previous Rules (collectively, the “New Payment Rules”). Under the New Payment Rules Governing Payment of Claims Involving Third-Party Funders, all Settlement Class Members must complete and submit a Sworn Statement regarding the Status of Assignment of Monetary Claim (“SWS-5”) to receive payment. There are two versions of the SWS-5, one for those identified as a borrower by a Third-Party Funder that is participating in the Rules Governing Third-Party Funding Resolution Protocol (“Resolution Protocol”) (the SWS-5(A)) and another for those not so identified (the SWS-5(B)). As of April 7, 2025, 25 Third-Party Funder entities are participating in the Resolution Protocol. We have worked with those participating funders to resolve cash advances for 51 Settlement Class Members since the adoption of the New Payment Rules, including six since November 4, 2024.

31. *Petitions for Deviation from the Attorneys’ Fee Cap.* Judge Brody entered a Memorandum and Order in April of 2018 limiting attorneys’ fees in the Program to 22% of each Settlement Class Member’s Monetary Award, plus reasonable costs (ECF Nos. 9862 and 9863). In the Memorandum, the Judge decided that attorneys should have the opportunity to petition the Court to go above and beyond the cap in exceptional circumstances, which is what the Petitions for Deviation process is meant to cover. There are four Petitions for Deviation pending final resolution.

32. *Non-Medical Liens Process and Attorneys’ Lien Disputes.*

(a) On September 21, 2023, the Court issued an order referring attorney lien disputes to the Special Masters following the retirement of Magistrate Judge David Strawbridge. The Special Masters authored new Rules Governing Attorney Liens, which were approved by the Court on September 27, 2023. These Rules are available on the Settlement Website – under “Governing Documents”, click “Governing Rules” and “Attorney Liens”.

(b) Table 18 summarizes Non-Medical Lien assertions, notices and disputes by Lien type since November 4, 2024:

Table 18		NON-MEDICAL LIENS SUMMARY		
	LIEN TYPE	LIENS ASSERTED	NOTICES OF LIEN ISSUED BY CLAIMS ADMINISTRATOR	LIENS DISPUTED BY SETTLEMENT CLASS MEMBERS
1.	Attorneys’	120	41	25
2.	Child Support	0	0	0
3.	Judgment	0	1	1
4.	Tax	0	0	0
5.	Totals	120	42	26

(c) Table 19 reports current pending Liens and total resolved Liens in the Attorneys’ Liens dispute resolution process since the inception of the Program:

Table 19	ATTORNEYS' LIENS IN DISPUTE RESOLUTION PROCESS¹⁸		
PENDING	RESOLVED		TOTAL
	BY AGREED WITHDRAWAL	BY COURT DETERMINATION	
15	286	31	332

(d) Table 20 breaks down the total amount of Non-Medical Lien holdbacks¹⁹ and number of awards affected over the Program duration as of April 7, 2025, by Lien type:

Table 20	NON-MEDICAL LIEN HOLDBACKS			
	LIEN TYPE	MONETARY AWARDS AFFECTED	MONETARY AWARD AMOUNTS	LIEN HOLDBACKS
1.	Attorneys'	6	\$4,001,041	\$79,394
2.	Child Support	1	\$15,295	\$4,844
3.	Judgment	4	\$6,893,116	\$2,562,270
4.	Tax	0	\$0	\$0
5.	Totals	11	\$10,909,451	\$2,646,508

(e) Table 21 summarizes the Non-Medical Lien payments from initial Monetary Awards²⁰ since the beginning of the Program, by Lien type:

Table 21	NON-MEDICAL LIEN PAYMENTS FROM INITIAL MONETARY AWARDS			
	LIEN TYPE	MONETARY AWARDS AFFECTED	MONETARY AWARD AMOUNTS	LIEN PAYMENTS
1.	Attorneys'	272	\$311,949,890	\$16,050,956
2.	Child Support	22	\$18,191,089	\$1,630,212
3.	Judgment	8	\$9,603,542	\$2,949,192
4.	Tax	1	\$33,283	\$6,493
5.	Totals	303	\$339,777,804	\$21,636,853

¹⁸ Attorneys' Liens enter the dispute resolution process after a Settlement Class Member's Monetary Award is funded and we issue a Notice of Duty to Resolve Lien Dispute.

¹⁹ The holdbacks are the amount of funds we are withholding pending resolution of a Dispute. As of 4/7/25, there are six disputed Attorneys' Liens currently pending resolution where the Settlement Class Member has or will receive payment of the rest of his Monetary Award. After the Court enters a final order resolving the Disputes and any appeal period passes, or the parties submit an agreed Withdrawal, we disburse the held back funds on the next available monthly Disbursement.

²⁰ We also have issued \$115,348.30 in Lien payments from Supplemental Monetary Awards and \$1,442.10 from Derivative Claimant Awards.

X. SPECIAL MASTERS

33. *Our Work with the Special Masters.* Since Status Report No. 24, we have continued to participate in regular calls and exchange countless emails with the Special Masters to address policy and operational issues as they arise. The Special Masters have the final say in how the Settlement is implemented, subject only to the Court’s oversight.

34. *Program Rules.* There are nine sets of Rules available on the Settlement Website (under “Governing Documents,” click “Governing Rules”) and on the online portals of law firms, lawyers and pro se Settlement Class Members. Since November 4, 2024, we removed the Amended Rules Governing Petitions for Deviation from the Fee Cap because such deviations are now handled through the Attorneys’ Lien resolution process. We have also made changes to two sets of Program Rules since November 4, 2024. We revised Rule 13 of the Rules Governing Qualified MAF Physicians (Avoidance of Questionable Practices), which lists specific actions that Qualified MAF Physicians cannot do, to add a new section “(l)” that prohibits MAF Physicians from: “accept[ing] an assignment or other conveyance of the Retired NFL Football Player’s Monetary Award as compensation for the services rendered by the Qualified MAF Physician or assign[ing] or otherwise convey[in] the right to assert a lien against the Retired NFL Football Player’s Monetary Award.” In the Rules Governing Appeals of Claim Determinations, we updated Rule 23(c) on The Record and Evidence Considered on Appeal to give the Special Master discretion to remand claims to us for review of new evidence.

35. *Published Decisions.* Since November 4, 2024, the Special Masters issued seven new decisions they designated for publication.

Date of Diagnosis

November 20, 2024

A Retired NFL Football Player received a Monetary Award based on a Qualifying Diagnosis of Alzheimer's Disease with a Diagnosis date of September 27, 2023. The Player appealed the Award, arguing that his date of Diagnosis should be revised to reflect impairment documented in prior medical records. The Settlement is clear that a Player's date of Diagnosis is determined by that Player's Diagnosing Physician. The Settlement permits an earlier date of Diagnosis based on the sound clinical medical judgment of the physician making the Diagnosis. To reach that determination, the physician must be able to review sufficient information to form a sound medical judgment that the Player's Qualifying Diagnosis conditions existed at a date earlier than the date of a personal examination of the Player by the Diagnosing Physician. The appeals process permits review of the bases and outcomes of the physician's judgment, but not the assignment of a new, earlier, Diagnosis date. There is therefore no clear and convincing evidence of error in the Claims Administrator's adoption of the Diagnosing Physician's preferred date.

Neuropsychological Testing

November 22, 2024

The Claims Administrator denied a Retired NFL Football Player's Level 1.5 Neurocognitive Impairment claim on the grounds of invalid neuropsychological testing. The Player appealed the denial, arguing that the Claims Administrator erred in not deferring to the neuropsychologist's findings on validity. The Program's standard is that of layered deference to *Slick*-criteria-based validity analysis when it results from reasoning completely articulated in contemporaneous reports, unless the analysis is clearly erroneous. The Claims Administrator followed the AAP's independent medical guidance, and determined that the neuropsychologist's assertion of validity, though fully articulated, was not reasonable. Where the clinician's medical reasoning is fully articulated, a clinician's analysis must be more than merely wrong for deference to be inappropriate. It must instead contain errors so basic and foundational as to render his determinations unreasonable. Applying this highly deferential standard, the AAP found so many basic, foundational errors in both the neuropsychologist's and the neurologist's analyses, that the net result was utterly incompatible with the Settlement's diagnostic criteria for Level 1.5 Neurocognitive Impairment. Given the extensive factual evidence the AAP considered, and the assiduity with which it approached the question of deference, the Special Master found that the determinations of the AAP and the Claims Administrator were not erroneous.

Validity and Historical Testing

February 1, 2025

The Claims Administrator denied a Retired NFL Football Player's Level 1.5 Neurocognitive Impairment Claim on the grounds of invalid neuropsychological testing. The Player appealed the denial, asserting that he was entitled to rely on 2017 neuropsychological testing that the Claims Administrator previously determined to be invalid, based on Section 2.7 of the Norming Agreement. The Norming Agreement, however, neither requires rescoring of the Player's old test scores, which were determined to be invalid for reasons unrelated to demographic norming, nor instructs the Claims Administrator to redo its earlier analysis. That invalidity finding is settled and final. The Player cannot escape the requirement that his Claim must be accompanied by contemporaneous and sufficient test scores. The Special Master denied the Player's appeal, finding that he did not meet his burden by using the 2017 testing, which the Claims Administrator previously found to be both non-contemporaneous and invalid.

Generally Consistent Standard and Validity

February 6, 2025

The Claims Administrator denied a Retired NFL Football Player's Level 1.5 Neurocognitive Impairment claim on the grounds that the neuropsychological testing was not generally consistent with the Settlement's diagnostic criteria. The Player appealed the denial, arguing that his scores were valid and generally consistent with his Qualifying Diagnosis. Neuropsychological test results that almost meet BAP scoring criteria are not, by virtue of their approximate numerical fit, generally consistent with the BAP. The neuropsychologist and Qualified MAF Physician who examined the Player came to different conclusions concerning whether the Player met the criteria for Level 1.5 Neurocognitive Impairment. If a MAF Physician deviates from the BAP testing or criteria, and yet concludes that a Qualifying Diagnosis is generally consistent with those rubrics, he or she must provide a "reasoned, individualized, clinical judgment" explaining the deviation. The MAF Physician's conclusions did not meet this standard or provide a basis on which to defer to her views. Given the conflict between the two examining doctors, as well as the deficiencies in the MAF Physician's report, the Special Master found that AAP Consultant who reviewed the Claim was correct in offering its own independent judgment in finding that the Player had not offered sufficient evidence of valid testing and denied the appeal.

Validity and Historical Testing

February 20, 2025

The Claims Administrator denied a Retired NFL Football Player's Level 1.5 Neurocognitive Impairment claim on the grounds that the Player could not now rely on old neuropsychological testing that the Special Master had previously found to be invalid. The Special Master determined that there is no warrant in the Settlement Agreement, the FAQs, or the Norming Agreement for repeated re-analysis of settled validity determinations. Even if the Player was correct that his 2017 testing could be reevaluated, and that it was valid, it is not contemporaneous with his 2023 Diagnosis and the Special Master determined that it was appropriately rejected by the Claims Administrator for that reason alone.

Generally Consistent

February 21, 2025

A Retired NFL Football Player appealed the Claims Administrator's denial of his Level 2 Neurocognitive Impairment claim, arguing that his Test of Premorbid Functioning (TOPF) score of 89 was generally consistent with an Average reading level, and thus, a Level 2 Neurocognitive Impairment. Under the Settlement, a TOPF score below 90 establishes an estimated Below Average pre-morbid reading level, which when paired with the Player's neuropsychological test scores would have revealed no impairment. With an Average reading level, the same scores produced Level 2 Impairment in two domains. The Special Master determined that neuropsychological test results that nearly or almost meet BAP scoring criteria are not, by virtue of their approximate numerical fit, generally consistent with the BAP and concluded that because the MAF physicians did not provide a "reasoned, individualized, clinical judgment" explaining the deviation, the Claims Administrator properly applied the relevant numerical cutoffs and was therefore correct to deny the claim.


We post all such rulings to the Settlement Website (under "Governing Documents" select "Governing Decisions" and then click the Monetary Award Claims button on the Special Master tab).

XI. CONCLUSION

36. We are honored to be working on this Program and are proud of its successful implementation. While we continuously look for ways to make improvements to the process, the Program is working to pay eligible claims as expeditiously as possible.

Respectfully submitted,

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