Strategies for Dealing with Catastrophic Claims

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CATASTROPHIC CLAIMS

I. Types
   a. Head injuries
   b. Spinal cord injuries
   c. Burns
   d. Multiple trauma injuries
   e. Major amputations

II. Determining Compensability

III. Early Intervention
   a. Investigation
   b. Contact injured employee/family
   c. Insurer/TPA

IV. Medical Management
   a. Diagnoses
   b. Specialists
   b. Medical manager

V. Occupational Specialist
   a. Modifications

VI. Vocational Manager
   a. Retraining
   b. Return to Work

VII. Settlement Considerations
   a. Life Expectancy
   b. Life Care Plan
   c. Medicare Set-Aside Issues
   d. Companion Civil Case