



# Smart Strategies for Managing Catastrophic Claim Costs

# Presenters



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# Overview

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- 1 Common Catastrophic Injuries
  - 2 Importance of Prompt Reporting
  - 3 Case Study
  - 4 Catastrophic Claims Handling Process
  - 5 Team Approach
  - 6 Centers of Excellence
  - 7 Vendors and Business Partners
  - 8 Questions and Closing Remarks

# Common Catastrophic Injuries



Spinal Cord Injuries



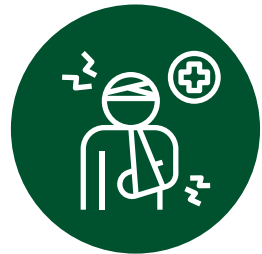
Traumatic Brain Injury (TBI)



Loss of Limbs / Major Amputations



Severe Burns



Multi-Trauma



These types of injuries can be life-threatening and often result in permanent disability or significant lifestyle changes.

# Claim Scenario

**Date of Accident:** November 2023

**Age:** 42 years old

**Occupation:** Police Officer

**Description of Injury:** 42-year-old male who was responding to a call when he was involved in a motor vehicle accident with an 18-wheeler.

**Diagnosis:** Mild traumatic brain injury, C-6 fracture, C5-C7 spinal cord lesion, tetraplegia (paralysis affecting the arms, hands, trunk, legs, and pelvic organs)

# Claims Manager



## Timely Investigation

- Cause of accident
- Initial injury information



## Identify Stakeholders and Key Parties

- Contact the insured and your carrier
- Are there any third parties involved?

## Secure Field Case Management

- Catastrophic nurse preferred

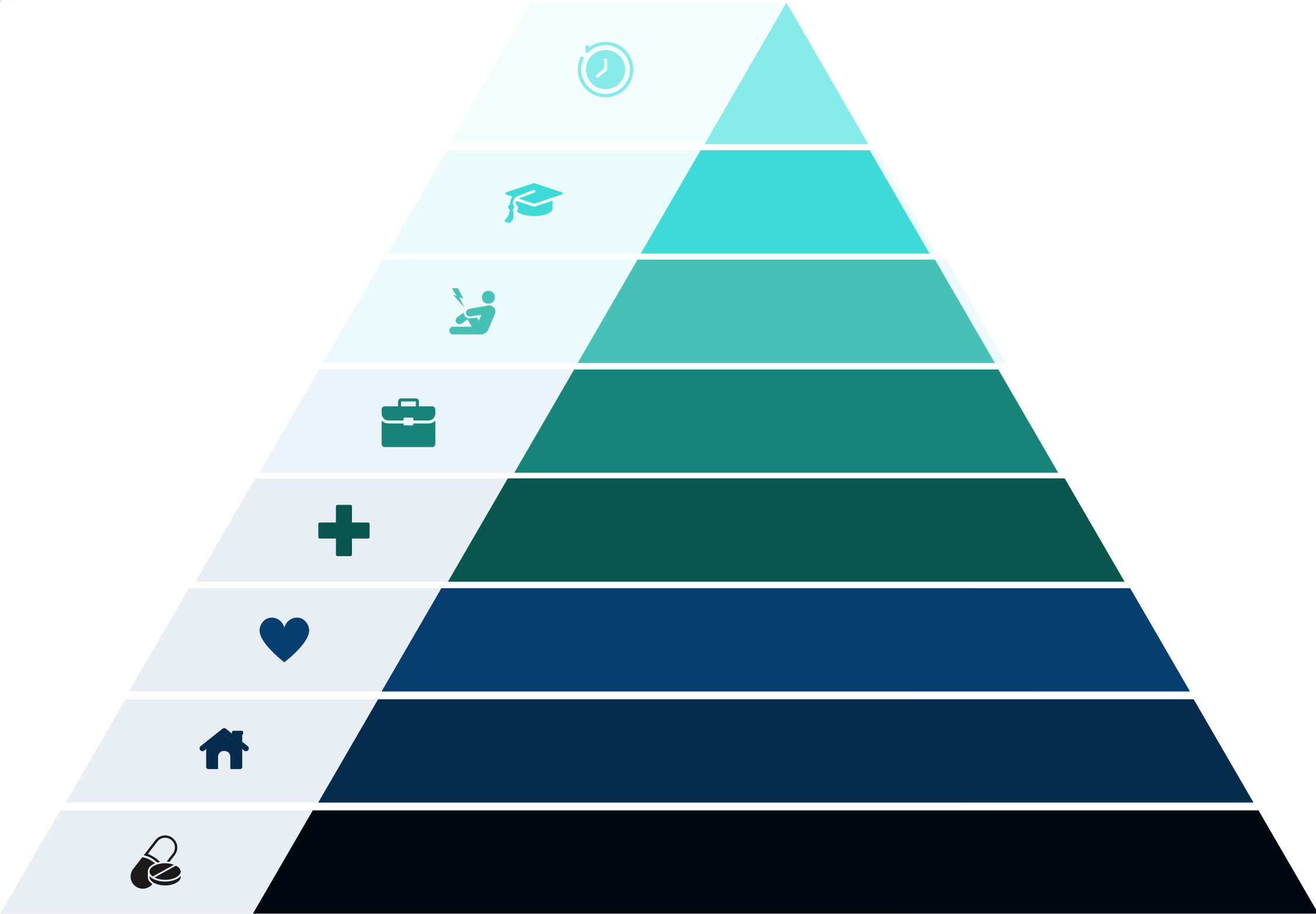


# Senior Medical Manager

-  Review Documentation
-  Communication
-  Medical Review
-  Oversight and Analysis
-  Specialized Care
-  Rehab Follow -Up
-  Cost Projection



# Whole Body, Whole Person Evaluation



- Age
- Education
- Severity of Injury
- Occupation
- Co-Morbidities
- Social/Family Dynamics
- Effective Resources
- Complicating Factors/Injuries





# Claims Manager

## Retrieval and Review of Medical Records

- What if records aren't available, or the facility refuses to provide them?



## Locate Appropriate Medical Facilities

# Claims Manager



## Engage with Vendors to Assist with Recovery, Financials, and Transition

- Who are your preferred vendors?
- What other options are there?

## Litigation Involvement

- Catastrophic claims require a team effort
- Both claimant and defense attorneys can provide value



# Centers of Excellence (COE)

Interdisciplinary Approach

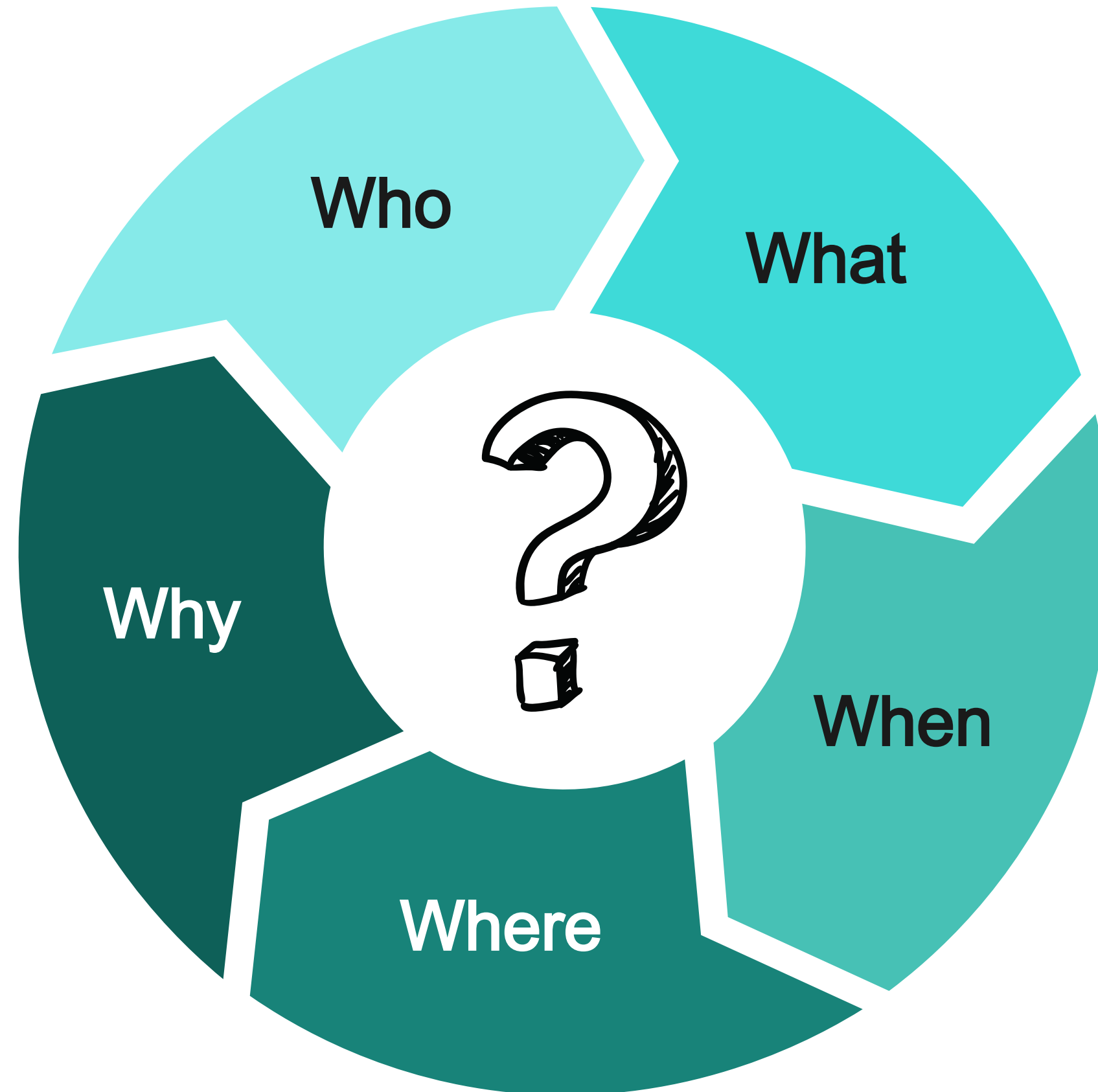
Coordinated Care



# Centers of Excellence (COE)

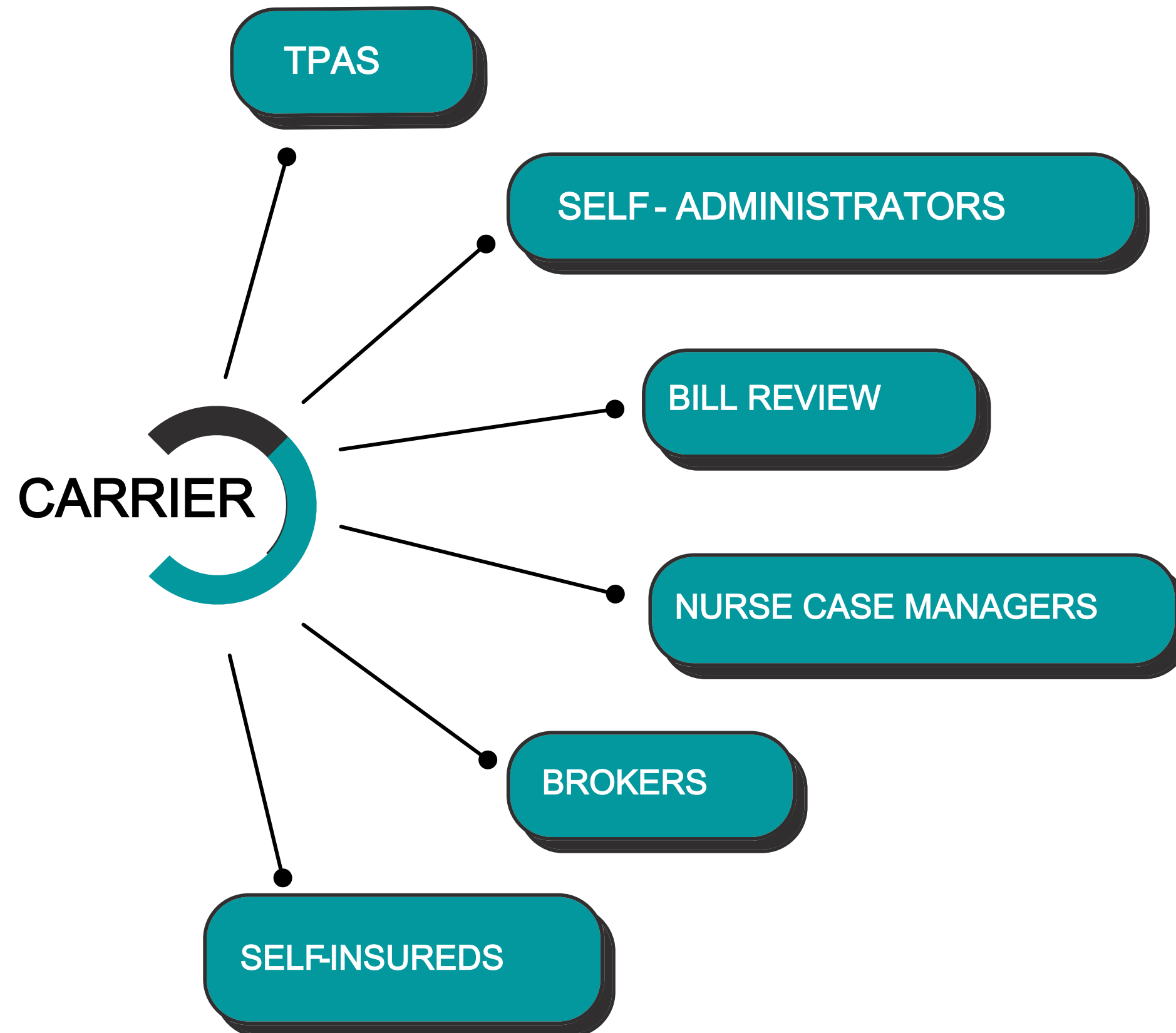


# Why Cost Containment?



# Nationwide Cost Containment Program

WHO CAN WE HELP?



# Cost Containment



# Cost Containment

## WHY DO WE HELP?

- 1 We value our policyholders and prioritize their needs.
- 2 We care deeply about the well-being of injured workers and their families.
- 3 Our value-added services benefit all stakeholders involved.
- 4 We focus on reducing costs without compromising the quality of care.
- 5 Collaboration is key — everyone works together to achieve the best possible outcomes for patients.



# Catastrophic Claims Are, by Nature, Complex

## IN SUMMARY

Engage your carrier.



You will hit roadblocks!



A team approach is the most effective way to ensure a claim moves forward appropriately.



The best outcomes happen when everyone works together.



