

# Liability nurse consultation

Accurately identifying medical treatments impacting liability claims can be a complex process. Our experienced nurse consultants can help. By closely analyzing the medical aspects of each case, they help reduce settlements and overall claim costs for clients.

## Expert clinical resources

Sedgwick's liability nurse consultation program is designed to be a valuable tool in the evaluation of the medical component of general liability claims. Our in-house team of nurse consultants will review and analyze medical treatment records associated with general liability, bodily injury, auto and personal injury protection claims, offering a unique perspective regarding the nature and cause of the injury.

These medical reviews allow claims professionals and clients to obtain vital information that previously would have required them to review stacks of medical records or refer the case to a physician advisor. Our nurse consultant analysis helps reduce damages by identifying the treatments that are causally related to the claim while separating those that may not be related, or exceed what is generally reasonable and customary for the injury.

## A comprehensive view

Utilizing the expertise of a liability nurse consultant provides a broader, more comprehensive picture of the medical aspects of a claim. While an attorney could have a paralegal create a standard chronology, and have a high-priced physician advisor render an opinion about relatedness or causality, the nurse consultant is able to provide both of these perspectives and everything in between.

Our liability nurse consultants will work directly with you to:

- Create a working chronology that also includes clinical opinions
- Research and integrate healthcare and nursing guidelines, standards and regulations as related to the medical facts and issues of a claim
- Look at the pre-existing conditions and medications, prior injuries and surgeries to determine if any of these issues impacted the claim

- Provide medical facts and information to any attorneys involved in the claim and identify missing records that could be critical to the case
- Recognize subtle treatment discrepancies, treatment lapses and condition changes as seen on diagnostics
- Identify and suggest expert witnesses pertinent to the healthcare issues in collaboration with claims or legal professionals

## Unique benefits for our clients

Sedgwick's liability nurse consultation services offer several advantages including:

- Better outcome management and delivery of consistent services through nurse case reviews, total performance management and ongoing training/certifications
- Confirmation that the treatment rendered was related and/or appropriate, including frequency and duration
- Reduced use of physician advisors and paralegals resulting in overall lower claim costs
- Valuable medical information mining to reduce loss costs and expenses or negotiate favorable settlements
- An experienced team of nurse consultants employed by Sedgwick (not contracted) with an average of 26 years of combined clinical and consultant experience
- A broad range of clinical expertise and experience in a variety of specialty areas including emergency, medical/surgical, ICU, orthopedics, pain management, neurology and home healthcare

## The right resource at the right time

Certain aspects of a claimant's injury and/or medical treatment will trigger claims professionals to consider a review of the claim file by a nurse consultant. The medical indicators include, but are not limited to:

- Any bodily injury claim with a total incurred beyond a threshold established with the client
- Certain injury types like soft tissue back and neck injuries (with or without alleged herniation of spinal discs), treatment exceeding 120 days, brain injuries, foodborne illnesses (such as e-coli or salmonella), environmental exposures, RSD, carpal tunnel cases or pulmonary disease (exacerbation)
- Age (youth/elderly)
- Pre-injury medical history; pre-morbidities
- Low-speed impact and/or lack of property damage with disproportionate injury or treatment
- Pharmaceutical usage of controlled drugs
- Prior alcohol/prescription drug use
- Potential medical malpractice situation
- Previously disabled – question of returning pre-event maximum medical improvement (MMI)
- Electrical shocks
- Significant psychological/psychiatric treatment
- Fibromyalgia
- Heart attacks, strokes, exacerbation of a pre-existing disease
- Death claims with questionable causation or delay in death
- Any question that arises on a claim that requires an experienced, comprehensive medical analysis

*“We received a demand in excess of \$1M; we settled the case at \$285K after receiving the nurse’s report. Cost to the claim file for the nurse review was only \$440.”*

*“I love to tell the client when we are able to reach big savings. Not only did we get a great pre-litigation settlement, but we didn’t have to incur any defense costs.”*

## Our approach

If a claim is a candidate for nurse consultation, one of the following can be requested:

- Tier I – A focused memorandum to address a singular treatment or diagnosis question, or research on an unusual diagnosis, completed in 20 business days
- Tier II – A comprehensive chronology and analysis with or without medical specials analysis (related or unrelated specials considered can be included), resulting in a written, captioned report completed within 30 days

*“The report from my nurse was very concise, yet thorough, and gave me the information I needed to refute the demand package.”*

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To learn more about our liability nurse consultation services, contact:

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*To learn more about our integrated and customized solutions, visit* **[SEDGWICK.COM](https://www.sedgwick.com)**