



# liability nurse consultation



sedgwick®

Sedgwick's experienced nurse consultants help employers reduce the medical costs associated with liability claims by closely reviewing all aspects of each case to ensure treatments are reasonable and directly related to the injury.

## Liability nurse consultation

Sedgwick's liability nurse consultation solution is designed to be a valuable tool in the evaluation of the medical component of general liability claims for our clients. 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 our claims examiners 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 our examiners and supervisors 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 examiner or 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 work with our clients and examiners 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 their 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
- Assist in the selection of specialty physicians for independent medical exams (IMEs)

"We received a demand for \$275k; we settled the case at an 80% savings a week after we got our nurse's report."  
- Claims examiner, national retailer

## Unique benefits for our clients

Sedgwick's liability nurse consultation services offer several key advantages for employers, 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 reasonable, including frequency and duration



- Reduced use of physician advisors and paralegals resulting in overall lower claim costs
- Valuable medical information mining to reduce loss cost 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 clinical specialty areas including emergency, medical/surgical, ICU, orthopedics, pain management, neurology and home health

"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 didn't have to incur any defense costs." - *Sedgwick litigation consultant*

## The right resource at the right time

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

- Any bodily injury claim with a total incurred beyond a threshold established with the client
- Certain injury types like hernias with surgery or soft tissue back and neck injuries with 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 expert medical analysis

"This is a very thorough yet concise report. Exactly what I needed." - *Sedgwick claims examiner*

## The Sedgwick approach

If the claims examiner and/or the client believe a claim is a candidate for nurse consultation, the examiner will request one of the following reviews:

- Tier I – a focused, informal review completed within 14 days of assignment
- Tier II – a comprehensive, clinical review and analysis resulting in a written, captioned report completed within 30 days

Feedback from our claims professionals shows these reports help achieve 30% savings, on average, in their pre-litigation settlements and save on defense costs through early resolution. According to one examiner, "I settled a case with a \$75k demand for \$3k. The nurse really came through."

**Contact Sedgwick today to learn more about our liability nurse consultation services.**

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