

## BROADSPIRE'S MEDICAL RECORD REVIEW SAVES THREE CLIENTS MORE THAN \$500,000

### Case study #1

An individual slipped at a store and visited the emergency room. The ER report documented a right hip and quadriceps strain, and the claimant was released with medication to control discomfort.

Five months after the incident, the claimant went to his doctor with symptoms of cervical disc herniation and underwent an anterior cervical fusion. He had a history of neck problems, but no evidence that the current problem was related to the incident in the store. His physician records referred to other falls at his home and also to depression and personality disorders for which he had been treated for 14 years.

#### *Medical consulting intervention*

Broadspire's nurse analyst recommended that supplemental medical records be examined to understand the pre-existing neck problems. After the nurse analyst requested the records, the claimant said the incident in the store did not cause his neck problems and was willing to resolve the case.

#### *Outcome*

Broadspire's report gave the claims adjuster the tools to negotiate a settlement and protect the company from further liability. The claim was estimated at \$70,000 and was settled for \$1,300, for a cost avoidance of \$68,700.

### Case study #2

An elderly woman fell on a wet floor in a public building and broke her hip. The claimant requested a \$500,000 settlement, including costs for permanent live-in help.

#### *Medical consulting intervention*

Broadspire's nurse analyst reviewed the claimant's medical records and determined that she had already been receiving live-in help before her hip fracture. Previous medical records also showed that the claimant had numerous pre-existing conditions. The nurse was able to show that the woman's pre-existing medical problems, not the hip fracture, caused the need for live-in assistance.

#### *Outcome*

The claim was settled for \$125,000; Broadspire's client avoided costs of \$375,000.

### Case study #3

An individual slipped and fell at a store, reporting injuries to his ankle. He reported a rotator cuff tear three years after the fall, and had not mentioned the tear at the time of the incident in the store. He had surgery on what doctors said was a "massive" tear in his rotator cuff two years after first reporting the problem, and five years after his fall in the store. The claimant demanded \$150,000 from the store as compensation for his injuries.

#### *Medical consulting intervention*

Broadspire's nurse analyst recommended obtaining and reviewing supplemental medical records. Those records showed a history of pre-existing injury, and the nurse recommended a peer review of the rotator cuff tear. The peer review determined the rotator cuff injury did not result from the fall at the store; the claimant had full use of his shoulder and was able to play golf after he recovered from the fall. Doctors determined that the claimant would not have been able to function as well as he did had the rotator cuff tear occurred during

the fall in the store. Medical records also showed an injury to the shoulder as the result of a second fall some time after the incident in the store.

#### *Outcome*

The report identified an intervening injury and resulted in a settlement of \$10,000, a cost avoidance of \$140,000 for Broadspire's client.

### Case study #4

The claimant was injured when a porcelain cake server shattered during use, causing a deep cut in her hand and forcing shattered material into the wound. The laceration was sutured, but a nerve was severed and not repaired. The claimant complained of pain and loss of function, including the ability to type, lift items and perform tasks in her store. Surgery was performed on the nerve two months after the injury, but one year post-injury, the patient's hand showed no improvement and she still complained of pain.

#### *Medical consulting intervention*

The claimant agreed to use Broadspire case management services and requested help with pain control. Broadspire's case manager referred her to several hand surgeons, assisted with the coordination of doctor and therapy visits and attended several appointments with the claimant, who required additional nerve graft surgery.

#### *Outcome*

The claimant was pain-free after her last surgery and returned to full activity. She is very happy with the outcome and Broadspire's client was pleased by the successful intervention. Settlement negotiations are in process.