



California Coalition on
22ND **Workers' Compensation**
ANNUAL CONFERENCE
LEGISLATIVE & EDUCATIONAL FORUM

**ARE YOU READY FOR
A WORKERS' COMP
CATASTROPHE?**

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QUESTION FOR YOU:



PRE-INJURY



FIRST 24 HOURS (POST-INJURY)



FIRST WEEK (POST-INJURY)



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THREE-FOUR WEEKS (POST-INJURY)



LATER...



CHECKLIST

Prior to injury

Identify the person at your member responsible for reporting catastrophic injuries (Risk manager/HR manager/supervisor).

First 24 hours post-injury

Who does your member call at the time of injury?
(pool staff, TPAs, others)

- Assigned field case/telephonic nurse manager
- Triage nurse referral hotline
- Family

First week

Communication with an acute care facility begins. Reach out to the hospital social worker to initiate contact (Field Case/Telephonic Nurse).

- Excess carrier/reinsurer
- Broker
- Status call with nurse, claims staff (and family)
- Rehab facility (if needed)
- Rehabilitation expectations and facilities (might be too soon, but be aware)

First 1-2 Weeks

Vendors for home needs (DME/HHC/field case manager).

Begin assessing co-morbidities, diagnoses, treatment plans, and future care.

- At the best medical facility (center of excellence)?
- Any additional medical resources available to offer?

3-4 Weeks

Call with treating specialist(s) – Include all involved (employers, nurses, claim staff, excess/reinsurers)

- Injury summary
- Medical treatment (past and future)
- Potential complications/setbacks
- Long-term prognosis
- Ability to return home
- Future living capabilities

Later

- High medical costs (work with adjuster and excess/reinsurer for appropriate bill adjustments)
- Home health (non-professional/professional) or live-in medical facility needed
- Home modification providers (if needed)
- Defense attorney (if an employee is represented)
- Life expectancy opinion
- Medicare/Medicaid/MSA
- Life care planners
- Structured settlement consultant



Thank you



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