**Basic Information for All Cases**

Basic Information should be provided for all of the listed diagnoses. Additional information is required specific to the disease. (Caution: See 45 C.F.R. Parts 160 and 164 before circulating medical records, as the claimant’s consent may be required.)

- **Basic Information:**
  - First, middle and last names, correctly spelled—including pseudonyms, aliases or maiden name for cross-reference, when appropriate
  - DOB
  - Gender
  - History of illness/injury, including date of accident or diagnosis
  - Level of environmental care being provided—institutional or home care
  - Pertinent past medical history; other significant health conditions

- **Useful Medical Information:**
  - Discharge summary for original hospitalization (if available)
  - Report from medical examination at the time of diagnosis or injury
  - Most recent medical examination by a physician, up to date as possible, preferably within the last 6-12 months
  - Reports of all significant hospitalizations, surgeries or rehabilitation reports
  - Records from an extended care facility, nursing home or group home

- **Non-Useful Information:**
  - Depositions, letters from attorneys and videotapes
  - Daily progress and nursing notes
  - Accounts of medical reports by third parties who are not licensed medical practitioners
  - Authorizations, bills and duplicates

- **Remember:**
  - Scan records and edit out duplicates
  - Secure a medical dictionary to look up unknown impairments that may be ratable
  - Clearly indicate records that contain medical information for more than one person per page, and clearly list the individuals separately on your cover sheet
  - If you would like to expedite medical records that you have already sent, please call or send a fax to underwriters requesting a RUSH
  - Keep in mind that impairments unrelated to the settlement are often the basis for the rated age
  - DO NOT highlight medicals, as they become unreadable when faxed

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**Information Specific to Diseases**

**Spinal Cord Injuries**

- **Types:**
  - Paraplegia
  - Quadriplegia
  - Paresis
  - Brown Sequard Syndrome
  - Cauda Equina Syndrome

- **Pertinent Information:**
  - Date of onset or accident
  - Level of injury
  - Degree of motor impairment
  - Rehabilitation and outcome
  - Current mobility status
  - Respiratory status, need for ventilator assistance, frequent pneumonia
  - Degree of bowel and bladder impairment

**Cerebral Palsy/Hypoxic Encephalopathy**

- **Examples of Anoxia:**
  - Anesthesia accidents
  - Near drowning
  - Asphyxiation
  - Cerebral palsy/birth injury
  - MVA (motor vehicle accident) and head trauma

- **Pertinent Information:**
  - Neurological status (immediately post insult):
    - Coma
    - Glasgow Coma Scale
    - Rancho Los Amigos Scale of Cognition Levels and Expected Behavior
    - Agar Scores
    - Post Traumatic Amnesia
  - Mobility/Dexterity
    - Ambulating with or without support, unsteady gait
    - Rolling/sitting
    - Head control
    - Hand use
  - Location of Cerebral Palsy-Hemiplegia, Triplegia Paraplegia, Quadriplegia (complete versus incomplete)
  - Feeding
    - Tube feedings
    - Requires being fed by others
    - Some self-feeding skills
  - Seizures
    - Type
    - Frequency
    - Severity
    - Medications
  - Anatomical Damage
    - Incontinence (neurogenic bowel and/or bladder)
  - Mental Functions
    - IQ measurements (pre-event and post-event, if available)
    - Cognitive impairments—results of neuropsych testing (preferably two years outside of insult)
Degree of mental retardation
- Special education needs versus mainstream education needs (pre–event and post-event, if available)
- Activities of daily living (ADL) assessment: toileting, dressing, feeding, handling of finances, etc.

Neurological Impairments
- Brain/Spinal Cord Tumors
  - Treatment
  - Surgery
  - Follow-up
  - Pathology reports
  - Operative reports
  - Current status of condition
- Central Nervous System Disorders
  - Date of diagnosis
  - Current status of condition
  - Functional status
- Seizure Disorders
  - Type and frequency of seizures
- Multiple Sclerosis
  - Single or multiple attacks
  - Symptoms
  - Date of diagnosis
  - Progression of disease
- Muscular Dystrophy
  - Type
  - History
- Parkinson’s Disease
  - Date of diagnosis
  - Severity
  - Dementia

Traumatic Brain Injuries/Head Injuries
- For the best quote possible, please provide current medical information (within 3-6 months of current level):
  - Date of injury
  - Extent of injury
  - Best assessment is two years post injury
  - Coma (level and duration)
  - Mobility, activities of daily living
  - Seizure activity
  - Anatomical damage (e.g., bowel and bladder function)
  - Degree of mental retardation
  - Special or mainstream education
  - Current treatments, surgery, VP shunt, etc.

Cancer
- Pertinent Information:
  - Type, location and size of tumor
  - Date of diagnosis and reoccurrence, if appropriate
  - Include all pathology reports
  - Grade, stage, class of tumor
  - Other areas of involvement, metastasis
  - Current treatment
  - Extent of lymph node involvement

Orthopedic Conditions
- Including but not limited to:
  - Amputations

Endocrine/Metabolic Disorders
- Diabetes
  - Age at onset of disease
  - Type
  - Duration
  - Treatment
  - Evidence of control
  - Retinopathy
  - Neuropathy
  - Amputations
  - CAD
- Pituitary Disorders
  - Diagnosis
  - Treatment
  - Complications

Pulmonary Disease
- Types:
  - Chronic obstructive pulmonary disease
  - Emphysema
  - Interstitial lung disease
  - Asthma
  - Tuberculosis
- Pertinent Information:
  - Chest X-ray/CT
  - Echocardiogram
  - Exercise stress test
  - Pulmonary function testing
  - Lung biopsy
  - Sleep studies
  - Smoking history
  - Frequency and severity of attacks
  - Medications
  - Functional limitations
  - Oxygen use
  - Activity level

Psychiatric Disorders
- Types:
  - Post traumatic stress disorder
  - Neurosis
  - Psychosis
  - Organic brain disease
  - Depression
  - Schizophrenia
  - Mood Disorders
- Pertinent Information:
  - Date of onset
  - Symptoms
  - Treatment, inpatient and outpatient
  - Medications
  - Suicide attempts, suicidal thought (ideations) or gestures
  - Substance abuse, including alcohol

Multiple traumas
- Fractures
- Intervertebral disc disease
- Brachial plexus injuries
- Neuropathic pain (RSD)
- Pertinent Information:
  - Type and date of injury
  - Limb involvement
  - Mobility
  - Surgery

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Adrenal Disorders
- Diagnosis
- Treatment
- Complications

Genitourinary
Renal impairments may be seen as the only impairment but often are a complication of trauma or other causes
- Diagnosis:
  - Renal failure
  - End-stage renal disease
  - Kidney transplants
  - Pyelonephritis
  - Neurogenic bladder
- Pertinent Information:
  - Renal function testing
  - Functioning level of individual
  - Chronic problems
  - Stent placement
  - Current treatment plan:
    - Dialysis
    - Medications
    - Plans for a transplant

Cardiac and Circulatory Conditions
- Types:
  - Myocardial Infarction (MI)
  - Arteriosclerosis (ASHD)
  - Valvular Heart Disease
  - Coronary Artery Disease (CAD)
  - Congenital Heart Defects
  - Peripheral Vascular Disease (PVD)
  - Cerebral Vascular Accident (Stroke)
- Pertinent Information:
  - History of condition
  - Medical and surgical treatment
  - Functional status
  - Electrocardiograms
  - Echocardiograms
  - Stress treadmill
  - Catheterization results
  - Pulmonary function testing
  - Blood work results

Gastrointestinal Disorders
- Types:
  - Ulcerative Colitis
  - Liver Disease, i.e., Cirrhosis
  - Pancreatic Disorders
  - Irritable Bowel Syndrome
  - Crohn’s Disease
  - Neurogenic Bowel
  - Gastrointestinal Bleed, i.e., Esophageal Varices
  - Cholecystectomy Complications, i.e., Roux-En-Y
  - Short Bowel Syndrome
- Pertinent Information:
  - Current medical information and treatment
  - Blood test results
  - X-ray and other imaging results
  - Drug therapy
  - Preoperative and postoperative diagnosis from surgical/pathology reports

Burns
- Pertinent Information:
  - Degree of burns
  - Total body surface area involved (percent of body surface involvement)
  - Type of burn:
    - Flame
    - Chemical
    - Steam
    - Electrical
  - Scarring and contractures
  - Inhalation injury
  - Functional status

Infectious Diseases
- HIV+/AIDS
  - Date of diagnosis
  - Current blood testing results
  - Treatment
  - Current functional status
  - Complications
- Hepatitis C
  - Date of onset or exposure
  - Laboratory tests
    - Viral load
    - Liver function tests
  - Liver biopsy results
  - Treatment history and response
  - Related symptoms
  - Alcohol use

Miscellaneous
- Organ Transplant
  - Reason for transplant
  - Date of transplant
  - Current functional status
  - Medications
  - Evidence of rejection or complications
- Chronic Pain Syndrome (RSD, Failed Back Syndrome)
  - Date of injury
  - Description of trauma
  - Functional limitations
  - Medication
  - Affective disorders, i.e., depression, anxiety
- Genetic Disorders (Down’s Syndrome, Fragile X Syndrome)
  - Current neurological status
  - Mobility
  - Motor impairments
  - Degree of cognitive impairments
  - Seizure disorder
  - Organ involvement
  - Progression of disease
- Vaccine Reactions (DPT, MMR, Polio)
  - Date vaccine administered
  - Degree of motor impairment
  - Level of cognitive impairments
  - Seizure disorder

Based on the Field Underwriting Guide produced by the National Structured Settlements Trade Association (NSSTA) for its members