

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—include 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

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

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

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

Endocrine/Metabolic Disorders

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

❖ 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 (NSSSTA) for its members