

## 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*