

Designing

Smarter

A New

Stow Search Salute!



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GENEX "Stays"

Our Second Quarter, 1995 Winners



Spotlight on Sandra

Savings in Future Medical Costs

Changes in a state's law can sometimes provide a window of opportunity for savings.

In 1994, a law in Florida was introduced which allows claims to settle the medical portion of a worker's compensation claim on a projected needs basis for the lifespan of the claimant. This law gave Sandra Smith a new focus at GENEX.

Sandra reviews reports filed of claimants with real injuries and projects the medical treatment based on what the individual is currently receiving, and by adding what the cost of that treatment would be over a period. Despite of the claimant, with Sandra's report, the carrier can calculate a settlement to offer the claimant rather than continue to pay out monies arbitrarily during the claimant's lifetime. It is up to the claimant then, if

desired, to have an attorney present to represent the claimant with the carrier.

Sandra Smith, "Stays" in the office as the law is amended and pending government bills can be determined. There is a physician and medical records review. Sandra and her other team leaders, Sandra Smith and her team, have the responsibility of providing care. Despite the ARS and ARS schedule, even though Florida is a scheduled-claim state, the schedule may limit and the primary care what the carrier paid.

Does the treating physician prescribe a complication or additional care, the cost of that care is based on an intelligent and educated review of the current medical condition and current medical treatment.

How are the savings calculated? Sandra compares the annual costs paid by the carrier over the previous two years to the annual costs of her future needs projection. In the second quarter of 1995, she completed 23 MFL claims in savings.

Currently Sandra is handling cases in several Florida and in the Panhandle. She is proud to emphasize care, rehabilitation, nursing and nursing management.

Great job, Sandra! ☺

