Will a Life Care Planner Enhance the Value of Your Case?



Q: When dealing with an individual who has suffered a chronic illness or catastrophic injury, how do you decide how much care and money he/she will need for the remainder of their lifetime? Where do you start? Who do you consult with? How much time will it take?

A: Life Care Planners methodically create a life care plan that simplifies the future health and medical care needs along with associated costs for an individual suffering with chronic illness or catastrophic injury. This document along with expert testimony helps to empower the jury with the information needed to accurately compensate the injured individual for the future health and medical care costs he/she will likely incur.

When a person suffers from catastrophic injuries or illnesses inhibiting their quality of life and requiring ongoing medical care for the remainder of their lives, medical costs and other expenses increase dramatically. In this situation, a life care plan plays an important and vital role in determining and accurately projecting the nature and cost of an injured person's current and long-term needs and costs of care necessary to maintain this individual's health, safety, well-being and quality of life. According to the *International Association of Rehabilitation Professionals (2009)*, a life care plan is defined as "dynamic documents based upon published standards of practice, comprehensive assessment, data analysis, and research, which provide an organized, concise plan for current and future needs with associated costs for individuals who have experienced catastrophic injury or have chronic health care needs." Some examples of catastrophic events warranting the use of a life care plan include amputation, traumatic brain injury, or spinal cord injury resulting in major medical needs and future care.

The life care plan should be individualized and include a comprehensive review of available medical records, interview with the individual, home assessment, consultation with the individual's health care providers, research of specific care needs based on the injury or illness, relevant research literature review and support, and review of medical cost information from various sources within the geographic region where the individual lives. A life care plan can typically take 30-50 hours or longer dependent on the situation and injury.

When creating life care plans, it is imperative that life care planners' practice within the scope for his/her discipline, and be consistent, objective, and methodical. Life care planners are professionals who may come from varied backgrounds ranging from nursing to rehabilitation counselors to case managers and other areas. The *Standards of Practice for Life Care Planners* require "life care planners to have an educational background in the areas of health or rehabilitation, maintain required licensure or certification to practice a professional rehabilitation or health care discipline suitable for life care planning; and act ethically within his professional scope."

For the attorney representing a plaintiff, a life care plan is invaluable in strengthening the argument for an accurate and realistic financial settlement that will compensate for actual loss and encompass current and future, foreseeable expenses. A <u>qualified</u> life care planner can also testify in court as an expert, assisting the attorney in formulating his/her argument.

For the attorney representing the defense, a <u>qualified</u> life care planner can prove of similar value by pointing out weaknesses or exaggerations in the case, advising the attorney on records to request and reports to use as well as offering testimony disputing the need for items or services and unnecessary costs.

This document is instrumental in showing a jury the extent of an individual's injuries and the long-term cost of living with such life-changing injuries.