



# MEDICAL COST PROJECTION SERVICES

**ANS SOLUTIONS**

Your **ANS**wer for Workers' Compensation  
Medical Cost Containment

comprehensive, accurate, proactive and industry focused

Insurers, employers and attorneys need to accurately project future medical exposure in order to set appropriate reserves, make claim management decisions, and determine the true value of a case. ANS Solutions Medical Cost Projection Program provides an individually customized and accurate analysis of the medical and non-medical needs of the injured worker over their anticipated life expectancy. Unlike typical file reviews, ANS' approach evaluates potential areas of exposure along with avenues of savings, and provides a comprehensive medical action plan.

Starting with a brief chronological review of the medical records and payments made to date, our Medical Cost Projection professionals take into account the accident or injuries, prior medical history, treatment, co-morbidities, age, health status, life expectancy and other pertinent factors. Our findings are independently researched utilizing expert sources of medical and cost data which provides;

- Detailed projection of lifetime future medical costs for settlement or reserving purposes, while identifying non-industrial conditions, medications, and treatment and overall exposure potential.
- Comprehensive reserving rationale projecting medical costs and calculations in a concise, straightforward format.
- Specific recommendations for positively managing the medical portion of the claim and achieving the best possible outcomes from a cost and quality of care perspective.

While Medical Cost Projections are most often utilized in complex claims with significant future medical exposure, this service will also assist in evaluating any case with uncertain future medical care needs.



TRUE  
EXPOSURE  
ANALYSIS

MEDICAL  
PLAN OF  
ACTION

TACKLE  
THE LARGEST  
COST  
DRIVERS



MEDICAL COST  
PROJECTION  
REFERRAL  
CHECK LIST

- First notice of loss (if available)
  
- Up to date pharmacy detail – or EOBs (one year)
  
- Up-to-date medical payment history
  
- Last two years of treating medical records
  
- Any previous completed IMEs, records reviews, MSAs, etc
  
- Hospital records (discharge summaries)
  
- DME information (if applicable)
  
- FCM contact information (if applicable) & reports
  
- Any court orders/stipulations for care (if applicable)