



# The Role of Medical Liability Review

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A Medical Liability Review can help reduce costs and mitigate liability of a medical claim by reviewing a claim's cause and the necessity of the resulting medical interaction. Performed by a registered nurse or doctor specially trained and versed in medical liability, the objective, third-party review request for and review of medical records can help make sense of doctor's orders or spot red flags indicating unnecessary treatment and resulting costs. Done well, a Medical Liability Review can deliver significant cost avoidance to the respondent.

To many insurance adjusters, a medical records review is a little known process. Broadspire's Liability Nurse Consulting services can reduce the medical costs and the liability of claims by closely reviewing all aspects of the case to ensure that treatment is medically necessary and is related to the actual event.

Working on behalf of self-insured companies or its third-party administrator and often triggered by an adjuster, the objective is to unearth the facts of the incident, follow-up care and resulting claims. Just as events can be complex, the review process is thorough. Sometimes the review of the incident and medical records will reveal reasonable and customary care and claims.



However, the records review may reveal injuries not typical to an accident, care not customary for a specific injury, or erroneous or exaggerated claims. and deliver significant cost avoidance. In some cases, a simple request for records can encourage a more favorable settlement.

**On a regular basis, our reviews show that more than 60% of treatments are not medically necessary.**

## The Medical Records Review Process

These professionals begin by creating a detailed treatment timeline. This step-by-step chronology puts the often-voluminous medical records in order to present a picture of the events. This process can help:

- Expose and remove duplicate charges
- Confirm whether the treatment plan met with industry recognized medical standards
- Refute unnecessary or inappropriate care
- Identify evidence of preexisting conditions that may impact treatment or have caused the injury in the first place
- Spot lapses in treatment or missing medical records that could be critical to the case
- Document possible discrepancies in descriptions of the accident.

A Liability Nurse Consultant generally reviews the entire claim retrospectively to give an opinion on causality and medical necessity. Additionally, unlike a physician review, which often is related to a specific medical question, a Liability Medical Review is the most comprehensive review of a case's medical records.

Once the review is complete, the nurse analyst may flag issues requiring further review by a physician specialist to determine the most appropriate treatments, or they may coordinate additional specialty or independent physician reviews, medical bill reviews or medical examinations.



## Client Benefits

Among other benefits, clients receive an easy-to-understand, comprehensive timeline for review by all involved parties; an analysis highlighting key points that can be used in discussion with the claimant and their attorney; recommendations for an ongoing treatment plan the medical necessity of the care provided; all in an updateable format that can be edited as new medical information be revealed.

By clarifying key facts in often complex cases, the result can be mitigated liability and reduced medical costs. The review often is completed in no more than 28 days.

When an adjuster finds a medical or loss-of-work claim long and complex - or one where the facts don't seem to add up - a Medical Liability Review can help identify unnecessary or inappropriate treatment, mitigate liability of a medical claim and deliver significant avoidance to the respondent.



Lynn Rogers is an Area Manager at Broadspire and leads the Liability Medical Review team. She brings 40 years of nursing experience, including medical, surgical, rehabilitation, medical and field case management, and workers compensation with experience in orthopedic, brain injury, spinal cord injury. To learn more about Broadspire third-party administration and Liability.

**Medical Reviews, visit here or contact Broadspire at**

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