



## MEETING PATIENT'S NEEDS APPROACHING DISCHARGE

*A round table discussion with the Hospital for Sick Children  
Trauma Team, Insurers and Lawyers*

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## Introductions

- Suzette Vitale, TD-Meloche Monnex Insurance Company



## Approach to Topics

The following slides are meant to provide topics to generate an interactive discussion amongst attendees and presenters.

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## Topics for Discussion

1. Meeting the Patient's and Family's Needs for Discharge.
2. Approving Services/Goods With or Without the Need for Pre-Approval for Assessment and Treatment.
3. Whether and When a Pre-Claim Examination is needed and How Insurers Use the Reports.
4. For What Purposes do Insurers Rely Upon Assessing and/or Treating Occupational Therapists.
5. Insurer's Views on Working with Lawyers Who Act for the Injured Patient and Family.
6. Insurer's Views on Suggesting Treatment Providers to Injured Patient and Family.
7. Differences and Similarities in Claims Handling Approaches in the "Acute Stage" for Catastrophic and Non-Catastrophic Patients.

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## Meeting the Patient and Family Needs for Discharge

- The Insurer's involvement,
- The Lawyer's involvement,
- The Trauma Team's involvement.

QUESTIONS?

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## Approving Services/Goods With or Without the Need for Pre-Approved Assessment and Treatment

- When Should it Happen?
- What Information is Required?
- When is the Information Needed?

QUESTIONS?

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## Whether and When a Pre-Claim Examination is Needed and How Insurers Use the Reports

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- Goal of Pre-Claim Examination
- Hospital Protocol Difficulties with Pre-Claim Examinations
- Is the Information Helpful to the Patient?

QUESTIONS?

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## For What Purposes do Insurers Rely Upon Assessing and/or Treating Occupational Therapist

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- Hospital Occupational Therapist
- Treating Community based Occupational Therapist
- Occupational Therapists for Pre-Claim Examinations.

QUESTIONS?

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## Insurer's Views on Working with Lawyers Who Act for the Injured Patient and Family

- What Problems Do You Face with Lawyers?
- Suggested Approaches.
- Lawyer and Adjuster as Team Members.
- What Differences in Approach Do You Find with Lawyers who Specialize in the Area versus Those Who Do Not?

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QUESTIONS?

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## Insurer's Views on Suggesting Treatment Providers to Injured Patient and Family

QUESTIONS?

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## Differences and Similarities in Claims Handling Approaches in the "Acute Stage" for Catastrophic and Non-Catastrophic Patients

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- Is there a different level of service?
- How to bridge the difference in Level of Service (if any).

QUESTIONS?

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## What Do I Do If I am Having Difficulties with the Adjuster?

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- Approving Treatment / Goods Recommendations
- Refusing Accident Benefit Application
- Unavailable

QUESTIONS?

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**THANK YOU**