An Overview of the Future Care Cost Assessment

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The Future Care Cost Assessment, also referred to as a Life Care Plan, can be a very useful assessment for catastrophically injured clients and/or those who have chronic health care needs. We have developed an overview of the Future Care Cost Assessment (Life Care Plan) to help you distinguish between it and other types of assessments, as well as to help you determine when a Future Care Cost Assessment might be beneficial for your clients.

What Is a Future Care Cost Assessment?

In learning about the Future Care Cost Assessment, it is helpful to understand the difference between a Future Care Cost Assessment, a Future Costs of Medical/Rehabilitation Benefits Assessment and a Future Care Critique:

• **The Future Care Cost Assessment (Life Care Plan)** is a comprehensive detailed assessment that outlines a disabled person’s current and future needs and quantifies the costs related to these needs over the individual’s entire life span. It is typically completed for individuals who have experienced catastrophic injury or have chronic health care needs. Future medical and vocational expenses are forecast with a focus on maximizing independence, minimizing medical complications and, where appropriate, planning for productive work activity. Accommodation, attendant care, transportation, aids to daily living, medical expenses, professional services, education, pharmaceuticals, home modifications, vocational needs and all other associated costs are addressed, based on the individual’s disability.

• **Future Costs of Medical/Rehabilitation Benefits Assessment** is a very specific assessment of a disabled individual’s entitlement to med/rehab benefits based on the appropriate legislation. It outlines treatments, assistive devices, housekeeping attendant care, transportation and other applicable medical/rehabilitation costs that are required to maximize function but are limited by legislated funding.

• **Future Care Critique** is an objective review of the relevance and appropriateness of a Future Care Cost Assessment (Life Care Plan) and/or Future Costs of
What Is the Purpose of the Future Care Cost Assessment?

Depending on the client and his or her specific situation, the assessment can be helpful in a variety of ways. It focuses on:

- maximizing independence. As it cannot be assumed that friends and/or family members will be able, available, or willing to continue to provide care in any capacity, attendant care issues, equipment needs and housing requirements are addressed, to promote as much independence as realistically possible.
- maintaining his or her quality of life. Future needs are forecast to achieve optimal independence and, where appropriate, plan for a return to work.
- minimizing medical complications. By outlining all reasonable and necessary medical treatment and intervention, potential complications can be reduced or eliminated, thus decreasing costs due to medical complications and maximizing the client’s health.

What Type of Professional Should Develop the Future Care Cost Assessment?

The expertise of the professional who develops the Future Care Cost Assessment is critical. It is imperative that he or she have a strong rehabilitation background, that includes the management of complex cases and numerous years of experience. This is essential to ensure he or she possesses expert judgment and meticulous research skills. Ideally, the professional should have specific training in future care cost assessments and be specially trained in the kind of research and data analysis necessary to expertly develop an assessment.

What Is the Process for Developing a Future Care Cost Assessment Report?

The starting point is to review the referral and confirm the intended purpose of the referral. The reason for referring determines whether a Future Care Cost Assessment (Life Care Plan), Future Medical Rehabilitation Costs or Future Care Critique is appropriate. Once it has been determined that a Future Care Cost Assessment is required, the assessor undertakes the following activities:

- Reviews file documentation
- Meets with the client, and the physician if appropriate
- When applicable, contacts other professionals already involved on the file
- Determines collateral resources (e.g., ADP, OHIP, Social Services) used for information only
- Conducts in-depth research to forecast future medical and vocational expenses. The research should
  - be based on documented medical information, and include backup, when applicable, of the physician(s) involved and other health care practitioners
  - be based on client’s geographical location
  - be totally thorough, ensuring that all comprehensive details have been discussed - even any item

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What Should Be Covered in the Future Care Cost Assessment Report?
In addition to the expertise of the professional who develops the report, the content of the report is also critically important. Each client's situation relative to the injury or illness is unique, so the report must reflect the specific situation and his or her needs. Accordingly, although the report should be concise and organized, it is vital that the research be comprehensive and accurate. A brief narrative section prior to each category of needs (itemized below) should outline the medical rationale for the items, services and treatment documented in the report.
To be as comprehensive as possible, the report should include the following sections, presented in an easy-to-follow format:
- Introduction
- Non-Physician Evaluations
- Therapeutic Modalities
- Diagnostic Testing/Educational assessment
- Aids for Independent Function
- Orthotics/Prosthetics
- Home Furnishings and Accessories
- Drug/Supply Needs
- Home Care/Facility Care
- Future Medical Care Routine
- Transportation
- Health and Strength Maintenance
- Architectural Renovations
- Potential Complications
- Future Surgical Interventions/Aggressive Treatment
- Orthopaedic Equipment Needs
- Vocational/Educational Needs
- Summary Charts

When Should You Refer for a Future Care Cost Assessment?
With a clear understanding of the Future Care Cost Assessment, it is also
clear that referring for a Future Care Cost Assessment can help when:

• most assessments to determine current and persisting issues/prognosis (e.g., neuropsychological assessments, attendant care assessments, functional ability evaluations, etc.) have been completed
• the client has reached a medical plateau in terms of recovery
• the file has reached a point where possible settlement talks can proceed

The Future Care Cost Assessment has been proven to be a very useful tool for setting reserves and budgeting for medical and rehabilitation expenses, as well as for structuring a settlement.

What Information Is Helpful When Referring for a Future Care Cost Assessment?
The following information should be provided when referring for a Future Care Cost Assessment:

• all medical/rehabilitation information that is on file (e.g., physician reports, hospital admittance and discharge reports)
• legal representation information
• treating practitioners, family physicians and specialists
• client’s current address and phone number (files that reach the point of settlement can be years old, and the preliminary information needs to be updated)

Due to the comprehensiveness and accuracy of the Future Care Cost Assessment, it can be very useful for your catastrophically injured clients and those with chronic health care needs, as well as for structuring settlements.

Additional information about this topic is available through Sibley & Associates’ Resource Library and Educational Seminars. Please contact Angela Veri, Director of Customer Relations at 1-800-363-8900 (ext. 356).