

KWORCC Select Claims Report

Presented July 28, 2022



Claim Summary – Reserve Advisory

Employer:	Anderson County	Date of Injury:	05/31/2022
Claim No.:	22886902	Job Description:	Custodian
Employee Age:	56	Updated:	7/19/2022
AWW:	731.38	TTD Rate:	487.61
Attorneys:	N/A	Employer:	N/A

Adjuster: Amanda Chamberland

	Medical	Indemnity	Rehabilitation	Legal	Expense	Total
Reserves:	\$ 25,300.00	\$ 8,045.56	\$ 0.00	\$ 600.00	\$ 3,920.00	\$ 37,865.56
Amount Paid:	\$ 2,947.50	\$ 0.00	\$ 0.00	\$ 0.00	\$ 139.09	\$ 3,086.59
Outstanding:	\$ 22,352.50	\$ 8,045.56	\$ 0.00	\$ 600.00	\$ 3,780.91	\$ 34,778.97

Accident Description / Nature of Injury:

- While leaning over equipment to clean the employee tipped over and fell injuring her left hip, shoulder, elbow and head.

Investigation / Compensability:

- The employee was in the course and scope of her employment and no prior medical has been located which is contributory to the current injuries sustained.

Medical Management:

- The claimant sought care at the Family Care Center where her left shoulder became the dominant body part in need of attention. A consultation was sent to the office of Dr. Dempewolf who found the employee had suffered a traumatic and complete left shoulder tear. She was authorized for a left shoulder rotator cuff repair with bicep tenodesis as needed. This was performed on 7/7/2022 and she is now in post-operative physical therapy.

Periods of Disability:

- The employee has been off of work since her surgery date as her work is unable to accommodate her restrictions. She is expected to return to a light duty position after her next recheck in August.

Permanent Partial Impairment / Permanent Disability:

- The claimant is expected to receive a PPI rating to the shoulder specifically of 6% and the file is reserved for the same

Subrogation / Other Issues:

- N/A

Plan of Action:

- I will continue to work with the employer to locate a light duty position for the employee
- I will review all medical updates and keep in contact with the employee to ensure she is healing as expected
- Once the claimant reaches MMI I will attempt to settle her claim, full and final.



Claim Summary – Reserve Advisory

Employer:	Edwards County	Date of Injury:	07/05/2022
Claim No.:	22889563	Job Description:	Office Asst.
Employee Age:	43	Updated:	7/19/2022
AWW:	Pending Receipt	TTD Rate:	Pending Receipt
Attorneys:	N/A	Employer:	N/A

Adjuster: Amanda Chamberland

	Medical	Indemnity	Rehabilitation	Legal	Expense	Total
Reserves:	\$ 38,500.00	\$ 14,345.90	\$ 0.00	\$ 600.00	\$ 5,775.00	\$ 59,220.90
Amount Paid:	\$ 351.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 351.00
Outstanding:	\$ 38,149.00	\$ 14,345.90	\$ 0.00	\$ 600.00	\$ 5,775.00	\$ 58,869.90

Accident Description / Nature of Injury:

- While trying to sit in a rolling chair the claimant tripped, extending her right arm out to break her fall. Her right wrist hit a stool bending the wrist back and causing it to fracture.

Investigation / Compensability:

- The employee was in the course and cope of her employment and the event is accepted as compensable

Medical Management:

- The employee was seen at the local Edwards County ER where she was diagnosed with a right comminuted fracture of the distal radius. The employee was scheduled for a consultation with a specialist more than a week later. I was able to intervene and schedule the claimant with a specialist the same day. The claimant ultimately had a closed reduction and pinning of the right wrist with Dr. Do at Mid America Orthopedics. She may require a subsequent re-pinning due to the fragmented nature of the bone discovered during surgery.

Periods of Disability:

- The employee is back to work in a light duty position and has not missed any time from work over the seven day waiting period.

Permanent Partial Impairment / Permanent Disability:

- The claimant is expected to receive an impairment of 8% to the wrist and the file is reserved for the same

Subrogation / Other Issues:

- N/A

Plan of Action:

- I will work with the employee as she progresses to ensure no medical intervention is needed
- Once the claimant reached MMI I will request a PPI rating
- Due to the nature of the pinning of the wrist she may require some future medical benefits. If the bone heals well and the pins are ultimately removed, then we will attempt to close her file full and final.



Claim Summary – Reserve Advisory

Employer:	Ford County	Date of Injury:	05/05/2022
Claim No.:	22885600	Job Description:	Housekeeper
Employee Age:	58	Updated:	7/19/2022
AWW:	486.01	TTD Rate:	324.02
Attorneys:	Terry Malone	Employer:	Ron Laskowski
Adjuster:	Amanda Chamberland		

	Medical	Indemnity	Rehabilitation	Legal	Expense	Total
Reserves:	\$ 17,200.00	\$ 15,000.00	\$ 0.00	\$ 8,500.00	\$ 2,615.00	\$ 43,315.00
Amount Paid:	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Outstanding:	\$ 17,200.00	\$ 15,000.00	\$ 0.00	\$ 8,500.00	\$ 2,615.00	\$ 43,315.00

Accident Description / Nature of Injury:

- While walking through the employer’s parking lot to get headache medicine from her car, the employee was bitten by a loose dog.

Investigation / Compensability:

- The claim was originally denied as the employee was outside of her normal job tasks when the event occurred.
- The claim was later determined to be compensable based on case law regarding comfort care/breaks while at work.

Medical Management:

- The employee sought care on her own at the local emergency room and with her primary care physician despite direction to an authorized treating facility. Ultimately care was sought at Care to Thrive, the designated facility. The claimant was treated and released for a reportedly minor dog bite to her left thigh.

Periods of Disability:

- The claimant did not miss any work over the seven day waiting period.

Permanent Partial Impairment / Permanent Disability:

- Due to litigation the claimant is expected to receive a general body impairment or nuisance settlement to conclude her claim and the file is reserved for the same.

Subrogation / Other Issues:

- Subrogation will be pursued for any recovery from the dog owner or his homeowner’s insurance.

Plan of Action:

- We will work with Attorney Ron Laskowski to identify the claimant’s legal demands and formulate a defense plan of action
- Due to litigation there will be a settlement to conclude this file.
- Once the claim is settled and the final bills are paid the claim will be reviewed for closure.



Claim Summary – Reserve Advisory

Employer:	Hodgeman County	Date of Injury:	06/25/2022
Claim No.:	22888935	Job Description:	Heavy Equipment Operator
Employee Age:	47	Updated:	7/18/2022
AWW:	479.19	TTD Rate:	319.47
Attorneys:	N/A	Employer:	N/A

Adjuster: Amanda Chamberland

	Medical	Indemnity	Rehabilitation	Legal	Expense	Total
Reserves:	\$ 30,750.00	\$ 5,510.85	\$ 0.00	\$ 600.00	\$ 5,200.00	\$ 42,060.85
Amount Paid:	\$ 0.00	\$ 958.41	\$ 0.00	\$ 0.00	\$ 15.00	\$ 973.41
Outstanding:	\$ 30,750.00	\$ 4,552.44	\$ 0.00	\$ 600.00	\$ 5,185.00	\$ 41,087.44

Accident Description / Nature of Injury:

- While driving a scraper the employee ran into a big bump/clod which jolted him and caused him to release his hands from the steering wheel and hit his left shoulder on the inside cab of the equipment.

Investigation / Compensability:

- The employee did not report the injury to his employer for more than 24 hours post event. During this time he was seen playing pool with the afflicted arm which raised concerns by his employer. The employee provided a reasonable timeline of decreased pain and range of motion as the injury progressed over the 24 hour period. He denied prior injuries to the same shoulder or treatment for the same. An ISO database report was obtained confirming no prior documented injuries to the same shoulder.

Medical Management:

- The claimant received an MRI showing a possible labral tear. He was directed to the office of Dr. Do with Mid America Orthopedics. Dr. Do requested a left shoulder labral repair. We questioned the provider if the mechanism of injury was consistent with the injury as described and he confirmed that in fact it was. The surgery was authorized and is set to be performed in the near future.

Periods of Disability:

- The employee is off of work as his employer is unable to accommodate his light duty restrictions as he is left arm dominant. He is expected to return to work within six weeks post-surgical repair of the shoulder.

Permanent Partial Impairment / Permanent Disability:

- The employee is expected to receive a PPI rating of 5% to the shoulder and the file is reserved for the same.

Subrogation / Other Issues:

- N/A

Plan of Action:

- I will continue to work with the employer to develop a light duty accommodation for the employee
- Once the surgery is performed I will work with the employee to establish a post-operative rehabilitation plan
- When the employee reaches MMI I will attempt to settle his file, full and final.



Claim Summary – Reserve Advisory

Employer:	Linn County	Date of Injury:	06/20/2022
Claim No.:	22888482	Job Description:	Volunteer FF
Employee Age:	35	Updated:	7/18/2022
AWW:	Volunteer	TTD Rate:	737.00, Max Rate
Attorneys:	N/A	Employer:	N/A

Adjuster: Amanda Chamberland

	Medical	Indemnity	Rehabilitation	Legal	Expense	Total
Reserves:	\$268,000.00	\$ 475,000.00	\$ 0.00	\$ 8,000.00	\$ 55,600.00	\$ 806,600.00
Amount Paid:	\$ 0.00	\$ 10,000.00	\$ 0.00	\$ 0.00	\$ 15.00	\$ 10,015.00
Outstanding:	\$268,000.00	\$ 465,000.00	\$ 0.00	\$ 8,000.00	\$ 55,585.00	\$ 796,585.00

Accident Description / Nature of Injury:

- The claimant responded to a structural fire reportedly wearing a self-contained breathing apparatus as he entered the scene. An undisclosed amount of time later he was found unresponsive inside the building.

Investigation / Compensability:

- The specific events leading up to the unconscious state of the employee are unclear and will not be clarified until the bureau of ATF or NIOSH release their findings.
- The cause of death is accepted as compensable on a preliminary basis based on the medical information received to date.

Medical Management:

- The employee was resuscitated three times at the scene of the fire due to cardiac arrest and then air lifted to the University of KS Hospital. The claimant was found to have a grade two inhalation injury to his lungs and a lack of cerebral blood flow to the brain. The claimant was pronounced deceased on 6/22/2022. Although we have not received an autopsy report or death certificate, we have received a preliminary and confidential verbal report of death as inhalation of hot gases and smoke.

Periods of Disability:

- N/A, Deceased

Permanent Partial Impairment / Permanent Disability:

- As a volunteer Fire Fighter the claimant’s heirs are subject to the divided max benefit rate of \$737 per week after a \$60,000 lump sum to a max allowance of \$300,000. If any children are under 18 or still in high school once the \$300,000 cap is met, they will continue to receive benefits over and above the \$300,000 cap until the time they are no longer eligible per statute. The deceased leaves behind four children ranging from seven to fifteen years of age.

Subrogation / Other Issues:

- It is unknown if the claimant removed his breathing apparatus or if perhaps it failed. It is also possible the breathing apparatus was non-contributory to the original cause of cardiac arrest. If there is suspicion of a failed breathing apparatus then we will pursue subrogation for recovery potential.

Plan of Action:

- I will continue to work with the children's mothers and the grandmother of the children to obtain necessary documentation such as birth certificates and social security cards.
- Once the necessary information is received Attorney Ron Laskowski will work towards establishing a conservatorship for the children.
- During the duration of time the conservatorship will take to set up including a possible trustee account, we will continue to work to obtain additional accident details and timeline to complete our file.