LIFE CARE
ANALYTICS

# LIFE CARE PLAN
# CARE AND COST ANALYSIS
## FOR JOHN DOE

ATTORNEY: James Esquire, Esq.
DATE OF REPORT: March 28, 2019

CONSULTED BY:

**Frank Jones**
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LIFE CARE ANALYTICS

**Prepared For: John Esquire, Esq.**
**Date: April 3, 2019**

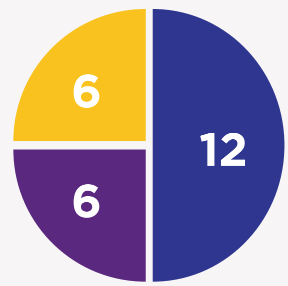
**Structure Expert:** Frank Jones
**Analytics Expert:** Michael A. Cohen

# JOHN DOE PROPOSED SETTLEMENT BREAKDOWN

## Financial Breakdown

| | |
|---|---|
| *Structured Settlement for Future Care | 7,435,245 |
| Cash for Up Front Expenses | 500,000 |
| Additional Damages | - |
| Liens | - |
| Costs | 250,000 |
| **Client Total** | **8,935,245** |
| **Attorney Fees** | **2,525,474** |
| **Total Settlement** | **11,460,719** |

## Daily Care Allocation




**Allocation of Care Projections funded by the Structured Settlement*

| Care Category | Cost | Guaranteed Benefits Through Age 78 | Expected Benefits Through Age 82 |
|---|---|---|---|
| Medical Care | 163,444 | 196,383 | 251,607 |
| Diagnostic Tests | 38,640 | 46,428 | 59,483 |
| Therapeutic Evaluations | 57,362 | 68,923 | 88,304 |
| Outpatient Therapy | 118,510 | 142,394 | 182,436 |
| Medications | 412,543 | 495,683 | 635,072 |
| Support Care | 6,366,881 | 7,649,996 | 9,801,216 |
| Bathing/Toileting | 3,055 | 3,670 | 4,702 |
| Mobility Equipment | 7,241 | 8,701 | 11,147 |
| Transferring | 4,052 | 4,869 | 6,238 |
| Housing | - | - | - |
| Transportation | 263,514 | 316,620 | 405,656 |
| | **7,435,245** | **8,933,666** | **11,445,861** |

**Life with Certain Annuity:** $27,706.06 for life payable monthly, guaranteed for 20 year(s), beginning on 07/01/2019, increasing 3% annually, with the last guaranteed payment on 06/01/2039.
Structured Settlement and Illustration Provided by: *Independent Life Insurance Company*

IN THE CIRCUIT COURT FOR DUVAL, FLORIDA

IN RE: JOHN DOE.

An Adult.

AFFIDAVIT OF **MICHAEL A. COHEN**

STATE OF FLORIDA

COUNTY OF DUVAL

This 5th day of March 2019, before me, the undersigned authority, personally appeared Michael A. Cohen, and first by me being duly sworn says that:

1. My Name is Michael A. Cohen. I am an expert with Life Care Analytics, located in Jacksonville, Florida. I have 30 years of experience in analytics and risk management within the insurance industry. I am a former Vice President at A. M. Best Company, where I headed the rating division that analyzed the entire U. S. life insurance industry, evaluating the financial strength, operating performance and business profiles of those companies. I was one of the founding faculty members of Columbia University's graduate level Enterprise Risk Management program. I developed and taught three courses: 'Company Failures', 'Strategic Risk 'Management' and 'External Stakeholder Requirements'.

2. I am the expert retained by Plaintiff, P.A. to review the Life Care Plan prepared by Dr. Care Planner and to implement a structured settlement funding solution with Frank Jones to appropriately plan and fund the future care for John Doe.

3. Mr. Jones submitted medical records for John Doe, who is a MALE with a DOB of Nov. 5, 1960 and a Natural Age of 58, to the life insurance companies who provide structured settlements and received the following Rated Ages:

   - Berkshire Hathaway: 61
   - Independent Life: 63
   - Metropolitan Life: 61
   - New York Life: 60
   - Pacific Life: 58
   - Prudential Life: 59

We used this third-party data to surmise that Mr. Doe has a balanced Rated Age of 60 and an updated Life Expectancy of 22 years.

4. We surveyed the following local care providers that would potential provide direct care to Mr. Doe. These are the various quotes that were received for the multiple care levels:

| Agency | RN | LPN | CNA |
|---|---|---|---|
| Agency 1 | $55.00 / HR | $45.00 / HR | $25.00 / HR |
| Agency 2 | $45.00 / HR | $35.00 / HR | $15.00 / HR |
| Agency 3 | $50.00 / HR | $40.00 / HR | $20.00 / HR |
| **Average** | **$50.00 / HR** | **$40.00 / HR** | **$20.00 / HR** |

5. After determining the average rated age for Mr. Doe, we determined the total future costs outlined in the Life Care Plan prepared by Dr. Planner using the updated life expectancy and the regionally validated attendant care costs. The required monthly care benefit was calculated at $27,706.

6. Through evaluating Life Care Plans, I determined that the largest discrepancies in multiple Life Care Plans that are presented on an individual case are: life expectancy, attendant care costs, cost of care adjustments, and the allotment and designation of attendant care. Our analysis was developed in partnership with Mr. Jones, who has 15 years' experience in settlement planning. Upon determining the required monthly benefit to fund the future care of Mr. Doe, Mr. Jones surveyed the structured settlement market to find the most economical way to fund the future care using an industry standard structured settlement. Mr. Jones determined that using the following structure format would be most appropriate in preserving the structured settlement, and ensuring that the payee would have the required funds to pay for future care. The structured settlement annuity for Mr. Doe will be guaranteed by Independent Life, rated A by Egan Jones. The guaranteed payments are as follows: Life with Certain Annuity $27,706.06 for life payable monthly, guaranteed for 20 year(s), beginning on 07/01/2019 increasing at a rate of 3% compounded annually, with the last guaranteed payment on 06/01/2049. These payments will be memorialized in the addendum to the Release and Hold Harmless and the Qualified Assignment and Release that will be signed by all parties to the claim.

7. Once the structured settlement to fund the future care was identified, we were able to determine the required amount for the global settlement to fully fund the future prescribed care of Mr. Doe. Our global settlement requirement was calculated with the following assumptions:

| | |
|---|---|
| Structured Settlement to Fund the Life Care Plan | 7,435,245 |
| Cash for Up Front Expenses | 500,000 |
| Non-Medical Damages | 750,000 |
| Liens | - |
| Costs | 250,000 |
| **Client Total** | **8,935,245** |
| **Attorney Fees** | **2,525,474** |
| **Total Settlement** | **11,460,719** |

8. Our calculations were derived using an attendant care blend of 6 hours of RN, 12 hours of LPN, and 6 hours of no care each day.

AFFIANT

BEFORE ME, the undersigned authority, personally appeared, Michael A. Cohen, who first by me being duly sworn, submits their opinion to the Circuit Court in the above-styled cause, has read the foregoing document and has personal knowledge of the facts and matters stated in it, and that each of these facts and matters are true and correct to the best of their knowledge and belief.

______________________________________

Michael A. Cohen
Life Care Analytics, LLC
1301 Riverplace Blvd., Suite 800
Jacksonville, FL 32207
(904) 647-1838



SWORN to and SUBSCRIBED before me on ________ day of ________, 2019, by ______________________________ ______________ who is personally known to me.

______________________________________

NOTARY PUBLIC - STATE OF FLORIDA

(Notary Seal)

IN THE CIRCUIT COURT FOR DUVAL, FLORIDA

IN RE: JOHN DOE.

An Adult.

AFFIDAVIT OF **FRANK JONES**

STATE OF FLORIDA

COUNTY OF DUVAL



This 5th day of March 2019, before me, the undersigned authority, personally appeared Frank Jones, and first by me being duly sworn says that:

1. My Name is Frank Jones. I am a structured settlement consultant with Southeast Settlement Services, located in Jacksonville, Florida. I have 19 years of experience in settlement services.

2. I am the settlement consultant retained by Plaintiff, P.A. to establish a structured settlement annuity for John Doe as part of the resolution of this claim.

3. I submitted medical records for John Doe, who is a MALE with a DOB of Nov. 5, 1960 and a Natural Age of 58, to the structured settlement providers and received the following Rated Ages:

    - Berkshire Hathaway: 61
    - Independent Life: 63
    - Metropolitan Life: 61
    - New York Life: 60
    - Pacific Life: 58
    - Prudential Life: 59

4. I surveyed the structured settlement market with the following companies:

    - Independent Life
    - Metropolitan Life
    - New York Life
    - Pacific Life
    - Prudential Life

5. For a structured settlement to be established, the funds used to purchase the annuity must come directly from the defendant or the defendant's insurance company. The exact future periodic payment amounts and dates must be integrated into the settlement agreement and release directly or through an addendum. Additionally, the party purchasing the annuity must sign a qualified assignment agreement, which memorializes the transfer of obligation to make the future periodic payments from the defendant to the owner of the annuity. The owner of the annuity is the assignment company established by the life insurance company. This ownership arrangement is necessary to maintain the tax-free nature of the payments to the annuitant.

6. The structured settlement provides excellent tax-planning benefits for claimants who opt to use them. When a structured settlement is integrated into the settlement agreement and release as described above, Section 104(a) of the Internal Revenue Code excludes from gross income the amount of any periodic payments received from the structured settlement. The government does not tax a physical injury recovery because it is designed to make the claimant whole again after the injury.

7. The use of a structured settlement also minimizes the expenses associated with the net recovery.

8. The best priced structured settlement annuity for John will be guaranteed by Independent Life, rated A by Egan Jones. The total premium required is $7,435,245. The structured settlement format is as follows: Life with Certain Annuity - $27,706.06 for life payable monthly, guaranteed for 20 year(s), beginning on 07/01/2019 increasing at a rate of 3% compounded annually, with the last guaranteed payment on 06/01/2049. These payments will be memorialized in the addendum to the Release and Hold Harmless and the Qualified Assignment and Release that will be signed by all parties to the claim.

9. If an annuity were to be purchased outside of the settlement agreement, John would be deemed to have constructive receipt of the funds and would be negatively impacted by losing the tax-free growth of the structured settlement and losing the flexibility to format the future payments.

10. Unlike a structured settlement where payments are excluded from gross income, payments from a single premium income annuity (SPIA) would be taxable in the year they are received. Any payments prior to the age of 59 ½ are subject to a 10% pre-payment penalty. Generally, the rule for taxing annuity payments is designed to return your after-tax cost basis in equal tax-free amounts over the annuity period and to tax the balance of each payment received. Thus, each payment is part non-taxable return of cost basis and part taxable income, until the cost basis has been excluded, after which all income will be reported as taxable. The "Tax Exclusion Ratio" is used to determine the portion of each payment that is excludable from gross income. It is calculated using Internal Revenue Code tables pursuant to IRC Sec. 72(b)(1).

11. Also, the payments of a SPIA must be substantially equal and paid out at least annually for a minimum length of time.

AFFIANT

BEFORE ME, the undersigned authority, personally appeared, Frank Jones, who first by me being duly sworn, submits their opinion to the Circuit Court in the above-styled cause, has read the foregoing document and has personal knowledge of the facts and matters stated in it, and that each of these facts and matters are true and correct to the best of their knowledge and belief.

______________________________________________

Frank Jones
Southeast Settlement Services
100 Main Street, Suite 100
Jacksonville, Florida 32202
(800) 869-7787



SWORN to and SUBSCRIBED before me on ________ day of ________, 2019, by ______________________________ ______________ who is personally known to me.

______________________________________________

NOTARY PUBLIC- STATE OF Florida

(Notary Seal)

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## BEST QUOTE

Quote Date: March 28, 2019 Purchase Date: May 12, 2019 Expiration Date: April 04, 2019

**For: John Doe (M) Date of Birth: November 5, 1960 Age: 58 Life Expectancy: 24**

| Benefit Description | Guaranteed Benefits | Expected Benefits | Cost |
|---|---|---|---|
| Life with Certain Annuity $27,706.06 for life payable monthly, guaranteed for 20 year(s), beginning on 07/01/2019 increasing at a rate of 3% compounded annually, with the last guaranteed payment on 06/01/2039. | $8,933,665 | $11,445,861 | $7,434,495 |
| Assignment Fee | | | $750 |
| **Subtotal For: John Doe** | **$8,933,665** | **$11,445,861** | **$7,435,245** |

### BENEFIT SUMMARY INFORMATION

| | Guaranteed Benefits | Expected Benefits | Cost |
|---|---|---|---|
| **TOTAL ANNUITY WITH ASSIGNMENT FEE** | **$8,933,665** | **$11,445,861** | **$7,435,245** |

This reflects the proposed periodic payment obligations of Independent Assignment Company (IAC) pursuant to a Qualified Assignment as described in Section 130 of the Internal Revenue Code. IAC would fund its obligation through the purchase of an annuity from Independent Life Insurance Company (ILIC).

Such annuity is subject to approval by ILIC. Actual rates will be those in effect on the date the structured settlement funds are received or a valid lock-in is provided to IAC by ILIC. The proposal is subject to the submission of all required documents as stated in the Broker Manual.

ILIC only provides annuities to IAC. IAC accepts Internal Revenue Code Section 130 Qualified Assignments from qualifying parties.

Expected values are calculated using the annuitant's actual age and life expectancy based on the 1983(a) IAM table.

This proposal expires 7 days from the date shown in the top left hand corner, or the last day of IL20180521, whichever is earlier.

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## ANNUITY ANALYSIS SUMMARY

**Quote Date: March 28, 2019** **Expiration Date: May 12, 2019**

**For: John Doe (M) Date of Birth: November 5, 1960 Age: 58 Life Expectancy: 24**

### METLIFE

| Premium | Guaranteed | Expected |
|---|---|---|
| $8,085,082 | $8,933,665 | $11,445,861 |

### INDEPENDENT LIFE

| Premium | Guaranteed | Expected |
|---|---|---|
| $7,435,245 | $8,933,665 | $11,445,861 |

### NEW YORK LIFE

| Premium | Guaranteed | Expected |
|---|---|---|
| $8,375,993.20 | $8,933,665.94 | $11,445,861 |

### PACIFIC LIFE

| Premium | Guaranteed | Expected |
|---|---|---|
| $8,720,360 | $8,933,665 | $11,445,861 |

### PRUDENTIAL

| Premium | Guaranteed | Expected |
|---|---|---|
| $9,039,686 | $8,933,665 | $11,445,861 |

## MARKET ANALYSIS

| Annuity Provider | Rate Series | Percentage Difference |
|---|---|---|
| **INDEPENDENT LIFE** | **IL20180521** | **0.00** |
| METLIFE | RB180712 | 8.74 |
| NEW YORK LIFE | NL05 | 12.65 |
| PACIFIC LIFE | PL255 | 17.28 |
| PRUDENTIAL | PR091518 | 21.58 |

*This analysis is based on each provider's book rates.*

This proposal expires 7 days from the date shown in the top left hand corner, or the date of a rate change if earlier.

The "Expected Benefits" shown is the cumulative annuity payments for the annuitant's Normal Life Expectancy. Normal Life Expectancy is the actuarially expected life span of an average person of the same age and sex as the annuitant, based on the 1983(a) IAM Table.

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## ANNUITY DETAILS

For: John Doe (M) Date of Birth: November 5, 1960 Age: 58 Life Expectancy: 24

| Year | Age | Benefit | Guaranteed Amount | Life-Contingent | Annual Total | Cumulative Total |
|---|---|---|---|---|---|---|
| 2019-2020 | 58 | 27,706 | 332,472 | --- | 332,472 | 332,472 |
| 2020-2021 | 59 | 28,537 | 342,446 | --- | 342,446 | 674,919 |
| 2021-2022 | 60 | 29,393 | 352,720 | --- | 352,720 | 1,027,639 |
| 2022-2023 | 61 | 30,275 | 363,301 | --- | 363,301 | 1,390,941 |
| 2023-2024 | 62 | 31,183 | 374,200 | --- | 374,200 | 1,765,142 |
| 2024-2025 | 63 | 32,118 | 385,426 | --- | 385,426 | 2,150,569 |
| 2025-2026 | 64 | 33,082 | 396,989 | --- | 396,989 | 2,547,559 |
| 2026-2027 | 65 | 34,074 | 408,899 | --- | 408,899 | 2,956,458 |
| 2027-2028 | 66 | 35,097 | 421,166 | --- | 421,166 | 3,377,625 |
| 2028-2029 | 67 | 36,150 | 433,801 | --- | 433,801 | 3,811,426 |
| 2029-2030 | 68 | 37,234 | 446,815 | --- | 446,815 | 4,258,242 |
| 2030-2031 | 69 | 38,351 | 460,219 | --- | 460,219 | 4,718,462 |
| 2031-2032 | 70 | 39,502 | 474,026 | --- | 474,026 | 5,192,488 |
| 2032-2033 | 71 | 40,687 | 488,247 | --- | 488,247 | 5,680,736 |
| 2033-2034 | 72 | 41,907 | 502,894 | --- | 502,894 | 6,183,631 |
| 2034-2035 | 73 | 43,165 | 517,981 | --- | 517,981 | 6,701,612 |
| 2035-2036 | 74 | 44,460 | 533,521 | --- | 533,521 | 7,235,133 |
| 2036-2037 | 75 | 45,793 | 549,526 | --- | 549,526 | 7,784,660 |
| 2037-2038 | 76 | 47,167 | 566,012 | --- | 566,012 | 8,350,673 |
| 2038-2039 | 77 | 48,582 | 582,992 | --- | 582,992 | 8,933,665 |
| 2039-2040 | 78 | 50,040 | -- | 600,482 | 600,482 | 9,534,148 |
| 2040-2041 | 79 | 51,541 | -- | 618,497 | 618,497 | 10,152,645 |
| 2041-2042 | 80 | 53,087 | -- | 637,052 | 637,052 | 10,789,697 |
| 2042-2043 | 81 | 54,680 | -- | 656,163 | 656,163 | 11,445,861 |
| | | **8,933,665** | **2,512,195** | **11,445,861** | | |

LIFE CARE ANALYTICS

## CONTINUATION OF CARE SUMMARY FOR JOHN DOE

| Expense Category | LOW | HIGH | AVG |
|---|---|---|---|
| Medical Care | 94,852 | 226,724 | 160,788 |
| Diagnostic Tests | 36,476 | 39,549 | 38,012 |
| Possible Surgical Procedures and Potential Complications | - | - | - |
| Therapeutic Evaluations | 47,212 | 65,648 | 56,430 |
| Outpatient Therapy | 97,283 | 135,885 | 116,584 |
| Medications | 405,838 | 405,838 | 405,838 |
| Support Care | 6,263,400 | 6,263,400 | 6,263,400 |
| Bathing/Toileting | 3,005 | 3,005 | 3,005 |
| Mobility Equipment | 7,124 | 7,124 | 7,124 |
| Transferring | 3,986 | 3,986 | 3,986 |
| Housing | - | - | - |
| Transportation | 212,685 | 305,778 | 259,231 |
| **TOTAL - Lifetime** | **7,171,861** | **7,456,937** | **7,314,399** |
| **TOTAL - Annual** | **325,993** | **338,951** | **332,472** |
| **TOTAL - Monthly** | **27,166** | **28,246** | **27,706** |

| Upfront Expenses | | | |
|---|---|---|---|
| Accessible Home | - | - | - |
| Accessible Van | - | - | - |
| Cash | 500,000 | 500,000 | 500,000 |
| **TOTAL - Upfront Expenses** | **500,000** | **500,000** | **500,000** |

John Doe - Continuation of Care Expenses (Based on Dr. Care Planner's Report)

| | | | | | |
|---|---|---|---|---|---|
| Date of Birth: | 11/5/1960 | Natural Age: | 58 | Blended Rated Age: | 60 |
| Gender: | MALE | Natural Life Expectancy: | 24 | Adjusted Life Expectancy: | 22 |

| Medical Care | Period | Frequency | Cost Per Visit/Item | Low | High | Average | Frequency | Low | High | Average | Reference Page | Item # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Neurosurgeon | Life | Prn | 180-300 | 180 | 300 | 240 | 0 | - | - | - | 21 | 1 |
| Neurologist | Life | 1x Ev 3 Mos and Prn | 200-400 | 200.00 | 400.00 | 300.00 | 88.00 | 17,600.00 | 35,200.00 | 26,400.00 | 21 | 2 |
| Primary Care Physician | Life | 1x Ev 3-4 Mos and Prn | 50-400 | 50.00 | 400.00 | 225.00 | 88.00 | 4,400.00 | 35,200.00 | 19,800.00 | 21 | 3 |
| Cardiologist | Life | Prn | 185 | 185.00 | 185.00 | 185.00 | - | - | - | - | 21 | 4 |
| Ophthalmologist | Life | 1x Yr and Prn | 200-400 | 200.00 | 400.00 | 300.00 | 22.00 | 4,400.00 | 8,800.00 | 6,600.00 | 21 | 5 |
| Orthopedic Surgeon | Life | Prn | 200-500 | 200.00 | 500.00 | 350.00 | - | - | - | - | 21 | 6 |
| Gastroenterologist | Life | 3x Yr and Prn | 200-400 | 200.00 | 400.00 | 300.00 | 66.00 | 13,200.00 | 26,400.00 | 19,800.00 | 21 | 7 |
| PEG Tube Change | Life | 1x Yr and Prn | 1500-2000 | 1,500.00 | 2,000.00 | 1,750.00 | 22.00 | 33,000.00 | 44,000.00 | 38,500.00 | 21 | 8 |
| ENT | Life | Prn | 170-190 | 170.00 | 190.00 | 180.00 | - | - | - | - | 21 | 9 |
| Urologist | Life | 1-2x Yr and Prn | 83-196 | 83.00 | 196.00 | 139.50 | 44.00 | 3,652.00 | 8,624.00 | 6,138.00 | 22 | 1 |
| Physiatrist | Life | 2-4x Yr and Prn | 100-500 | 100.00 | 500.00 | 300.00 | 88.00 | 8,800.00 | 44,000.00 | 26,400.00 | 22 | 2 |
| Psychiatrist | 1 Years | 1x Mo for 1 Yr | 100-250 | 100.00 | 250.00 | 175.00 | 12.00 | 1,200.00 | 3,000.00 | 2,100.00 | 22 | 3 |
| Psychiatrist | 1 Years | Then 1x Ev Other Mo for 1 Yr | 100-250 | 100.00 | 250.00 | 175.00 | 6.00 | 600.00 | 1,500.00 | 1,050.00 | 22 | 3 |
| Psychiatrist | 1 Years | Then 1x Ev 3 Mos for 1 Yr, Then Prn | 100-250 | 100.00 | 250.00 | 175.00 | 4.00 | 400.00 | 1,000.00 | 700.00 | 22 | 3 |
| Psychiatrist | Life | Then 1x Ev 3 Mos, Then Prn | 100-250 | 100.00 | 250.00 | 175.00 | 76.00 | 7,600.00 | 19,000.00 | 13,300.00 | | |
| | | | | | | | | 94,852 | 226,724 | 160,788 | | |

| Diagnostic Tests | Period | Frequency | Cost Per Visit/Item | Low | High | Average | Frequency | Low | High | Average | Reference Page | Item # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Electroencephalogram (EEG) | Life | Prn | 600-1000 | 600 | 1,000 | 800 | 0 | - | - | - | 23 | 1 |
| EKG | Life | Prn | 18.37 | 18 | 18 | 18 | 0 | - | - | - | 23 | 2 |
| Echocardiogram | Life | Prn | 185.85 | 186 | 186 | 186 | 0 | - | - | - | 23 | 3 |
| MRI - Brain | Life | Prn | 375-550 | 375 | 550 | 463 | 0 | - | - | - | 23 | 4 |
| MRI - Lumbosacral | Life | Prn | 375-550 | 375 | 550 | 463 | 0 | - | - | - | 23 | 5 |
| MRI - Hips | Life | Prn | 375-550 | 375 | 550 | 463 | 0 | - | - | - | 23 | 6 |
| Renal Ultrasound | Life | Prn | 365 | 365 | 365 | 365 | 0 | - | - | - | 23 | 7 |
| X-ray Thoracolumbar | Life | 1x Yr/Prn | 45-50 | 45 | 50 | 48 | 22 | 990 | 1,100 | 1,045 | 23 | 8 |
| X-ray Lumbosacral | Life | 1x Yr/Prn | 45-50 | 45 | 50 | 48 | 22 | 990 | 1,100 | 1,045 | 23 | 9 |
| Chest x-ray | Life | 1x Yr/Prn | 45-50 | 45 | 50 | 48 | 22 | 990 | 1,100 | 1,045 | 23 | 10 |
| CT Scan - Brain | Life | 1x Ev 3-5 Yrs | 165-215 | 165 | 215 | 190 | 7 | 1,210 | 1,577 | 1,393 | 23 | 11 |
| Intravenous Pyelogram | Life | Prn | 400 | 400 | 400 | 400 | 0 | - | - | - | 24 | 1 |
| Barium Swallow | Life | 1x Yr/Prn | 345-405 | 345 | 405 | 375 | 22 | 7,590 | 8,910 | 8,250 | 24 | 2 |
| Routine Urinalysis | Life | 1x Yr | 31 | 31 | 31 | 31 | 22 | 682 | 682 | 682 | 24 | 3 |
| *CBC with Differential | Life | 1x Ev 3-4 Months | 37 | 37 | 37 | 37 | 88 | 3,256 | 3,256 | 3,256 | 24 | 4 |
| *Hepatic Panel | Life | 1x Ev 3-4 Months | 41 | 41 | 41 | 41 | 88 | 3,608 | 3,608 | 3,608 | 24 | 5 |

| Possible Surgical Procedures and Potential Complications | Period | Frequency | Cost Per Visit/Item | Low | High | Average | Frequency | Low | High | Average | Reference Page | Item # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Pulmonary | Life | | | | | - | - | - | - | - | 25 | 1 |
| Urological | Life | | | | | - | - | - | - | - | 25 | 2 |
| Thrombophlebitis | Life | | | | | - | - | - | - | - | 25 | 3 |
| Renal Complications | Life | | | | | - | - | - | - | - | 25 | 4 |
| Decubitus Care | Life | | | | | - | - | - | - | - | 25 | 5 |
| Seizure Activity | Life | | | | | - | - | - | - | - | 25 | 6 |
| Hydrocephalus Requiring VP Shunt Placement | Life | | | | | - | - | - | - | - | 25 | 7 |
| V-P Shunt Replacement | Life | | | | | - | - | - | - | - | 25 | 8 |
| Infection of Shunt | Life | | | | | - | - | - | - | - | 25 | 9 |
| Contractive Deformities | Life | | | | | - | - | - | - | - | 26 | 1 |
| Spine Stabilization | Life | | | | | - | - | - | - | - | 26 | 2 |
| Dorsal Rhizotomy | Life | | | | | - | - | - | - | - | 26 | 3 |
| Intra. Baclofen Pump | Life | | | | | - | - | - | - | - | 26 | 4 |
| Aspiration Pneumonia | Life | | | | | - | - | - | - | - | 26 | 5 |
| Urosepsis | Life | | | | | - | - | - | - | - | 26 | 6 |
| Botox Injections | Life | | | | | - | - | - | - | - | 26 | 7 |
| Endoscopy | Life | | | | | - | - | - | - | - | 26 | 8 |
| | | | | | | | | - | - | - | | |

| Therapeutic Evaluations | Period | Frequency | Cost Per Visit/Item | Low | High | Average | Frequency | Low | High | Average | Reference Page | Item # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Physical Therapy | Life | 1x Yr & Prn | 85-187 | 85 | 187 | 136 | 22 | 1,870 | 4,114 | 2,992 | 27 | 1 |
| Occupational Therapy | Life | 1x Yr & Prn | 174-279 | 174 | 279 | 227 | 22 | 3,828 | 6,138 | 4,983 | 27 | 2 |
| Speech Therapy (Cognitive) | Life | 1x Yr & Prn | 387-518 | 387 | 518 | 453 | 22 | 8,514 | 11,396 | 9,955 | 27 | 3 |
| Neuropsychological | Life | 1x Yr & Prn | 1500-2000 | 1,500 | 2,000 | 1,750 | 22 | 33,000 | 44,000 | 38,500 | 27 | 4 |
| | | | | | | | | 47,212 | 65,648 | 56,430 | | |

| Outpatient Therapy | Period | Frequency | Cost Per Visit/Item | Low | High | Average | Frequency | Low | High | Average | Reference Page | Item # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Physical | 1 Years | 3x Wk for 1 Yr and Prn | 193.08-257.44 | 193 | 257 | 225 | 156 | 30,120 | 40,161 | 35,141 | 27 | 5 |
| Occupational | 1 Years | 3x Wk for 1 Yr and Prn | 193.08-257.44 | 193 | 257 | 225 | 156 | 30,120 | 40,161 | 35,141 | 27 | 6 |
| Speech Therapy (Cognitive) | 1 Years | 3x Wk for 1 Yr and Prn | 237.45-356.18 | 237 | 356 | 297 | 156 | 37,042 | 55,564 | 46,303 | 27 | 7 |
| | | | | | | | | 97,283 | 135,885 | 116,584 | | |

| Medications | Period | Frequency | Cost Per Visit/Item | Low | High | Average | Frequency | Low | High | Average | Reference Page | Item # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Nexium 40 mg | Life | 1x day | 183 (30) | 183 | 183 | 183 | 268 | 48,983 | 48,983 | 48,983 | 28 | 1 |
| Citalopram 40 mg | Life | 1x day | 25 (30) | 25 | 25 | 25 | 268 | 6,692 | 6,692 | 6,692 | 28 | 2 |
| Levetiracetam 500 mg | Life | 4 tablets 2x day | 102 (30) | 102 | 102 | 102 | 2141 | 218,416 | 218,416 | 218,416 | 28 | 3 |
| Depakote | Life | 2x day | 104 (60) | 104 | 104 | 104 | 268 | 27,837 | 27,837 | 27,837 | 28 | 4 |
| Lisinopril 10 mg | Life | 1x day | 5 (30) | 5 | 5 | 5 | 268 | 1,338 | 1,338 | 1,338 | 28 | 5 |
| Hydrocodone Acetaminophen | Life | 1 ev 4 hrs | 24 (30) | 24 | 24 | 24 | 1606 | 38,544 | 38,544 | 38,544 | 28 | 6 |
| Clonazepam 2 mg | Life | 4x day | 14 (30) | 14 | 14 | 14 | 1071 | 14,989 | 14,989 | 14,989 | 28 | 7 |
| Phenobarbital 20 mg/5 ml | Life | 16 ml ev 8 hrs | 113.34 (1400) | 113 | 113 | 113 | 275 | 31,204 | 31,204 | 31,204 | 28 | 8 |
| Diclofenac 1% Gel | Life | Prn | 57 | 57 | 57 | 57 | 264 | 15,048 | 15,048 | 15,048 | 28 | 9 |
| Aspirin 325 mg | Life | 1x day | 9.47 (200) | 9 | 9 | 9 | 40 | 380 | 380 | 380 | 28 | 10 |

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Stool softener | Life | 1x day | 8.99 (30) | 9 | 9 | 9 | 268 | 2,406 | 2,406 | 2,406 | 28 | 11 |
| | | | | | | | | 405,838 | 405,838 | 405,838 | | |

| Support Care | Period | Frequency | Cost Per Visit/Item | Low | High | Average | Frequency | Low | High | Average | Reference Page | Item # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| RN | Life | 6 hrs/Day | 50-50 | 50 | 50 | 50 | 48,180 | 2,409,000 | 2,409,000 | 2,409,000 | 6 | 1 |
| LPN | Life | 12 hrs/Day | 40-40 | 40 | 40 | 40 | 96,360 | 3,854,400 | 3,854,400 | 3,854,400 | 6 | 2 |
| C.N.A. | Life | 0 hrs/Day | 20-20 | 20 | 20 | 20 | - | - | - | - | 6 | 3 |
| Housekeeper | Life | 3 Hrs/Dy, 2 Dys/Wk | 20 | 20 | 20 | 20 | - | - | - | - | 29 | 3 |
| Case Manager | Life | 2-3 Hrs/Mo | 180 | 180 | 180 | 180 | - | - | - | - | 29 | 4 |
| | | | | | | | | 6,263,400 | 6,263,400 | 6,263,400 | | |

| Bathing/Toileting | Period | Frequency | Cost Per Visit/Item | Low | High | Average | Frequency | Low | High | Average | Reference Page | Item # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Orthopedic Adaptive Commode/Shower Chair | Life | 1 Every 15 Years | 2007.95 | 2,008 | 2,008 | 2,008 | 1 | 2,945 | 2,945 | 2,945 | 30 | 1 |
| Bedside Commode | Life | 1x | 59.99 | 60 | 60 | 60 | 1 | 60 | 60 | 60 | 30 | 2 |
| | | | | | | | | 3,005 | 3,005 | 3,005 | | |

| Mobility Equipment | Period | Frequency | Cost Per Visit/Item | Low | High | Average | Frequency | Low | High | Average | Reference Page | Item # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Manual Wheelchair | Life | 1 Ev 5-7 Yrs | 1619 | 1,619 | 1,619 | 1,619 | 4 | 7,124 | 7,124 | 7,124 | 30 | 3 |
| | | | | | | | | 7,124 | 7,124 | 7,124 | | |

| Transferring | Period | Frequency | Cost Per Visit/Item | Low | High | Average | Frequency | Low | High | Average | Reference Page | Item # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Transfer Board | Life | 1 Ev 5 Yrs | 74 | 74 | 74 | 74 | 4 | 326 | 326 | 326 | 30 | 4 |
| Hoyer Lift | Life | 1 Ev 10 Yrs | 1,664.00 | 1,664 | 1,664 | 1,664 | 2 | 3,661 | 3,661 | 3,661 | 30 | 5 |
| | | | | | | | | 3,986 | 3,986 | 3,986 | | |

| Housing | Period | Frequency | Cost Per Visit/Item | Low | High | Average | Frequency | Low | High | Average | Reference Page | Item # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Wheelchair Accessible Home | Life | 1x | 200000-450000 | 200,000 | 450,000 | 325,000 | 0 | - | - | - | 30 | 6 |
| | | | | | | | | - | - | - | | |

| Transportation | Period | Frequency | Cost Per Visit/Item | Low | High | Average | Frequency | Low | High | Average | Reference Page | Item # |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Van W/Conversions & Modifications | Life | 1x Ev 5-7 Years | 48000-69000 | 48,000 | 69,000 | 58,500 | 4 | 211,200 | 303,600 | 257,400 | 31 | 1 |
| Automobile Association (Yearly + Plan) | Life | Yearly | 59.5-79 | 60 | 79 | 69 | 22 | 1,309 | 1,738 | 1,524 | 31 | 2 |
| Cellular Phone (Portable) | Life | 1 Ev 5-7 Yrs | 39.99-100 | 40 | 100 | 70 | 4 | 176 | 440 | 308 | 31 | 3 |
| | | | | | | | | 212,685 | 305,778 | 259,231 | | |

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