Workers' Comp

Stop Reserve Drift Before It Becomes a Surprise

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2 MIN READ

Reserves rarely break in one moment. They drift. The claim starts out as a simple strain/sprain but severity creeps in with complicating factors such as comorbid conditions or surgery and suddenly you are under reserved.

*A **medical cost projection** gives you a grounded forecast of future needs so you can set reserves with confidence and steer the file with fewer surprises.*

What a medical cost projection does for an adjuster

Medical cost projections are designed to support accurate reserve setting. They address future needs for a defined segment of time or lifetime expectancy.

This is what it can include:

- Future medical
- Pharmacy
- Durable equipment and supplies
- Home care
- Home modifications
- Transportation

Typical outputs include:

- Medical record review and summary
- Comprehensive report
- Narrative
- Cost analysis worksheet

When to order one

Use a medical cost projection when you feel any of this:

- “Treatment keeps changing and I cannot pin down what the next year looks like.”
- “Pharmacy is climbing and I need a clean forecast.”

- “I need reserves that match reality, not hope.”
- “Negotiation is coming and I want numbers I can stand behind.”

The sharp line: medical cost projection vs Medicare Set-Aside

These can look similar because both project future treatment. The difference is the job they are built to do.

- Medical cost projection: reserve setting and strategy, broad future needs across key categories.
- Medicare Set-Aside: protects Medicare’s interests when settling future medical and includes only Medicare-covered services and medications.

How to use the projection to drive action

Do not file it away. Use it to:

- Reset reserves to a realistic forecast
- Identify cost drivers early, before they harden into permanent exposure
- Walk into a negotiation with a clear, defensible story

If your reserves feel fragile, stop the drift now. Get a medical cost projection and anchor the file to a forecast you can defend.



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