

Projections of Future Physical Therapy Costs

By Dr. James Mortensen, PT, DPT

Strategic analysis of long-term rehabilitation expenses and their impact on legal strategy.

One of the most challenging questions in personal injury litigation is not what treatment has already occurred, but what treatment will be necessary in the future. While historical medical expenses can be calculated with relative certainty, future medical costs require a careful analysis of clinical evidence, injury severity, recovery trajectories, treatment guidelines, and patient-specific factors. As a physical therapist and expert witness, I am frequently asked to evaluate future rehabilitation needs and determine whether proposed treatment recommendations are medically reasonable, clinically justified, and financially appropriate.

Future Care Projections Are Medical Opinions, Not Mathematical Exercises

One of the most common misconceptions in litigation is that future medical costs can be generated through a simple formula. In reality, future care projections represent medical opinions based upon probability rather than certainty. The key question is not whether treatment might be helpful. The key question is whether future treatment is medically probable.

Establishing a Clinical Foundation

Any opinion regarding future rehabilitation costs must begin with a thorough review of the medical record. This process typically includes initial evaluations, progress reports, physician records, diagnostic imaging, surgical reports, functional outcome measures, prior treatment responses, current impairments, and future treatment recommendations. Without a clear understanding of the patient's medical history, any future care estimate becomes speculative.

Not Every Injury Requires Lifetime Treatment

Many injuries improve substantially over time. Patients recovering from whiplash injuries, lumbar strains, rotator cuff injuries, concussions, vestibular disorders, and orthopedic surgeries often experience meaningful recovery. The presence of ongoing symptoms does not automatically justify indefinite physical therapy. Clinical practice guidelines consistently support transitioning patients toward independent self-management whenever possible.

Understanding Maintenance Versus Restorative Care

Restorative care is designed to improve function, reduce impairment, and promote recovery. Maintenance care is intended to preserve current status or temporarily manage symptoms when further functional improvement is unlikely. This distinction carries significant implications in both litigation and insurance review and should be carefully considered when projecting future treatment needs.

The Importance of Diagnosis-Specific Analysis

Future rehabilitation needs vary considerably based on diagnosis. A patient recovering from uncomplicated cervical strain may require a vastly different treatment trajectory than a patient with persistent vestibular dysfunction following traumatic brain injury. Future care opinions should be individualized rather than based upon generic treatment templates.

The Role of Clinical Practice Guidelines

Clinical practice guidelines provide an important framework for evaluating future treatment recommendations. They establish expected treatment approaches, anticipated recovery timelines, and evidence-supported interventions for many common conditions. Guidelines do not replace clinical judgment, but they provide an objective benchmark against which future care recommendations can be evaluated.

Cost Projections Must Reflect Real-World Utilization

Even when future treatment is medically justified, cost projections should remain realistic. Patients frequently miss appointments, improve faster than anticipated, relocate, change providers, transition to home programs, pursue alternative treatments, or elect not to continue care. The goal is not to generate the largest number possible. The goal is to generate the most defensible number possible.

Objectivity Is Essential

The credibility of a future care opinion depends largely upon its objectivity. Some cases clearly support substantial future rehabilitation needs. Others support only limited intermittent treatment. Still others demonstrate that no future skilled intervention is medically necessary. An expert's role is not to maximize or minimize future costs. The role is to provide an independent opinion supported by clinical evidence, professional standards, and sound reasoning.

The Impact on Legal Strategy

Future medical cost projections frequently influence settlement negotiations, mediation discussions, reserve calculations, and trial strategy. Attorneys, insurers, and courts rely upon experts to bridge the gap between medical records and future healthcare needs.

Looking Forward

Future physical therapy cost projections occupy a unique intersection between medicine, rehabilitation, economics, and law. The most reliable projections are neither overly conservative nor overly aggressive. They are grounded in the medical evidence, tailored to the individual patient, and supported by established standards of care. When performed properly, future care analysis provides decision-makers with a realistic understanding of anticipated rehabilitation needs and the costs associated with achieving the best possible long-term outcome.