

WHAT IS A Life Care Plan?

A Life Care Plan is a comprehensive, **medically grounded document** that outlines an individual’s **current and projected needs** due to a catastrophic injury, chronic illness, or disability. Associated costs of those needs over the person’s lifetime are clearly outlined in the plan.

It is developed by a credentialed, professional, Certified Nurse Life Care Planner (CNLCP®), and is used in both clinical and legal settings to support **care coordination, recovery planning, and financial decision-making**.



Core Objectives of a Life Care Plan

- Identify current and future medical, psychological, and rehabilitative needs
- Provide an objective, evidence-based cost projection for those needs
- Support care planning, financial management, and legal resolution
- Offer a clear, long-term roadmap for quality of life and independence

What’s Included in a Life Care Plan?



1. Medical and Functional Evaluation

- Comprehensive review of medical records and history
- Assessment of physical, cognitive, emotional, and behavioral function
- Interviews with the individual, family members, and treating providers
- Identification of comorbidities and pre-existing conditions

2. Detailed Future Needs Projection

- Medical treatment, follow-up, and specialist care
- Rehabilitation services (PT, OT, speech therapy, behavioral therapy)
- Prescription medications and medical equipment
- Personal care needs (e.g., home health aides, nursing)
- Transportation, housing modifications, and assistive devices
- Educational or vocational services (especially for pediatric or TBI cases)
- Psychological or psychiatric support
- Durable medical equipment and supplies
- End-of-life planning, if applicable

3. Cost Analysis and Documentation

- Itemized cost breakdown by service category
- Sources include market rates, fee schedules, and published cost databases (e.g., Red Book, VA Database, Fairhealth, etc.)
- Consideration of geographic location, life expectancy, and care utilization rates

4. Plan Justification and Research

- All recommendations are supported by clinical reasoning, case evidence, and published guidelines
- References may include treating provider input, peer-reviewed journals, and standards of care

How Life Care Plans Are Used?

LEGAL SETTINGS

- Personal Injury, Medical Malpractice, Workers’ Comp, Product Liability
- Supports damages assessment, settlement negotiations, and litigation



CLINICAL SETTINGS

- Guides discharge planning, long-term care, and rehabilitation programs
- Ensures access to necessary services and continuity of care throughout the person’s lifetime



Benefits of a Life Care Plan

- Provides clarity in complex cases
- Offers a blueprint for restoring or maintaining quality of life
- Promotes continuity of care
- Ensures funding sources align with real-life care needs
- Helps avoid underestimating or overlooking critical services

Who Prepares the Life Care Plan?

A Certified Nurse Life Care Planner (CNLCP®) or similarly credentialed professional (such as those certified through ULPCPB [Universal Life Care Planner Certification Board], ICHCC or CRC) prepares the plan. They often have backgrounds in nursing, rehabilitation, case management, or occupational therapy and are trained in:

- Medical and disability case analysis
- Rehabilitation and vocational planning
- Research and resource validation
- Legal and ethical standards of practice

