

LOST TIME FILE STATUS REVIEW

# Denise Holloway Crushed Ankle & CRPS Type I

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CLAIM NO.	WC-2025-03142
DATE OF INJURY	June 11, 2024
EMPLOYER	MidStates Industrial Packaging, LLC
JURISDICTION	Illinois
REPORT DATE	May 6, 2026

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Lost Time File Status Review · Claim WC-2025-03142 · Denise Holloway · DOI 06/11/2024 · Report Date 05/06/2026

## File Status

STATUS — OPEN, LITIGATED, HIGH EXPOSURE

23-month continuous TTD with active attorney representation. CRPS Type I refractory to conservative management. Spinal cord stimulator trial pending utilization review appeal. Adjuster action required on medical certification and settlement positioning within 60 days.

## Key Findings

**Severe, litigated claim.** 23-month continuous TTD with active attorney representation (Melissa Carver, Esq.). Claim remains open with high exposure trajectory.

**Complex Regional Pain Syndrome (CRPS Type I)** documented December 2024 following comminuted tibia-fibula fracture. Refractory to sympathetic blocks and conservative pain management; spinal cord stimulator trial pending utilization review appeal.

**October 2025 IME dispute.** Carrier IME opined symptom magnification; treating physicians strongly disputed. Arbitrator ordered TTD reinstatement with \$5,511.28 in penalties and interest.

**Functional capacity severely compromised.** FCE August 2025 documented inability to stand >10 minutes, cane-dependent ambulation, no employer modified duty available. Permanent work restrictions anticipated.

**Substantial financial exposure.** \$433,011.81 total incurred to date; reserves increased \$300,000 for future medical / indemnity with 24-48 month closure outlook absent settlement.

# Indemnity Status

ELEMENT	STATUS
Benefit Type	Temporary Total Disability (TTD)
Current Weekly Rate	\$1,274.97/week (66⅔% of \$1,912.46 AWW)
Total TTD Paid to Date	\$132,597.41
Last Payment Period	Continuous through May 6, 2026 (reinstatement post-arbitration, October 2025)
Vocational Rehabilitation Maintenance	\$8,224.12 (initiated February 2026)
Penalties & Interest Applied	\$5,511.28 (retroactive indemnity from suspension dispute)
Irregularity Flag	<b>Benefits suspension October 2025 reversed by arbitrator; ensure compliance with current payment schedule.</b>

# Medical Status

ELEMENT	STATUS
Treating Physician	Dr. Michael Tran, MD (Midwest Orthopedic Trauma Institute) – surgical management completed; pain management specialist now primary.
Current Diagnosis	CRPS Type I, right lower extremity; chronic pain syndrome with secondary anxiety disorder and sleep disturbance.
Active Treatment	Ongoing pain management (Gabapentin, Duloxetine), psychological counseling, desensitization therapy. Three lumbar sympathetic blocks completed with minimal sustained improvement.
Medical Paid to Date	\$241,908.00

ELEMENT	STATUS
MMI Status	Not reached. Spinal cord stimulator trial recommended January 2026 but non-certified by utilization review; appeal pending. No clear MMI timeline established given refractory symptomatology.
Next Critical Event	Spinal cord stimulator authorization decision (pending UR appeal outcome).

## Return to Work Outlook

**Current work status.** Full TTD; off work since June 11, 2024.

**FCE findings (August 2025).** Sedentary tolerance limited; requires leg elevation; standing tolerance <10 minutes; cane-dependent; unable to climb stairs. Cannot meet job demands as Production Line Supervisor.

**Employer modified duty.** Not available — employer unable to accommodate functional restrictions per June 2025 assessment.

**RTW estimate.** Unlikely within 12 months. Permanent total disability exposure emerging. Permanent work restrictions anticipated once MMI reached.

## Red Flags

- 1. Active litigation.** Attorney retained (Melissa Carver, Esq.); prior arbitration required.
- 2. Disputed medical treatment.** October 2025 IME conclusions contradicted by treating providers; spinal cord stimulator authorization remains contentious and unresolved.
- 3. Reserve inadequacy risk.** Current reserve increase of \$300,000 recommended but may be insufficient if spinal cord stimulator approved and chronic pain management escalates.
- 4. Potential PTD exposure.** Functional capacity and 23-month non-recovery trajectory suggest permanent total disability risk.
- 5. Medical compliance risk.** Utilization review denying spinal cord stimulator trial may trigger appeal and additional attorney involvement.

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# Action Plan

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## 1 Obtain UR Appeal Decision on Spinal Cord Stimulator

**Deadline:** 14 days. **Owner:** Claims Examiner Lauren Patel.

Confirm whether trial certification has been granted or if independent review is required.

## 2 Conduct MMI Conference with Treating Pain Specialist

**Deadline:** 30 days. **Owner:** Adjuster.

Establish realistic MMI timeline given CRPS refractory status and obtain written opinion on permanent vs. temporary restrictions.

## 3 Reserve Adequacy Review

**Deadline:** 21 days. **Owner:** Reserve Analyst.

Evaluate whether additional \$300,000 reserve is sufficient given spinal cord stimulator costs (~\$30,000–\$50,000) and 24–48 month closure timeline.

## 4 Settlement Demand Evaluation

**Deadline:** 60 days. **Owner:** Claims Examiner + Legal.

Claimant's attorney initiated settlement discussions. Obtain structured offer / demand and evaluate global settlement viability vs. litigation exposure.

## 5 Vocational Rehab Plan Review & Feasibility Assessment

**Deadline:** 45 days. **Owner:** Vocational Rehab Counselor.

Current VR maintenance ongoing since February 2026. Assess whether claimant is a candidate for retraining or if future indemnity is terminal.

### DISCLAIMER

This analysis supports adjuster decision-making. All benefit determinations, authorization decisions, and claim payments must be executed by the licensed claims adjuster in strict compliance with the Illinois Workers' Compensation Act and applicable regulations. This report does not constitute legal advice or claim authorization.

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