

# Your Financial Needs. Our Expertise. Proven Results Guaranteed.

HERO Catastrophic® Outcome Plans deliver greater certainty and superior outcomes—guaranteed—with financial models that fit your organization’s needs for the most complex and high-stakes injuries.



Learn how we can support you with financial certainty and the highest level of care for catastrophically injured workers. [paradigmcorp.com/HEROCatastrophic](https://paradigmcorp.com/HEROCatastrophic)



Injured worker Dana M. with his son

## A Collaborative and Flexible Partner for Certainty

With 30-plus years of catastrophic injury data, focused expertise, and proven outcomes, Paradigm works with clients to meet the evolving needs of their most volatile claims.

Catastrophic workplace injuries bring tremendous uncertainty, instantly upending the lives of injured workers, families, and organizations. These complex diagnoses are associated with spiraling costs, highly specialized care needs, and long recoveries. And in industries with elevated injury rates and more stringent return-to-work requirements, these challenges are often amplified.

To overcome the obstacles of serious workplace injuries—including traumatic brain injuries, spinal cord injuries, severe burns, and multiple trauma—organizations need the guaranteed outcomes and financial certainty that only a proven catastrophic care management partner can provide. Through a collaborative and flexible approach that aligns clinical specialization, financial offerings, and proven outcomes, Paradigm’s catastrophic care expertise makes the difference in improving outcomes and reducing runaway costs for injured workers and payers.

### Importance of clinical specialization

Delivering outcomes that bring certainty to volatile cases requires focused clinical expertise and experience. With dozens of providers, numerous appointments, and rapidly advancing medical technology, nurse generalists and non-specialized physician consultants are not equipped to manage these complex needs. Paradigm physicians, nurses, and behavioral health professionals are leading experts who undergo an unmatched level of catastrophic injury-specific training and mandatory continuing education.

Anchoring the clinical expertise of each case’s dedicated management team are Paradigm Medical Directors, an exclusive and robust lineup of more than 50 board-certified, industry-leading physician specialists. Paradigm Medical Directors are engaged throughout the life of the contract management period, providing injury-specific, data-backed expertise for care plan development and participating in collaborative discussions with treating physicians. The Paradigm catastrophic care management model also ensures injured workers are matched to the best possible physicians and rehab facilities for each diagnosis, including value-based partnerships that share data, clinical resources, and risk in improving outcomes. Injured workers are not receiving the care they deserve—and you’re not getting the certainty promised—if the care plan is not shaped by the expertise and knowledge of a specialized clinician.

### Financial models and Outcome Plans that fit

In the wake of severe and catastrophic injuries, stakeholders must begin the urgent and immediate task of estimating costs, setting medical reserves, and managing care. Because of the long-tail, volatile nature of these claims, there is an elevated risk of long-term administrative and financial burden if they are not managed carefully.

With comprehensive underwriting capabilities based on more than three decades of proprietary catastrophic injury data, focused expertise, and an outcomes-focused approach, Paradigm works closely with each client to address the unique and evolving needs of every claim. With financial models that fit your organization’s needs, our proven Outcome Plans have an unmatched track record of delivering greater certainty. This is because HERO Catastrophic® Outcome Plans are clearly structured to fully assume medical risk and volatility, with contracts that only conclude when there is mutual agreement from the treating provider and our client that the planned outcome has been reached.

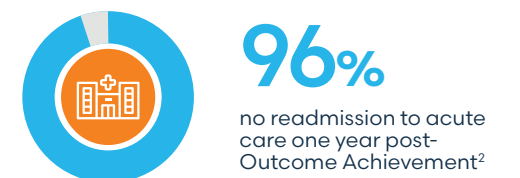
*“Paradigm offers the strong combination of proven functional outcomes and financial models that address the distinct priorities of our clients. You don’t have to compromise care to meet the complex demands of catastrophic injuries.”*

Kathy Galia, RN, BSN  
Chief Clinical Solutions Officer, Paradigm

### Proven, guaranteed outcomes that last

The uncertainty inherent in catastrophic and severe injuries means each case has unique challenges. Our ability to guarantee outcomes starts by working to understand client needs and goals before providing a transparent agreement with clear contractual language. Paradigm outcomes are also rooted in unparalleled service, data curation, results measurement, and versatility to address the specific requirements of our clients.

We deliver on our guarantees with verifiable results and durable, superior outcomes: 82% of our catastrophically injured workers do not require in-home care<sup>1</sup> and 96% have no readmission to acute care one year after Outcome Achievement.<sup>2</sup>



With financial models that fit your organization’s needs, clinical specialists with unsurpassed catastrophic injury expertise, and verifiable, proven outcomes, Paradigm is a partner that delivers certainty. For clients, injured workers, and families, HERO Catastrophic Outcome Plans mean life-changing results—with no compromises in care.

Sources:  
<sup>1</sup> Paradigm completed Outcome Plan contracts 2019-2023.  
<sup>2</sup> Paradigm durability metrics (one year post-Outcome Achievement); completed Outcome Plan contracts, June 2020-November 2022.