

Document Physical Medical Evidence

The reality of the American health care system is that care beyond the initial clinical assessment is somewhat if not completely reliant on the cooperation of an insurance company to approve the costs of the treatment. As discussed in the suggestion for a medical advocate, the lightning injured patient may experience rapid resolution of physical signs of injury, yet may experience long term or even permanent sequelae which may require on-going treatment.

It seems possible under these circumstances that a patient might encounter resistance from an insurance company at some point. There have been documented cases of insurance companies denying coverage outright, leaving the patient with the additional challenge of navigating their injury financially as well as medically. Many of these same patients may have cognitive challenges which make even simple tasks more difficult.

As a physician, no one can ask you to guarantee or certify that a patient was injured by lightning unless you happen to have been on the scene when the injury occurred. What you CAN (and I believe should) [SC - ...CAN and should do...] do is to document any and all physical evidence, including photographically, that is related to the immediate injury, and which might later be deemed to be consistent with lightning injury literature, should the patient be challenged by insurance authorities.

[SC - By doing this, the....] In this way, the patient may have a basis upon which to claim the need for ongoing treatment. Adequate support from the insurance company will be one less difficulty the patient and their family will need to face moving forward.

Remember, the time scale of your treatment may be as little as hours or days. The time scale of this injury may extend through to the end of the life of the patient.

SC - Remember, the time scale of your treatment may be as little as hours or days or it may extend through to the end of the life of the patient.]

Among the specific signs to check for:

Ferning patterns on the skin, known as Lichtenberg figures, should be immediately photographed, as they may fade and disappear quickly.

Damage to the tympanic membrane, sometimes caused by close proximity to the lightning channel and subsequent thunder.

Other skin [SC - or burn] marks indicating the presence of electricity, or the melting of metal or fabric close to the skin.

For more, please see Page 96 of Auerbach's Wilderness Medicine, 7th Edition, Volume 1, CHAPTER 5

More in-depth reading on the totality of lightning injury starts on Page 93 of the above volume. You may download a PDF of the relevant chapter [HERE](#).