



Safety National / Best Doctors - Ask Best Doctors Program

Expanding our Partnership with Best Doctors

Safety National has expanded its partnership with Best Doctors to offer to its policyholders the unique benefit of the medical expertise and resources of Best Doctors, including its medical analytical process and database of world-class physicians, under the Ask Best Doctors program.

Safety National will pay the cost of the Ask Best Doctors program for specific types of High Risk Developmental Claims regardless of whether or not the policyholder's Self-Insured Retention or deductible is ultimately breached.

Early intervention in High Risk Development Claims combines the expert medical resources of Best Doctors and the claim management expertise of Safety National to improve outcomes for injured workers.

What is Ask Best Doctors?

Ask Best Doctors is a pro-active, non-adversarial, consultative medical review by a Best Doctors expert for injured workers at high risk for adverse developments in their medical condition. Based on the specific needs of the case, Best Doctors will select a top expert from its database to review the injured worker's current diagnosis and treatment plan.

Eligible Policyholders

All **current** Specific Excess and Large Deductible Workers' Compensation policyholders will be eligible, regardless of Self-Insured Retention or deductible amount.

The Ask Best Doctors program includes:

- Review of case by Best Doctors Expert
- Conference call with team (Employer representative, TPA adjuster and Nurse Case Manager, Best Doctors Associate Clinical Director and Expert, and Safety National) to review findings and recommendations
- Final report that includes the following:
 - Summary of medical history
 - Best Doctor Expert's review and recommendations
 - Literature review, as appropriate
 - Professional biography
 - Upon approval, report sent to treating physician/provider and patient

Changing Outcomes for the Better

Not every Ask Best Doctors final report will recommend a change in diagnosis or treatment plan. While confirmation of the appropriateness of the diagnosis and treatment plan by the Best Doctors Expert is of great value, the goal of this program is to change medical outcomes for the better.

When the Best Doctors Expert recommends a change in diagnosis or treatment plan, Safety National will assist the TPA adjuster and Nurse Case Manager to communicate the report to the treating physician and the injured worker and explain the options presented by the expert to the injured worker. The Ask Best Doctors Expert report will not be used to deny care to the injured worker, interfere with the treating doctor – patient relationship or compel any change in the treatment plan. This process of open communication should assist the injured worker to make informed decisions about his / her medical care.

Referral Guidelines:

Early intervention is the key to changing outcomes for the better. Consequently, case referrals must involve workers out of work continuously for less than 18 months and include one of the following medical circumstances.

- Request for second spinal surgery (i.e. laminectomy or fusion)
- Request for spinal cord stimulator or morphine pump and other conditions that appear to be unresponsive to conventional pain management treatment
- Early onset of CRPS (Chronic Regional Pain Syndrome) or RSD (Reflex Sympathetic Dystrophy)

Please note - the injured workers' consent is not required to participate in the Ask Best Doctors program.

Claim Reporting Requirement

To be eligible for Safety National to fund the cost of the program, a claim must be reported to Safety National in a timely manner allowing sufficient lead-time for a meaningful review by the Ask Best Doctors program. Safety National will determine if a referral to Ask Best Doctors is appropriate.

Fee Payment

If the reporting requirement is met and the claim is determined to be appropriate for the program, Safety National will pay 100% of Best Doctors fee.

Utilization of this program by the policyholder is highly recommended but is completely voluntary. Coverage terms under the applicable policy will not be affected should the policyholder choose not to utilize the Ask Best Doctors services.

For more information about the Ask Best Doctors program please contact your regional Marketing representative or call Safety National at 888-995-5300.

To access the Safety National/Best Doctors Ask Best Doctors Program:

E-mail: askbestdoctors@snc.com
Fax: 314-692-5746
Phone: 866-762-2559