



## **Safety National / Best Doctors CatCare Program**

### **Why Partner With Best Doctors?**

Safety National (SNCC) has teamed with Best Doctors to offer to our policyholders and their employees the unique benefit of the medical expertise and resources of Best Doctors, including its database of world-class physicians, on Catastrophic Injury Claims. This benefit is offered to our policyholders at no additional charge.

Safety National chose to partner with Best Doctors because our experience has shown that the combination of expert nurse case management and a knowledgeable claims team, with oversight by world-class medical specialists, presents the best opportunity to improve outcomes for catastrophically injured workers.

The Safety National/Best Doctors partnership will add real value for our policyholders. In fact, our experience with Best Doctors has shown over a 10:1 savings to fees ratio.

SNCC will pay for the cost of the Best Doctors CatCare program for Catastrophic Injury Claims regardless of whether or not the policyholder's Self-Insured Retention or deductible is ultimately breached. This partnership combines the claim management expertise of SNCC with the expert medical resources of Best Doctors providing a pro-active approach to achieve the best possible clinical outcomes on the most challenging and costly workers' compensation claims.

### **CatCare Program Scope**

#### **CatCare Goals:**

- Ensure accurate diagnoses and highest standard of care is being delivered
- Assist in making sure the patient gets the right care, at the right time, at the right facility at every stage of recovery
- Early identification of critical medical issues and potential problems
- Reduction or elimination of costly, long-term medical surprises that often arise in catastrophic cases

#### **The CatCare program includes:**

- Input from cutting-edge, nationally-recognized trauma clinicians within 1 business day of referral
- Case management by expert nurses vetted by Best Doctors
- Ongoing review and analysis by world-class specialist(s) including expert physiatry consultation during the rehabilitation process
- Understanding the "big picture" versus obtaining fragmented information
- Access to Best Doctors specialists database
- Ongoing communication between the claims team, nurse case manager, and Best Doctors clinicians
- Real-time updates on progress through the Best Doctors secure web reporting tool
- Written monthly reports identifying outstanding medical issues and recommendations in plain language

## Eligible Policyholders

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

## Eligible Injury Types:

Traumatic Brain Injury  
Spinal Cord Injury  
Major Amputation  
Serious Burns  
Serious Multiple Injuries (single employee)

Safety National will work with the policyholder and TPA to determine whether or not a claim meets one of the definitions of a Catastrophic Injury Claim.

## Claim Reporting and Fees

The key to obtaining the best possible outcome on Catastrophic Injury Claims is ensuring that appropriate treatment is received at every stage of recovery, beginning with acute care. Consequently, it is essential that Safety National receive immediate notice of Catastrophic Injury Claims. **To be eligible for SNCC to subsidize the program, a Catastrophic Injury Claim must be reported to Safety National within three business days of the accident.**

If a Catastrophic Injury Claim meets the reporting requirement, SNCC will pay 100% of the cost of the first month of Best Doctors service, regardless of whether or not the claim ultimately exceeds the Self-Insured Retention or deductible.

All **current** SNCC insured's will have access to Safety National's preferred pricing on the CatCare program, even when Safety does not contribute to the fee.

This program is completely voluntary. Coverage terms under the applicable policy will not be affected should the policyholder decline Best Doctors services.

For more information about the CatCare Program please contact your regional Marketing representative or call Safety National at 888-995-5300

**To access the Safety National/Best Doctors CatCare Program or to report a Catastrophic Injury Claim to Safety National immediately:**

E-mail: [catclaim@sncc.com](mailto:catclaim@sncc.com)

Fax: 314-692-5746

Phone: 866-762-2559