



Safety National Best Doctors CatCare Program

Safety National offers its policyholders CatCare, a Catastrophic Injury Claims program that provides real-time guidance from top experts in trauma, rehabilitation and other specialties, helping reduce errors and ensure that best practices are being followed. Our policyholders can take advantage of this program regardless of whether or not the Self-Insured Retention or deductible is ultimately breached. This partnership combines the claim management expertise of Safety National 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
- Make 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 nationally-recognized trauma clinicians within 1 business day of referral
- Case management by nurses experienced in catastrophic injuries
- Ongoing review and analysis by world-class specialists including expert physiatry consultation during the rehabilitation process
- Understanding the “big picture” versus obtaining fragmented information
- Continuing 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
- Monthly reports identifying outstanding medical issues and recommendations

Case Referral Criteria

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 Trauma (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

To be eligible for 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, Safety National 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. The first month of this service is often the most expensive for the policyholder.

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 on the Safety National
and Best Doctors CatCare program
please visit us at www.safetynational.com
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