



## CNA HealthPro

### Understanding First Aid Coverage

If a patient suffers an injury while under your care or on your premises, the Professional Protector Plan for Dentists (PPP) can protect you in a number of ways:

- **Professional liability coverage.** If a dental incident becomes a claim (a demand for money or services naming you and alleging a dental incident), this coverage exists to provide legal defense and to indemnify you against settlements and damage awards.
- **Medical payment.** This coverage is intended to protect you against losses due to accidents unrelated to treatment (such as slips and falls) that occur on the covered property. This coverage falls under the general liability part of the PPP.
- **First aid supplement.** This coverage augments the PPP's professional liability component, paying up to \$5,000 per patient for emergency medical treatment costs related to accidents that occur during dental treatment.

First aid payments are for situations in which the dentist is not legally liable for any injury suffered by the patient. Examples of such no-fault situations might be a patient who coughs during a routine procedure and touches his tongue against a dental bur or who dislodges a rubber dam, permitting irrigating solution to contact oral tissues.

To qualify for this payment, which can take the form of either patient reimbursement or direct payment to health care providers, the patient must provide written proof of "first aid" expenses. CNA claims representatives also may request medical reports and ask the patient to submit to a medical examination. Payment will be made only with the consent of the insured.

One purpose of first aid coverage is to preclude questions of blame in dealing with relatively minor dental accidents. Thanks to the simplicity of the reporting procedure, the patient receives his or her payment quickly, easing potential friction between the patient and practitioner. However, the patient's acceptance of a first aid payment does not rule out the possibility of a malpractice claim made later.

Certain exclusions and conditions do apply. The PPP will pay only for services provided by a third party. Treatment provided by the original dentist is not covered. Also, coverage is limited to medical aid given at the time of the accident and related expenses incurred within 12 months of the accident. And coverage is extended only to injuries not involving legal liability.

Third-party indemnity payments and settlements involving professional liability claims must, by law, be reported to the National Practitioner Data Bank. However, because "first aid" payments do not involve a formal complaint or admission of liability, they are not considered reportable to the Data Bank.

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