

# SUMMARY OF TOP 5 SABS CHANGES<sup>®</sup>

(for accidents on or after June 1, 2016 \*)

SABS CHANGES		SABS SECTION	
1	<b>Half CAT Limits *</b>	A reduced combined total of \$1,000,000 is now available to the "catastrophically impaired" for medical, rehabilitation and attendant care benefits (down from the previous \$2,000,000 combined total, namely \$1,000,000 for med/rehab benefits and \$1,000,000 for attendant care benefits)	18 (3)(b)
2	<b>Total Non-CAT Benefits Reduced *</b>	A reduced combined total of \$65,000 is now available for those with "non-catastrophic impairments" for medical, rehabilitation and attendant care benefits (down from the previous \$86,000 combined total, namely \$50,000 for med/rehab benefits and \$36,000 for attendant care benefits)	18 (3)(a)
3	<b>Duration of Non-Earner Benefits Reduced to 2 Years *</b>	Weekly non-earner benefits available to the unemployed, students, stay at home parents, etc. who qualify as completely unable to carry on a normal life are now only available for up to 2 years post-accident, rather than for life (albeit after a shorter 4 week post-accident waiting period, down from the previous 6 month waiting period)	12(3)
4	<b>Insurer Must Agree "Other Goods and Services" are Essential *</b>	For uncommon expenses, the insurer is only responsible if they agree that the "other goods and services" are essential (as opposed to the previous requirement that the expense was reasonable and necessary)	15(1)(h) & 16(3)(l)
5	<b>The Narrowing and Redefining of "Catastrophic Impairment"</b>	A new definition of "catastrophic impairment" will apply to all accidents that occur on or after June 1, 2016	3.1
(a)	<b>Elimination of the GCS test!</b>	The new CAT definition removes the Glasgow Coma Scale test as a means to qualify for a CAT designation (previously, a post-accident GCS score of 9 or less was the most commonly relied on provision to obtain a CAT designation and was a simple, efficient and timely means to obtain the crucial designation)	N/A
(b)	<b>Requirement for 3 "marked impairment" domains</b>	The new CAT definition requires "marked impairments" in three domains, or an "extreme impairment" in one domain pursuant to Chapter 14 of The AMA Guides 4th edition (the previous requirement, as determined by the courts, was a marked impairment in just one domain)	3.1 (1) para 8
(c)	<b>Use of GOS-E for Adult Brain Injuries</b>	The Glasgow Outcome Scale Extended (GOS-E), along with brain imaging showing a brain injury, will be used to determine whether a brain injury qualifies for a CAT designation. The necessary GOS-E rating for CAT is: Vegetative State (VS) one month after the accident; Upper Severe Disability (SD+) or Lower Severe Disability (SD-) six months after the accident ; or, Lower Moderate Disability (MD-) one year or more after the accident	3.1(1) para 4
(d)	<b>Changes to the WPI Ratings</b>	WPI ratings for combined physical and mental behavioral (non-TBI) impairments will use the AMA Guides 4th edition to rate the physical impairment and will now use the AMA Guides 6th edition to rate the mental/behavioural impairment (rather than the 4th edition)	3.1(1) para 7
(e)	<b>New "Kid-CAT" criteria</b>	Minors will be accepted as CAT if they meet any of the following criteria: 1. brain diagnostic technology reveals TBI; 2. admission as in-patient to a recognized neurologic rehab facility; 3. category 2 (Vegetative) on King's Outcome Scale for Childhood Head Injury one month or more post injury; 4. category 3 (Severe disability) on the King's Outcome Scale for Childhood Head Injury six months or more post injury; or, 5. nine months or more after the injury, minor is not age-appropriately independent and requires supervision for the majority of the waking day.	3.1(1) para 5
(f)	<b>Narrowing of other CAT criteria</b>	Paraplegia, tetraplegia, amputation and vision loss have narrower definitions under the amended SABS	3.1(1) para 1-3

\* For accidents prior to June 1, 2017, check if you can access an auto insurance policy that has not yet been renewed as that will provide for access to the old higher benefit limits and always check if optional benefits are available.

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