

NOTICE OF NEW WORKERS' COMPENSATION PROGRAM:

Medical Provider Network

California Law requires your employer to provide and pay for medical treatment if you are injured at work. Your employer will provide this medical care by using a Workers' Compensation Medical Provider Network (MPN). This notification describes the program and your rights in choosing medical care for work related injuries and illnesses.

What is a Medical Provider Network (MPN)?

A Medical Provider Network is a group of health care providers (physicians and other types of providers) that will manage and direct any medical care you receive if you are injured on the job. Travelers uses First Health, a national managed-care company, whose network of providers has been approved by the Division of Workers' Compensation's (DWC) Administrative Director to treat workers injured on the job. The providers in the MPN specialize in work related injuries and meet access to care standards for common occupational injuries and work-related illnesses.

The MPN access standards require the MPN to provide at least three physicians of each specialty expected to treat worker's compensation injuries. The MPN has primary treating providers within 15 miles or 30 minutes and specialty care providers within 30 miles or 60 minutes from either your work or residence. The MPN also provides that you will be able to get an appointment for non-emergency services within 3 business days and for specialist services within 20 business days following Travelers receipt of request for treatment. Further, the regulations require MPN providers to use medical treatment guidelines adopted by the DWC in making any decisions related to medical care or treatment. In the event that you need medical care in connection with a workers' compensation claim, it is likely that you will receive this care from providers within the MPN.

How do I find out which doctors are in the MPN?

You may contact:

Travelers MPN Team
800-287-9682

This team will be able to answer your questions about the MPN and help you find the names of MPN providers or help you if you are having trouble getting an appointment with an MPN provider. There are several methods for locating MPN providers. You may:

- Contact your Case Manager (Claim or Medical)
- Contact the MPN Team above
- Contact your employer
- Log on to the website at: www.mywcinfo.com
 - Click on Injured Employee Info square
 - Click on the Network Medical Provider square, then follow the prompts

What happens if I get injured at work?

If you incur a work-related injury or illness that is an emergency either call 911 or go to the nearest emergency medical center. You should notify your employer as soon as possible following any emergency treatment. If your injury or illness is not an emergency, notify your employer that you have a work-related injury. Your employer or insurer will arrange an initial appointment with a doctor with in the MPN.

How do I choose a provider?

After the first visit with an MPN provider for your work-related injury or illness, you may continue treatment with this doctor or you may choose another provider from within the MPN that is appropriate to treat your injury. If needed, you may choose a specialist or ask the treating doctor to refer you to a specialist for treatment. If you need help in choosing a doctor or have trouble getting an appointment

with a doctor within the MPN, contact your Case Manager or the MPN Team who will assist you.

What if there are no providers in my area?

The MPN has providers available within the entire state of California. If you find there is not an appropriate treating physician or specialist available in your area, please contact your Case Manager or the MPN Team for assistance. You may have the right to see a specialist outside of the MPN in this case.

What if I am temporarily working or traveling outside of the MPN geographic service area?

If your employer has authorized you to temporarily work or travel for work outside the MPN geographic service area and the need for non-emergency medical care arises, you will be provided with a choice of three physicians outside of the MPN geographic service area who have been selected by your primary treating physician within the MPN or who have been selected by Travelers. You may also contact your Case Manager for assistance in locating the appropriate medical care in your area. If your injury requires emergency care, call 911 or go to the nearest emergency medical treatment center.

What if I am temporarily or permanently residing outside of the MPN geographic service area?

If you are an injured employee who decides to temporarily reside outside of the MPN geographic service area during your recovery and the need for non-emergency medical care arises, you will be provided with a choice of three physicians outside of the MPN geographic service area who have been selected by your primary treating physician within the MPN or who have been selected by Travelers. You may also contact your Case Manager for assistance in locating the appropriate medical care in your area. If your injury requires emergency care, call 911 or go to the nearest emergency medical treatment center.

If you are a former employee whose employer has ongoing workers' compensation obligations and who permanently resides outside of the MPN geographic service area and the need for non-emergency medical care arises, you will be provided with a choice of three physicians outside of the MPN geographic service area who have been selected by your primary treating physician within the MPN or who have been selected by Travelers. You may also contact your Case Manager for assistance in locating the appropriate medical care in your area. If your injury requires emergency care, call 911 or go to the nearest emergency medical treatment center.

What if I am already being treated for a work-related injury before the MPN begins?

If your current treating doctor is a member of the Travelers MPN program, then you may continue to treat with this doctor and your treatment will be under the MPN. If your current treating doctor is not or is not allowed to become a member of the MPN, then you may be sent to a MPN doctor for treatment. If this occurs, you will be sent a letter and your doctor will also be notified.

Travelers has a "Transfer of Care" policy that describes what will happen if you are currently treating for a work-related injury with a physician who is not a member of the MPN. A copy of the "Transfer of Care" policy will be made available upon request.

If your current non-MPN treating doctor becomes an MPN provider, then you and your provider will be notified in writing by Travelers that your treatment will now be provided under the provisions of the MPN.

You will not be transferred to a doctor in the MPN if your injury or illness meets any of the following conditions:

- (a) Acute The treatment for your injury or illness is expected to be completed within 90 days.
- (b) Serious chronic Your injury or illness is one that is serious in nature and persists without full cure or worsens over 90 days and requires ongoing treatment. Once it has been determined that you have a serious chronic condition, you may be allowed to continue treatment by your current physician for up to one year, until a safe transfer of care can be made. The one year period for the completion of treatment starts from the date you receive notification of determination that you

have a serious chronic condition.

- (c) Terminal illness You have an incurable or irreversible condition that is likely to cause death within one year or less. If it is determined that you have such an illness, you will be allowed to treat with the current provider for the duration of the terminal illness.
- (d) Pending surgery or other procedure You already have a surgery or other procedure that has been authorized by Travelers that will occur within 180 days of the MPN effective date.

If Travelers is going to transfer your care you and your physician will be notified in writing. If you disagree with the transfer of care, you may ask your treating doctor for a report that addresses whether you are in one of the categories listed above. Your treating physician must respond to your request within 20 calendar days. If your treating physician fails to issue the report, then the determination made by Travelers shall apply.

If either Travelers or you do not agree with your treating doctor's report, this dispute will be resolved according to Labor Code Section 4062. You must notify your Case Manager if you disagree with this report. If your treating doctor agrees that your condition does not meet one of those listed above, the transfer of care will go forward while you continue to disagree with the decision. If your treating doctor states that your condition does meet one of those listed above, you may continue to treat with him or her until the dispute is resolved.

Until you are transferred into the MPN, your treating physician may make referrals for additional care to providers within or outside the MPN.

What if I am being treated by a MPN provider and the provider leaves the MPN?

If your physician stops participating in the MPN, your Case Manager will advise you on your options for continued treatment based on the approved Travelers' Continuity of Care Plan. Please contact your Case Manager for questions or advice on your options. A copy of the "Continuity of Care" Plan will be made available upon request.

If your provider is no longer in the MPN because the MPN terminated his or her contract for issues relating to medical disciplinary cause or reason, fraud or criminal activity, you will not be allowed to continue treatment with that provider and you will be required to choose a provider within the MPN.

If your provider has been terminated for another reason, Travelers will contact you and your provider in order to determine rights and responsibilities to complete treatment with the terminated provider. If you have one of the following conditions, you may qualify to continue treating with your treating provider even though the provider has terminated the MPN:

- (a) An acute condition Your medical condition involves a sudden onset of symptoms due to an illness, injury, or other medical problem that requires prompt medical attention and that has a duration of less than 90 days. Travelers will authorize completion of the treatment for the duration of the acute condition, subject to the provider's cooperation as described below.
- (b) Serious chronic Your injury or illness is one that is serious in nature and persists without full cure or worsens over 90 days and requires ongoing treatment. Travelers will authorize completion of treatment for a serious chronic condition that will not exceed 12 months from the contract termination date, subject to the provider's cooperation as described below.
- (c) Terminal illness You have an incurable or irreversible condition that is likely to cause death within one year or less. Travelers will authorize completion of treatment for the duration of a terminal illness, subject to the provider's cooperation as described below.
- (d) Pending surgery or other procedure You already have a surgery or other procedure that has been authorized by Travelers as part of a documented course of treatment and has been recommended and documented by the provider to occur within 180 days of the contract termination date. Travelers will affirm authorization for continued treatment as described in this paragraph subject to the provider's cooperation as described below.

If you qualify under one of the above listed treatment conditions and request to continue to treat with the terminated provider, Travelers will contact the provider to affirm the provider's willingness and capability to continue treatment under the same contractual terms and conditions that existed prior to termination. If the provider is unwilling or incapable of continuing treatment, Travelers will advise you to seek treatment from another provider within the MPN. In such circumstances, Travelers will not be obligated to authorize continued services beyond the contract termination date, and will communicate the timeframe they will be authorized to continue treatment with the terminated provider.

If you have chosen to continue treatment with the terminated provider and the provider has agreed to continue to treat, Travelers will be responsible for payment of completion of the medically necessary treatment. Travelers will not be responsible for unauthorized treatment.

If you choose not to continue with the terminated provider, you will be advised of how to choose a new provider within the MPN.

If Travelers has determined that no further treatment will be authorized with the terminated physician and you disagree, you may ask your treating doctor for a report that addresses whether you have one of the conditions listed above. Your treating physician must respond to your request within 20 calendar days. If your treating physician fails to issue the report, then the determination made by Travelers shall apply.

If either Travelers or you do not agree with your treating doctor's report, this dispute will be resolved according to Labor Code Section 4062. If your treating doctor agrees that your condition does not meet one of those medical conditions listed above, you shall choose a new provider from within the MPN until the dispute is resolved. If the treating physician does not agree with Travelers' determination that you do not meet one of the medical conditions listed above, you shall continue to treat with the terminated provider until the dispute is resolved.

What if I disagree with my doctor about medical treatment?

If you disagree with either the diagnosis or treatment prescribed by your treating provider, you may ask for a second opinion from another doctor within the MPN. If you want a second opinion, you must contact your Case Manager (either orally or in writing) and tell them you want a **second opinion**. The Case Manager will make sure that you have a regional area listing of MPN providers, based on the specialty or recognized expertise in treating the particular injury or condition in question, for you to choose from. Then you may choose a doctor from the MPN list, make an appointment within 60 days of receipt of the list of MPN providers and notify the Case Manager of your appointment date. If you do not make an appointment within 60 days of receipt of the list of MPN providers, you will not be allowed to have a second opinion with regard to this disputed diagnosis or treatment by this treating physician.

Upon notification of the appointment date, your Case Manager will contact the physician selected to perform the second opinion and inform them of the nature of the dispute and their role and provide them with any necessary medical records needed for their review. You may request a copy of the medical records that are sent to the second opinion provider. If the second opinion provider that you chose feels that your injury or illness is outside the type of injury or illness he or she normally treats, the provider's office will notify your Case Manager and you will receive a new list of MPN providers from which to make another selection. During this process, you will be required to continue treatment with your treating physician or with a physician of your choice within the MPN.

After you receive the second opinion, if you still disagree with the diagnosis or treatment, you may seek a **third opinion** from another appropriate MPN provider. If you want a third opinion, you must contact your Case Manager (either orally or in writing) and tell them you want a third opinion. The Case Manager will make sure that you have a regional area listing of MPN providers, based on the specialty or recognized expertise in treating the particular injury or condition in question, for you to choose from. Then you may choose a doctor from the MPN list, make an appointment within 60 days of receipt of the list of MPN providers and notify the Case Manager of your appointment date. If you do not make an

appointment within 60 days of receipt of the list of MPN providers, you will not be allowed to have a third opinion with regard to this disputed diagnosis or treatment by this treating physician.

Upon notification of the appointment date, your Case Manager will contact the physician selected to perform the third opinion and inform them of the nature of the dispute and their role and provide them with any necessary medical records needed for their review. You may request a copy of the medical records that are sent to the third opinion provider. If the third opinion provider that you chose feels that your injury or illness is outside the type of injury or illness he or she normally treats, the provider's office will notify your Case Manager and you will receive a new list of MPN providers from which to make another selection.

You may obtain any recommended treatment indicated by the second and/or third opinion physician(s) by either changing physicians to the second opinion physician, third opinion physician, or other physician within the MPN.

If after the third opinion, you still disagree with your provider's diagnosis or treatment of your illness or injury, you may ask for an **Independent Medical Review (IMR)**. Your Case Manager will have given you the information on requesting an IMR and provided you with the IMR Application at the time you request a third opinion.

An IMR will be performed by a provider outside of the MPN who will be selected by the DWC Administrative Director based upon the specialty of the treating provider and other information submitted with the IMR Application. The provider will be selected to conduct an independent assessment of your dispute.

If the IMR provider does not agree with your treating provider's diagnosis or treatment of your illness or injury, you can receive treatment from either an MPN provider or a non-MPN provider. If you choose a provider that is outside the MPN, the treatment you receive from that provider can only be for the treatment or diagnostic service recommended by the IMR provider. Once any treatment provided to you related to the disputed diagnosis or treatment is completed, you must seek any further care from an MPN provider.

What if I have questions or need help?

You may always contact your Case Manager or the MPN Team if you need help or further explanation about your medical treatment if you have a work-related injury or illness. The Travelers MPN Team can be reached at 800-287-9682.

DWC Information & Assistance Officer: If you have concerns, complaints or questions regarding the MPN, the notification process, or your medical treatment after a work-related injury or illness, you can call Information and Assistance Officer at the Division of Workers' Compensation at 1-800-736-7401.

Independent Medical Review: If you have questions about the Independent Medical Review process or the Independent Medical Reviewer, you may contact the Division of Workers' Compensation's Medical Unit at:

P.O. Box 8888
San Francisco CA 94128-8888
(650) 737-2700 or (800) 794-6900

Keep this information in case you have a work-related injury or illness.

ACKNOWLEDGEMENT OF RECEIPT OF MPN INFORMATION

I acknowledge that I have received information regarding my employer's use of a Medical Provider Network for Workers' Compensation claims.

Employee's Name (please print)

Employee's Signature

Today's Date

Employer: Please place in Employee's Personnel file