



ZURICH

California Medical Provider Network for Workers Compensation

Initial Employee Announcement Packet



November 1, 2004

Notice of new workers compensation program

Dear employee:

Your employer has implemented a medical provider network (MPN), effective January 1, 2005, for workers compensation claims. Below is a summary of the MPN and your responsibilities if you have a work-related injury or illness.

Overview of a medical provider network

An MPN is a network of providers that has been certified by the State of California Division of Workers Compensation to provide health care to injured workers. The MPN has been certified by the State, and The First Health Network providers are an integral part of the certified MPN. The FirstHealth Network has met specific access and health care delivery standards for providers in the MPN.

Your employer uses FirstHealth, a national managed-care company, whose network has been approved by the state under your employer's MPN. For any questions relating to the MPN, compensability, benefits, continuity of care plan or transfer of care plans, please contact your employer or local claim office. To report an injury, contact your employer.

Provider pre-designation

You may pre-designate your physician(s) prior to injury using the attached form if (1) you have received care with the physician and (2) the physician agrees to be your primary treating physician. If your physician does not agree to participate in this capacity, you will be required to seek care with an MPN provider.

Treatment for work-related injury or illness

In an emergency, go to the nearest emergency medical center and notify your supervisor as soon as possible. For non-emergency situations, you may use either your pre-designated physician or contact your employer to locate a provider. The MPN has primary treating providers available within 15 miles or 30 minutes or specialty care within 30 miles or 60 minutes from your work or residence. If you have difficulty in scheduling an appointment or need any assistance in locating a provider, contact your employer, claims professional or nurse case manager. Should you sustain an injury while traveling, go to the nearest occupational health clinic or emergency facility. Notify your employer or local claims office as soon as you return from traveling in order to obtain a referral to an MPN provider. If you need a specialist, your primary treating physician, claims professional or nurse case manager can locate a provider within the FirstHealth MPN.

Existing workers compensation claims

If you have a pending claim, contact your employer. You may qualify to continue treatment with your current provider under your employer's transfer of care plan if your condition is acute, serious or chronic, or if treatment is for remission, to prevent deterioration, a terminal illness or for a scheduled surgery or procedure that will occur within 180 days.

Obtaining prior authorization for treatment

Your treating physician must obtain prior authorization for services by contacting your local claims office. The designated claims office will review your physician's treatment plan and render a recommendation. You, your claims professional and physician will receive a copy of the review recommendation.

Appeal of non-certifications

If your treatment is non-certified, you may request an appeal by following the appeal instructions that were attached to the non-certification notice.

Provider change

You may change physicians within the MPN as long as the provider is qualified to treat your injury. Your claims professional, nurse case manager or employer can provide MPN provider names. If you require additional services beyond the initial visit, you may use any provider, appropriate to your injury, within the MPN.

Second and third opinions

If you dispute the diagnosis or treatment prescribed by your treating physician, you may request two additional opinions from other MPN physicians. To file a dispute, you must submit the objection in writing to your employer within 20 days of receipt of the decision in dispute. Your employer will set up a medical evaluation with a mutually acceptable MPN physician. If you dispute the third physician's opinion, you may contact the California Department of Workers Compensation at 415-703-4600 for an independent medical review.

Terminated MPN providers and continuity of care

If your physician terminates from the MPN, your employer will advise you on your options for continued treatment as approved under your employer's continuity of care plan. In some instances, the terminated physician may continue to treat you through your employer's continuity of care plan. Copies of it are available upon request. Contact your employer or your local claims office for questions or advice on your options.

If you have further questions, please contact your employer.

Sincerely,

Zurich
P.O. Box 92566
Los Angeles, CA 90009-2566
800-338-3160

Zurich
P.O. Box 7774
San Francisco, CA 94120-7774
800-701-4926

Zurich
P.O. Box 981030
West Sacramento, CA 95798
800-239-4829

Employee Physician Pre-designation Form

I acknowledge receipt of my employer's notice of its approved medical provider network (MPN) for any work-related injuries I may have in the future. _____

{Initial}

At this time, I wish to use my own "pre-designated" physician(s) and affirm the provider has treated me in the past. The physician(s) include the following: (**Use additional pages if necessary.)

{Physician's Name}

{Physician's Name}

{Physician's Address}

{Physician's Address}

{Physician's Address}

{Physician's Address}

{Physician's Telephone}

{Physician's Telephone}

{Specialty}

{Specialty}

I understand that my physician must agree to act as my primary treating provider under my employer's workers compensation program for my work-related injury. In the event the above named physicians are not appropriate to my work-related injury or do not agree to act in this capacity, I will be required to seek care with an MPN physician.

{Initial}

I agree to the above conditions and have had an opportunity to ask questions.

{Signature}

{Date}

{Print Full Name}

To All Employees Workers Compensation Medical Provider Network

The law requires that the following information be provided to Injured Workers in the state of California.

The State of California allows your employer to establish a medical provider network (MPN) for all work-related injuries (Section 4616 of CA Labor Code and DWC 9767). Your employer's insurer is Zurich American Insurance Company (Zurich) and utilizes the following MPN: FirstHealth.

A medical provider network (MPN) coordinates all work-related medical treatment. The MPN is responsible for managing medical care (health care providers and health care facilities). Treatment must be within the MPN. Your employer will furnish provider names for your use.

- In emergency situations, go to the nearest hospital or call 911. Care outside the network is not compensable except in emergency situations.
- If you are injured at work, your employer will provide the name of a provider for the initial appointment. You are allowed to change your provider within the MPN to a physician qualified to treat your injury.
- To change treating provider after initial treatment, call your employer, claims professional or case manager for physician names. Zurich Claims office locations are on the back of this form.
- An injured worker, when traveling on business, should seek the nearest occupational health clinic or emergency facility for initial treatment.
- Injured workers having difficulty arranging an appointment should call their claims professional, case manager or employer.
- You may be eligible to pre-designate a physician or to continue seeing a physician with whom you are currently in treatment. For further information, please review the Employee Handbook.
- The treating physician must contact the local claims office to obtain prior authorization of treatment. Your employer, claims professional or nurse case manager will assist you in identifying specialists.
- Injured workers may receive treatment outside the MPN only if referred by the insurer or MPN provider you are seeing. Specialty areas that are not provided within the network will need to be pre-approved.
- If you disagree with diagnosis or treatment, a second or third opinion may be obtained. It must be requested within 20 days of the initial decision.

If a dispute continues to exist, you may request an independent medical review from the state of CA, DWC by contacting 1-415-703-4600.

The MPN is for benefits related to occupational injuries only and does not apply to or change your employee medical benefits in any way. If you have any questions about this document or your MCA, please contact your supervisor.

I have received the employee's rights and responsibilities under the Medical Provider Network information above:

Employee's Signature

Date

Zurich Workers Compensation Claims Offices

Zurich

P.O. Box 92566

Los Angeles, CA 90009-2566

800-338-3160

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P.O. Box 7774

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