

## Medical Provider Network

### Important Information about Medical Care if you have a Work-Related Injury or Illness Initial Written Employee Notification re: Medical Provider Network (Title 8, California Code of Regulations, Section 9767.12)

California law requires your employer to provide and pay for medical treatment if you are injured at work. Your employer has chosen to provide this medical care by using a Workers' Compensation physician network called a Medical Provider Network (MPN). This MPN is administered by **CompWest Insurance Company**. Your employers' workers' compensation carrier is **CompWest Insurance Company**. This notification tells you what you need to know about the MPN program and describes your rights in choosing medical care for work-related injuries and illnesses.

#### You Are Important to Us

Keeping you well and fully employed is important to us. It is your employer's goal to provide you employment in a safe working environment. However, should you become injured or ill, as a result of your job, we want to ensure you receive prompt quality medical treatment. Our goal is to assist you in making a full recovery and returning to your job as soon as possible. In compliance with California law, we provide workers' compensation benefits, which include the payment of all appropriate medical treatment for work-related injuries or illnesses. If you have any questions regarding the MPN, please contact the Misty Zauner by phone at (888) 266-7937, or email [misty.zauner@compwestinsurance.com](mailto:misty.zauner@compwestinsurance.com). If you need an explanation about your medical treatment for your work-related injury or illness, contact your claims examiner if one has been assigned to your case.

#### What is a MPN?

A Medical Provider Network (MPN) is a group of health care providers (physicians and other medical providers) used by your employer to treat workers injured on the job. Each MPN must include a mix of doctors specializing in work-related injuries and doctors with expertise in general areas of medicine. MPNs must allow employees to have a choice of provider(s).

#### CompWest Select MPN

CompWest Insurance Company provides access to medical treatment through CompWest Select MPN. CompWest Select MPN accesses medical treatment through selected Anthem Blue Cross Prudent Buyer PPO ("Blue Cross of California") providers and the Kaiser-On-the-Job Provider Network. Anthem Blue Cross contracts with doctors, hospitals and other providers to respond to the special requirements of on-the-job injuries or illnesses.

#### MPN ID#: 0079

#### How do I find out which doctors are in my MPN?

The MPN contact listed in this notification will be able to answer your questions about the MPN and will help you obtain a regional list of all MPN doctors in your area. At minimum, the regional listing must include a list of all MPN providers within 15 miles of your workplace and/or residence or a list of all MPN providers within the county where you live and/or work. You may choose which list you wish to receive. You also have the right to a complete listing of all of the MPN providers upon request.

You can get the list of MPN providers by calling the MPN contact or by going to our website at:

<http://www.compwestinsurance.com/compwest-toolbox/claims/medical-provider-search/>

### Provider Directories:

Online Directories – If you have internet access, you can access the roster of all treating physicians in the MPN by going to the website <https://www.viiad.com/anthemcompass/KBCOMPWES000>.

### Medical Access Assistant(s)

The assistance includes, but is not limited to, contacting provider offices during regular business hours to find available MPN physicians of your choice, and scheduling and confirming physician medical appointments. Assistance is available in English and Spanish.

At least one MPN medical access assistant is available to respond at all required times, with the ability for callers to leave a voice message. Medical access assistants will respond to calls, faxes or messages by the next day, excluding Sundays and holidays. MAAs work in coordination with the MPN Contact and the claims adjuster(s) to ensure timely and appropriate medical treatment is available to you. You may contact the Medical Access Assistant at (855) 279-2163, email at [compwestmaa@anthemwc.com](mailto:compwestmaa@anthemwc.com), and fax (855) 273-6838.

#### **MPN Medical Access Assistants (English and Spanish)**

**Mon - Sat, 7am - 8pm providing assistance with access to medical care under the MPN.**

**Phone: 855-279-2163**

**Fax: 855-273-6838**

**Email: [compwestmaa@anthemwc.com](mailto:compwestmaa@anthemwc.com)**

Promptly contact your claims examiner to notify us of any appointment you schedule with a MPN provider.

### What happens if I get injured at work?

In case of an emergency, you should call 911 or go to the closest emergency room. Once your condition is stable, contact your employer, the claims administrator, or Medical Access Assistant for assistance in locating a MPN provider for continued care.

If you are injured at work, notify your employer as soon as possible. Your employer will provide you with a (DWC-1) claim form. Your employer is required to authorize medical treatment within one working day of your filing of a completed claim form (DWC-1). When you notify your employer that you have had a work-related injury, your employer or insurer will make an initial appointment with a doctor in the MPN.

### How do I choose a provider?

After the first medical visit, you may continue to be treated by this doctor, or you may choose another doctor from the MPN. You may continue to choose doctors within the MPN for all of your medical care for this injury. If appropriate, you may choose a specialist or ask your treating doctor for a referral to a specialist. If you need help in choosing a doctor, you may call the MPN Contact listed above.

If you have trouble getting an appointment with a provider within the MPN, contact the Medical Access Assistant as soon as you are able and they can assist you.

If you select a new physician, immediately contact your claims examiner and provide him or her with the name, address and phone number of the physician you have selected.

If a chiropractor is selected as a treating physician, the chiropractor may act as a treating physician only until the 24-visit cap is met, unless otherwise authorized by the employer or insurer, after which the covered employee must select another treating physician in the MPN who is not a chiropractor, and if the employee fails to do so, then the insurer or employer may assign another treating physician who is not a chiropractor.

Your claims examiner can assist you to identify appropriate specialists if requested. Once you have identified the appropriate specialist outside of the network, schedule an appointment and notify your primary treating physician and claims examiner of the appointment date and time. Your MPN physician, who is your primary treating physician, will continue to direct all of your medical treatment needs.

### Can I change providers?

Yes. You can change providers within the MPN for any reason, but the providers you choose should be appropriate to treat your injury.

### Subsequent Care:

All medical non-emergencies, which require ongoing treatment, in-depth medical testing or a rehabilitation program, must be authorized by your claims examiner and based upon medically evidenced based treatment guidelines (California Labor Code §5307.27, and as set forth in title 8, California Code of Regulations, section 9792.20 et seq.). Access to subsequent care, including specialist services, shall be available within no more than twenty (20) business days of a covered employee's reasonable requests for an appointment through a MPN Medical Access Assistant. If a MPN Medical Access Assistant is unable within ten business days to schedule an initial medical appointment that will occur within twenty (20) business days of an employee's request, then CompWest Insurance Company shall permit the employee to obtain necessary treatment with an appropriate specialist outside of the MPN. The MPN physician, who is the primary treating physician, will continue to direct all of the covered injured employee's medical treatment needs.

If ancillary services are not available within a reasonable time or a reasonable geographic area to a covered employee, then the employee may obtain necessary ancillary services outside of the MPN within a reasonable geographic area.

### What standards does the MPN have to meet?

The MPN has providers for the entire state of California. The MPN must give you a regional list of providers that includes at least three physicians in each specialty commonly used to treat work injuries (illnesses in your industry). The standard for access is primary treating physicians within 15 miles or 30 minutes and specialists within 30 miles or 60 minutes of where you work or live. If you live in a rural area there may be a different standard. If the MPN cannot provide access to a primary treating physician within 15 miles or 30 minutes of your workplace or residence, the MPN may allow you to seek treatment outside the MPN. Please contact your claims examiner for assistance.

After you have notified your employer of your injury, the MPN must provide initial treatment within 3 business days. If treatment with a specialist has been authorized, the appointment must be provided to you within 20 business days of your request. If you have trouble getting an appointment, contact the Medical Access Assistant.

### **What if there are no MPN providers where I am located?**

If you are a current employee living in a rural area or temporarily working or living outside the MPN service area, or you are a former employee permanently living outside the MPN service area, the MPN or your treating doctor will give you a list of at least three physicians who can treat you. The MPN may also allow you to choose your own doctor outside of the MPN network. Contact your Medical Access Assistant for help finding a physician or for additional information.

When an employee has a work-related non-emergency injury or illness outside of the service area, the employee should notify the employer and seek treatment at the closest occupational health or primary care clinic to the patient. In the event of an emergency or if urgent care is needed, the employee should seek medical attention from the nearest hospital or urgent care center. If feasible, the employee or a personal representative should report his/her injury/illness within 24 hours of receiving treatment.

Once the injured/ill employee returns to the service area, medical care will be transferred to a provider within the MPN.

In addition to the physicians within the MPN, the employee may change physicians among the referred physicians and may obtain a second and third opinion from the referred physicians. Referred physicians will be located within the access standards described in this notice. The MPN does not prevent a covered employee outside the MPN geographic service area from choosing a provider for non-emergency medical care.

### **What if I need a specialist not in the MPN?**

If you need to see a type of specialist that is not available in the MPN, you have the right to see a specialist outside of the MPN.

Once you have identified the appropriate specialist outside of the network, schedule an appointment and notify your primary treating physician and claims examiner of the appointment date and time. Your MPN physician, who is your primary treating physician, will continue to direct all of your medical treatment needs.

### **What if I disagree with my doctor about medical treatment?**

If you disagree with either the diagnosis or treatment prescribed by your doctor, you may choose another doctor within the MPN. If you disagree with either the diagnosis or treatment prescribed by your doctor, you may ask for a second opinion from another doctor within the MPN. If you want a second opinion, you must contact the claims examiner and tell them you want a second opinion. The claims examiner should give you at least a regional MPN provider list from which you can choose a second opinion doctor. To get a second opinion, you must choose a doctor from the MPN list and make an appointment within 60 days. You must tell the claims examiner of your appointment date, who will send the doctor a copy of your medical records. You can request a copy of your medical records that will be sent to the doctor.

If you do not make an appointment within 60 days of receiving the regional provider list, you will not be allowed to have a second or third opinion with regard to this disputed diagnosis or treatment of this treating physician.

If the second opinion doctor feels that your injury is outside of the type of injury he or she normally treats, the doctor's office will notify your employer or insurer and you (as the employee). You will get another list of MPN doctors or specialists so you can make another selection.

If you disagree with the second opinion, you may ask for a third opinion. If you request a third opinion, you will go through the same process you went through for the second opinion.

Remember that if you do not make an appointment within 60 days of obtaining another MPN provider list, then you will not be allowed to have a third opinion with regard to this disputed diagnosis or treatment of this treating physician.

If you disagree with the third opinion doctor, you may ask for an MPN Independent Medical Review (IMR). Your employer or MPN contact person will give you information on requesting an MPN Independent Medical Review and a form at the time you request a third opinion.

If either the second or third opinion doctor or MPN Independent Medical Reviewer agrees with your need for a treatment or test, you will be allowed to receive that medical service from a provider inside the MPN, including the second or third opinion physician.

If the MPN Independent Medical Reviewer supports your need for a treatment or test you may receive that care from a doctor inside or outside of the MPN, however the physician should be within a reasonable geographic area.

If the MPN does not contain a physician who can provide the treatment recommended by the Second or Third Opinion physician, the employee may choose a physician outside the MPN within a reasonable geographic area. The covered employee may obtain the recommended treatment by changing physicians to the second opinion physician, third opinion physician, or other MPN physician.

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

Your employer or insurer has a "Transfer of Care" policy which will determine if you can continue being temporarily treated for an existing work-related injury by a physician outside of the MPN before your care is transferred into the MPN.

If you have properly pre-designated a primary treating physician, you cannot be transferred into the MPN. (If you have questions about pre-designation, ask your supervisor). If your current doctor is not or does not become a member of the MPN, then you may be required to see a MPN physician.

If your employer decides to transfer you into the MPN, you and your primary treating physician must receive a letter notifying you of the transfer.

If you meet certain conditions, you may qualify to continue treating with a non-MPN physician for up to a year before you are transferred into the MPN. The qualifying conditions to postpone the transfer of your care into the MPN are in the box below.

#### **Can I Continue Being Treated by My Doctor?**

You may qualify for continuing treatment with your non-MPN provider (through transfer of care or continuity of care) for up to a year if your injury or illness meets any of the following conditions:

(Acute) An acute condition is a medical condition that 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 ninety days. The treatment for your injury or illness will be completed in less than 90 days;

(Serious or chronic) Your injury or illness is one that is serious and continues for at least 90 days without full cure or worsens and requires ongoing treatment. You may be allowed to be treated by your current treating doctor for up to one year, until a safe transfer of care can be made. Completion of treatment shall be provided for a period of time necessary to complete a course of treatment and to arrange for a safe transfer to another provider, as determined by the insurer or employer in consultation with the injured employee and terminated provider and consistent with good professional practice. Completion of treatment shall not exceed 12 months from the contract termination date.

(Terminal) You have an incurable illness or irreversible condition that is likely to cause death within one year or less. Completion of treatment shall be provided for the duration of a terminal illness.

(Pending Surgery) You already have a surgery or other procedure that has been authorized by your employer or insurer that will occur within 180 days of the MPN effective date, or the termination of contract date between the MPN and your doctor.

You can disagree with your employer's decision to transfer your care into the MPN. If you don't want to be transferred into the MPN, ask your primary treating physician for a medical report on whether you have one of the four conditions stated above to qualify for a postponement of your transfer into the MPN.

Your primary treating physician has 20 days from the date of your request to give you a copy of his/her report on your condition. If your primary treating physician does not give you the report within 20 days of your request, the employer can transfer your care into the MPN and you will be required to use a MPN physician.

You will need to give a copy of the report to your employer if you wish to postpone the transfer of your care. If you or your employer disagrees with your doctor's report on your condition, you or your employer can dispute it. See the complete transfer of care policy for more details on the dispute resolution process.

For a copy of the entire transfer of care policy in English and Spanish, ask your MPN Contact.

#### **What if I am being treated by a MPN doctor who decides to leave the MPN?**

Your employer or insurer has a written "Continuity of Care" policy that will determine whether you can temporarily continue treatment for an existing work injury with your doctor if your doctor is no longer participating in the MPN.

If your employer decides that you do not qualify to continue your care with the non-MPN provider, you and your primary treating physician must receive a letter of notification.

If you meet certain conditions, you may qualify to continue treating with this doctor for up to a year before you must switch to MPN physicians. These conditions are set forth above.

You can disagree with your employer's decision to deny you Continuity of Care with the terminated MPN provider. If you want to continue treating with the terminated doctor, ask your primary treating physician for a medical report on whether you have one of the four conditions stated above to see if you qualify to continue treating with your current doctor temporarily.

Your primary treating physician has 20 days from the date of your request to give you a copy of his/her medical report on your condition. If your primary treating physician does not give you the report within 20 days of your request, the employer can transfer your care into the MPN and you will be required to use a MPN physician.

You will need to give a copy of the report to your employer if you wish to postpone the transfer of your care into the MPN. If you or your employer disagrees with your doctor's report on your condition, you or your employer can dispute it. See the complete Continuity of Care policy for more details on the dispute resolution process.

For a copy of the entire Continuity of Care policy in English and Spanish, ask your MPN Contact.

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### What if I have questions or need help?

**MPN Contact:** You may always contact the MPN Contact to answer questions about the use of MPNs or to submit a formal MPN complaint by mail. If you need an explanation about your medical treatment for your work-related injury or illness, contact your claims examiner if one has been assigned to your case.

**Name: Misty Zauner**

**Title: Claims Manager**

**Address: P.O. Box 40790 Lansing, MI 48901-7990**

**Telephone: 1-888-COMPWEST (1-888-266-7937)**

**Email: [misty.zauner@compwestinsurance.com](mailto:misty.zauner@compwestinsurance.com)**

**Division of Workers' Compensation (DWC):** 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 DWC's Information and Assistance at 1-800-736-7401. You can also go to DWC's website at [www.dir.ca.gov/dwc](http://www.dir.ca.gov/dwc) and click on "medical provider networks" for more information about MPNs.

**MPN Independent Medical Review:** If you have questions about the MPN Independent Medical Review process contact the Division of Workers' Compensation's Medical Unit at (510) 286-3700 or (800) 794-6900 or by mail P.O. Box 71010, Oakland, CA 94612