

Important information about the Care West Insurance Company Medical Provider Network
(Title 8, California Code of Regulations, Sec. 9767.12)

Care West Insurance Company has chosen to provide medical care by using a network of physicians called a Medical Provider Network (MPN). The Care West MPN is administered by Status, Inc. This notification tells you what you need to know about the Care West MPN.

▪ **What is an MPN?**

A Medical Provider Network is a group of health care providers (physicians and other types of providers) set up by an insurer or self-insured employer and approved by the California Division of Workers' Compensation's Administrative Director 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. MPN's must meet access standards for common occupational injuries and work-related illnesses. Further, the regulations require MPN providers to use medical treatment guidelines adopted by the DWC.

MPN's must allow employees a choice of providers in the network after the employee's first visit.

Employees with current claims who are treating with non-MPN physicians are not subject to the MPN, though may be transferred into the MPN in accordance with policy.

All employees who have not predesignated a physician are covered by the MPN, without exception, for dates of injury after the effective date of the MPN.

Employees with current claims who are treating with an MPN Physician or Provider shall be considered covered by the MPN and are subject to MPN rules.

▪ **How Do I find out which doctors are in my area?**

A searchable provider directory is available at www.carewestinsurance.com. In addition, you may call the Care West MPN contact at:

Status MPN Department
PO Box 5038
Modesto, CA 95352
(209) 549-3020 or (888) 312-5246
mpninfo@billreviews.com

The Care West MPN staff will be able to answer your questions about the Care West-MPN and tell you how to receive or access the names of the doctors in the MPN.

▪ **What happens if an employee gets injured at work?**

In case of an emergency, injured workers should call 911 or go to the closest emergency room. Employees injured at work should be provided a claim form and directed to the Primary Care Provider listed on your worksite poster (**for additional or replacement copies of your worksite poster, call the MPN contact listed above.**)

▪ **How do I choose a provider?**

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

If employees have trouble getting an appointment with a doctor in the MPN, contact the MPN Contact who will assist you.

▪ **What if there are no providers in my area?**

The MPN has providers in the following coverage area. If employees are temporarily working outside the MPN service area, employees may treat with a doctor of your choice. If employees are in a situation where a particular specialist is not available in your area, please contact the MPN Contact. Employees may have the right to see a specialist outside the MPN area in this case.

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

If employees disagree with either the diagnosis or treatment prescribed by the doctor, he/she may ask for a second opinion from a doctor within the MPN. If employees want a Second Opinion, they must contact either the MPN Contact or claims examiner and let them know they want a second opinion. That person will make sure employees have a list of MPN doctors to choose from. Then employees may choose a doctor from the MPN and make an appointment (within 60 days). Employees must tell the MPN Contact or Claims examiner of the appointment date.

If the employee does not make an appointment within 60 days, the employee will not be allowed to have a second opinion with regard to the disputed diagnosis or treatment of the treating physician.

If the second opinion doctor feels that the injury type is outside the type of injury he/she normally treats, the doctor's office will notify the employer or insurer and the employee will get a new list of MPN doctors or specialists to make another selection.

After a second opinion, if the employee still disagrees with the doctor, he/she may ask for a third opinion. If employee wants a third opinion, he/she must contact the MPN Contact or claims examiner and state he/she wants a third opinion. They will make sure you have a list of MPN doctors to choose from. Then employee may choose a doctor from the MPN and make an appointment within 60 days.

If appointment is not made within 60 days, employee will not be allowed to have a third opinion with regard to this disputed diagnosis or treatment of this treating physician.

If the third opinion doctor feels that the injury type is outside the type of injury he/she normally treats, the doctor's office will notify you or the insurer and employee will get a new list of MPN doctors or specialists so he/she can make another selection.

If, after the third opinion, employee still disagrees with the doctor, he/she may ask for an Independent Medical Review (IMR). The MPN Contact will give employee information on requesting an Independent Medical Review and a form at the time of request for a third opinion.

An IMR will be done by a physician outside the MPN who will be selected to conduct an independent assessment of the dispute.

As long as the second opinion, third opinion or Independent Medical Reviewer agrees with the treating doctor, employee will be required to continue to receive any medical treatment with doctors in the MPN Network.

If the second opinion, third opinion or independent Medical Reviewer does not agree with the treating doctor, employee will be allowed to receive that medical treatment from a provider either inside or outside MPN. If employee decides to receive treatment outside the MPN, it can only be for the treatment or diagnostic service recommended by the second opinion, third opinion or independent Medical Reviewer.

Once this treatment is completed, employee will receive all other treatment with a doctor of employees' choice back in the MPN Network.

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

Care West has a "transfer of care" policy which describes what will happen if employees are currently treating for a work-related injury with a physician who is not a member of the MPN. The current doctor may be allowed to become a member of MPN.

If current treating doctor is a member of MPN, then employee may continue to treat with this doctor and treatment will be under MPN.

If current treating doctor is not or is not allowed to become a member of MPN, then employee may be sent to a MPN doctor for treatment. If this occurs, employee will be sent a letter and doctor will also be notified.

Employee will not be transferred to a doctor in MPN if injury of illness meets any of the following conditions.

(Acute) The treatment for your injury or illness will be completed within 30 days;

(Serious or Chronic) injury or illness is one that is serious and continues for at least 90 days without full cure or worsens and requires ongoing treatment. Employee may be allowed to be treated by current treating doctor for up to one year, until a safe transfer of care can be made.

(Terminal) An incurable illness or irreversible condition that is likely to cause death within one year or less.

(Pending Surgery) A surgery or other procedure that has been authorized by employer or insurer that will occur within 180 days of the MPN effective date.

If MPN is going to transfer care and employee disagrees, employee may ask treating doctor for a report that addresses whether he/she is in one of the categories listed above.

If either MPN or employee does not agree with treating doctor's report, this dispute will be resolved according to Labor Code Section 4062. Employee must notify the MPN Contact or Claims Examiner listed previously if he/she disagrees with this report.

If treating doctor agrees that condition does not meet one of those listed above, the transfer of care will go forward while employee continues to disagree with the decision.

If treating doctor believes that condition does meet one of those listed above, employee may continue to treat with him or her until the dispute is resolved.

▪ **What if I am being treated by a MPN doctor and the doctor leaves the MPN?**

Care West has a written Continuity of Care Policy that may allow employee to continue treatment with a doctor if doctor is no longer actively participating in MPN.

If employee is being treated for a work-related injury in the MPN and the doctor no longer has a contract with the MPN, the doctor may be allowed to continue to treat if the injury or illness meets one of the following conditions:

(Acute) A medical condition that involves the onset of symptoms due to an illness, injury or other medical problem that requires prompt medical attention and that has a limited duration. Employee may be allowed to treat with current doctor for the duration of the acute condition.

(Serious or Chronic) injury or illness is one that is serious and persists without full cure or worsens over an extended period of time or requires ongoing treatment to maintain remission or prevent deterioration. Employee may be allowed to be treated by current treating doctor for up to one year from the contract termination date.

(Terminal) an incurable illness or irreversible condition that is likely to cause death within one year or less. Employee may be allowed to treat with current doctor for duration of the terminal illness.

(Pending Surgery) Employee already has a surgery or other procedure that has been authorized by employer or insurer that will occur within 180 days of the contract's termination date.

If any of the above conditions exist, MPN may require doctor to agree in writing to the same terms he or she agreed to when he or she was a provider in the MPN Network. If the doctor does, not he or she may not be able to continue to treat you.

If the contract with your doctor was terminated or not renewed by MPN for reasons relating to medical disciplinary cause or reason, fraud or criminal activity, you will not be allowed to complete treatment with that doctor.

▪ **What if I have questions or need help?**

MPN Contact: You may always contact the MPN Contact if you need more help or explanation about medical treatment for a work-related injury or illness: Status MPN, PO Box 5038, Modesto, CA 95352, (209) 549-3020 or (888) 312-5246, MPNinfo@billreviews.com, www.billreviews.com.

MPN website http://www.dir.ca.gov/dwc/MPN/DWC_MP_N_Main.html

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