

WORKERS' COMPENSATION MEDICAL PROVIDER NETWORK (MPN) FACT SHEET

IMPORTANT INFORMATION REGARDING CARE FOR YOUR INJURY/ILLNESS

Your employer, The City of Stockton, has established a new Medical Provider Network (MPN) according to the regulations set forth by Chapter 4.5, Subchapter 1, Article 3.5 of the California Code of Regulations for the treatment of work related injuries. CoVet Corporation is your employer's MPN administrator.

All inquiries and questions related to the MPN should be directed to: **City of Stockton MPN 1-800-966-5307**

You may also contact your claims examiner by calling: **1-866-849-4344**

What is a Medical Provider Network (MPN)?

A MPN is a network of physicians who understand work-related injuries and who are contracted with your employer to provide health care services in the event you become ill or injured on the job.

The MPN will provide all the services needed to treat your work-related injury or illness, including primary and specialty care; after hours emergency services; radiology; and rehabilitation services. The MPN physicians will work with you and your employer to make sure you receive appropriate medical treatment and an effective plan for you to return to work safely and as soon as possible.

The MPN should only be used for injuries or illnesses that are covered under your employer's workers' compensation plan. If you are injured at work, you must use the providers who are part of the MPN, unless you have pre-designated a personal physician prior to injury, or your employer has authorized treatment outside the MPN.

How to access the MPN Provider Directory

You may access the directory online at: <http://mpn.covet.com/cityofstocktonmpn/>. Or a list of all MPN providers will be provided upon request.

What to do in the event that you are injured at work

In the event of an emergency, or if urgent care is needed, please go to the nearest hospital or urgent care center for medical treatment. Once you have been treated, please notify your supervisor as soon as possible.

For non-urgent treatment, please report your injury immediately to your supervisor or Human Resources Department. Arrangements will be made for you to be evaluated and treated, if necessary, by a provider within the MPN.

How do I access a doctor within the Medical Provider Network?

Please contact your employer or claims examiner who will arrange for an initial evaluation with a physician within the MPN within 3 business days. You are entitled to change to a different primary treating physician within the MPN after the 1st visit if you so choose. Your claims examiner or your employer can provide you with a list of participating providers from which to choose. Or you may access the website above. Please contact your claims examiner if you change providers.

Subsequent Care

If you still need treatment following your initial evaluation, you may be treated by a physician of your choice, or the initial physician may refer you to a medically and geographically appropriate specialist within the network who can provide the appropriate treatment for your injury or condition. Your employer is required to provide you with at least three physicians of each specialty expected to treat common injuries experienced by injured employees based on your occupation or industry. These physicians will be available within 30 minutes or 15 miles of your workplace or residence and specialists will be available within 60 minutes or 30 miles of your residence or workplace. For a directory of providers, please visit <http://mpn.covet.com/cityofstocktonmpn/> or call City of Stockton MPN at 1-800-966-5307.

How do I access a specialist?

If a specialist is required, you may select a specialist yourself from the website or by requesting a list of providers or specialists from your claims examiner, or you may ask your treating doctor to make a referral for you to a specialist within the MPN.

If your primary treating provider makes a referral to a type of specialist not included in the network, you may select a specialist from outside the network.

For non-emergency specialist services, the MPN must ensure that you are provided an appointment within 20 business days of your employer's or MPN receipt of a referral to a specialist within the MPN.

Second and Third Opinion Policy

If at any time you disagree with the diagnosis or treatment prescribed by your primary treating physician, you may request a 2nd and 3rd opinion from physicians within the MPN. During this process you are required to continue with your treatment plan as prescribed by your primary treating physician, or another physician within the MPN.

To Request a 2nd opinion and a 3rd opinion

It is your responsibility to follow the instructions below to obtain a 2nd opinion and a 3rd opinion:

1. Inform the claims examiner, either orally or in writing, that you dispute your treating physician's opinion and request a 2nd opinion or 3rd opinion;
2. Select a physician or specialist from a list of available MPN providers;
3. Make an appointment with the 2nd opinion or 3rd opinion physician within 60 days and indicate whether a physical examination is requested, and;
4. Inform your claims examiner of the appointment date.

The claims examiner will:

1. Provide a regional list of providers for you to select a 2nd opinion or 3rd opinion physician based on his or her specialty or recognized expertise in treating your injury or illness;
2. Contact your primary treating physician;
3. Notify the 2nd opinion or 3rd opinion physician in writing that he or she has been selected to provide a 2nd opinion or 3rd opinion and the nature of the dispute;
4. Provide a copy of your medical records for the 2nd opinion or 3rd opinion physician to review prior to your appointment; and
5. Inform you of your rights to request a copy of your medical records and provide a copy of the records to you upon request.

WORKERS' COMPENSATION MEDICAL PROVIDER NETWORK (MPN) FACT SHEET

If you do not make an appointment with a 2nd opinion or 3rd opinion physician within 60 days of receiving the first of available MPN providers you will not be able to obtain a 2nd opinion or 3rd opinion regarding the disputed diagnosis or treatment.

If the 2nd opinion or 3rd opinion physician determines that your injury is outside of his or her scope of practice, he or she will notify you and the claims examiner so that a new list of providers can be provided.

A written report from the 2nd opinion or 3rd opinion physician will be given to you, your treating physician and claims examiner within 20 days of the appointment or receipt of the results of the diagnostic tests, whichever is later. If you disagree with the determination of the 2nd opinion physician you may request an opinion of a 3rd physician from within the MPN.

To Request a 3rd opinion.

It is your responsibility to follow the instructions above to obtain a 3rd opinion:

1. Upon requesting a 3rd opinion, your claims examiner will:
Provide information regarding the Independent Medical Review Process (IMR). You may also request information directly from the: Department of Workers' Compensation Medical Unit,
P.O. Box 71010, Oakland, CA 94612-7110.
(510) 286-3700 or (800) 794-6900.

If you disagree with the determination of the 3rd opinion physician you may file a request with the Workers' Compensation Administrative Director for an **Independent Medical Review (IMR)**. Your employer or the claims examiner will give you information on requesting an Independent Medical Review and a form at the time you request a third opinion.

If treatment is recommended by the 2nd or 3rd opinion physician, you may obtain this treatment by changing to the 2nd opinion physician, 3rd opinion physician, or other MPN physician.

Independent Medical Review Policy (IMR)

You must have obtained a 2nd and 3rd opinion before you request an Independent Medical Review. If you dispute the 3rd opinion physician's determination you may file a request with the Workers' Compensation Administrative Director for an Independent Medical Review. For information about filing an Independent Medical Review contact your claims examiner, or Department of Workers' Compensation Medical Unit listed above.

The Administrative Director shall select an Independent Medical Reviewer with the appropriate specialty within 10 business days of receiving the application form. Selection of the Independent Medical Reviewer shall be based on the specialty of the treating physician, alternate specialties listed by you and the claims examiner, and information submitted on the Independent Medical Reviewer application.

During this process you must remain within the Medical Provider Network for treatment. You may receive treatment from a physician of your choice from within the network. If the Independent Medical Reviewer agrees with the diagnosis, diagnostic service or medical treatment prescribed by the treating physician, you must continue to receive medical treatment from physicians within the MPN.

If the Independent Medical Reviewer does not agree with the diagnosis, diagnostic service or medical treatment prescribed by the treating physician, you shall seek medical treatment with a physician of your choice either within or outside the MPN. If you choose to seek treatment from a physician from outside the MPN, the treatment is limited to the treatment recommended by the Independent Medical Reviewer or the diagnostic service recommended by the IMR.

If you wish to withdraw your request for an Independent Medical Reviewer you must do so in writing and addressed to the Administrative Director at the address:

Department of Workers' Compensation Medical Unit
P.O. Box 71010, Oakland, CA 94612-
7110. (510) 286-3700 or (800) 794 -
6900.

Continuity of Care Policy

Your employer's continuity of care policy provides for completion of treatment for certain medical conditions. A copy of this policy is available to you upon request.

The City of Stockton MPN will provide for the completion of existing treatment by a terminated provider. At the request of an injured employee, completion of treatment will be provided

The completion of treatment will be provided by a terminated provider to an injured employee who, at the time of the provider's contract termination was receiving treatment from that provider for one of the following conditions:

1. An acute condition. An acute condition or 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 limited duration less than 90 days.
2. A serious chronic condition. A serious chronic condition is a medical condition due to a disease, illness, catastrophic injury, or other medical problem or medical disorder that is serious in nature and persists without full cure or worsens and requires ongoing treatment over 90 days. Completion of treatment will be provided for a period of time necessary to complete a course of treatment and to arrange for safe transfer to another provider, as determined by The City of Stockton MPN in consultation with the injured worker and the terminated provider and consistent with good professional practice. Completion of treatment under this paragraph will not exceed 12 months from the contract termination date.
3. A terminal illness. A terminal illness is an incurable or irreversible condition that likely to cause death within one year or less.
4. Surgery or other procedure. Performance of surgery or other procedure that is authorized by The City of Stockton 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's

WORKERS' COMPENSATION MEDICAL PROVIDER NETWORK (MPN) FACT SHEET

termination date.

If any of the above conditions exist, City of Stockton MPN may require your doctor to agree in writing to the same terms he or she agreed to when he or she was a provider in the City of Stockton 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 City of Stockton 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.

This policy will not require The City of Stockton MPN to provide for completion of treatment by a provider whose contract with the Medical Provider Network has been terminated because of the provider's misconduct.

Transfer of Ongoing Care Policy

Your employer's transfer of ongoing care policy provides for completion of treatment for an occupational injury that occurred prior to the coverage of the MPN. A copy of this policy is available upon request.

If the injured worker is receiving treatment from a provider outside the network for an injury or illness that occurred prior to the implementation of the network and the provider becomes a network member, then the injured worker will receive treatment under the provisions of the network. The City of Stockton MPN will notify the injured worker that his or her treatment is being provided by his or her provider under network provisions.

Completion of treatment outside the Medical Provider Network. If employee is treating with a provider they pre-designated they may continue to treat with that provider. If the injured worker is receiving treatment from a provider outside the network for an injury or illness that occurred prior to the implementation of the network, then treatment will continue outside the network for the above listed 4 conditions (see Continuity of Care Policy).

The Injured Workers' Right to Pre-designate a Personal Physician

This is a notification of your right to pre-designate a personal physician for treatment of a work-related injury. You may designate only an MD or DO who already has been treating you as your personal physician. Please contact your supervisor to request a copy of the full policy for the steps you must follow to pre-designate.

Employees outside the MPN Geographic area:

1. Injured workers who permanently relocate to a geographical area outside the MPN may select a new primary treating physician in their area. The injured worker may select a new primary treating physician pursuant to Labor Code 4601.

2. If an employee is injured while on work-related travel outside the MPN geographical coverage area, they shall receive treatment according to the severity of the injury or illness.

The ill or injured employee, or representative, shall notify the provider that the illness or injury is believed to be work-related, and shall report the injury/illness to the employer as soon as possible.

3. If an injured worker elects to temporarily reside outside the MPN geographic service area during recovery from an illness or injury, then either the primary treating physician from within the MPN or the MPN applicant shall make a referral to an alternate physician.

You may contact the City of Stockton MPN, your claims examiner, or your primary treating provider, and they will provide you with a selection of at least 3 approved out-of-network providers from whom you can obtain treatment.

<http://mpn.corvel.com/cityofstocktonmpn/>

Call 1-800-966-5307

Revised 8/22/2012