TRAVELERS

Medical Provider Network (MPN) –

Workers Compensation – Medical Provider Network (MPN) Notification
Important Information About Medical Care For Your Work-Related Injury Or Illness

If you are injured at work, California Law requires your employer to provide and pay for medical treatment. Your employer will provide this medical care through a Workers' Compensation Medical Provider Network (MPN). This document includes frequently asked questions about the program and your rights in choosing treatment for work-related injuries and illnesses. Your employer is using the Travelers Preferred℠ MPN with the identification number 3195.

1. 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 at work. The MPN also includes ancillary providers including a pharmacy network and durable medical equipment providers. The providers in the MPN specialize in work related injuries and illnesses and meet California required access to care standards.

The California Division of Workers' Compensation (DWC) MPN access to care standards require that an MPN plan provide: at least three physicians of each specialty expected to treat workers compensation injuries; 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; that after notifying the employer about the injury, an injured employee will be able to get an appointment for the first treatment visit for non-emergency services within three business days; and the appointment with a specialist will be made within 20 business days following the insurer's receipt of request for treatment.

If an MPN Medical Access Assistant is unable to schedule a timely medical appointment with an appropriate specialist within ten (10) business days of an employee's request, the employer shall permit the employee to obtain necessary treatment with an appropriate specialist outside of the MPN.

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. This MPN plan complies with DWC requirements and if you need medical care in connection with a worker's compensation claim, it is likely that you will receive this care from providers within the MPN.

You can get general information regarding the MPN from the website www.travelers.com/campn.

2. How do I find out which doctors, pharmacies or other medical providers are in the MPN?
You can get a regional list of all MPN providers in your area. At minimum, the regional list 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 obtain a list of all the MPN providers upon request.
There are several methods for locating MPN providers. You may:

- Log on to the website at: www.travelers.com/CAMPN
  - Click the "**Find a Network Medical Provider**" link
- Contact your Case Manager (Claim or Medical)

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- Contact the MPN Medical Access Assistant
- Contact your employer

To access the roster of all treating physicians in the MPN by going to the website at www.travelers.com/CAMPN:
- Click the "Find a Network Medical Provider" link
- Enter California (CA) in the address field
- The network selection should be Travelers Preferred℠ MPN, select "OK". Links to the CA MPN rosters will appear at the top of the screen.

The MPN Medical Access Assistant will be able to help you find available MPN providers of your choice and help you if you are having trouble getting an appointment with an MPN provider. The MPN Medical Access Assistant is available to schedule medical appointments during doctors' normal business hours and to assist you from 7:00 a.m. to 8:00 p.m. Pacific time, Monday through Saturday at 800-287-9682, or by fax at (877) 890-3258, or by email to CAMPN@travelers.com. Assistance is available in English and Spanish.

The MPN also offers telehealth appointments if you choose to consent to telehealth services and it is determined by qualified medical personnel that a telehealth appointment is appropriate to treat your type of injury. Telehealth appointments are voluntary, and you must provide verbal or written consent if you would like a telehealth appointment. Your consent is required prior to delivery of the telehealth treatment and must be documented in your medical record, pursuant to Business and Professions Codes section 2290.5(b). The telehealth evaluation/examination will be done by a California licensed physician within his or her scope of practice and meets the same standard of care as a face-to-face medical evaluation/examination including all necessary medical record documentation requirements and privacy standards., If you choose to consent to telehealth services, the telehealth physician will be counted when determining if the MPN has met access standards. If you do not consent or retract your consent to telehealth services prior to telehealth treatment, the telehealth physician will not be counted when determining if an MPN has met access standards.

If you come across any inaccuracies in a provider listing, please report the inaccuracies to the MPN Medical Access Assistant by calling 800-287-9682 or by email to CAMPN@travelers.com or Travelers Preferred℠ MPN, P.O. Box 660055,Dallas, TX 75266-0055.

3. 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 in a reasonable time following the date of injury. Your employer or insurer will arrange an initial appointment with a doctor within the MPN.

4. How do I choose a provider?
After your first visit with an MPN provider to treat your work-related injury or illness, you may either continue treatment with this doctor or choose another MPN provider 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. You may continue to choose doctors within the MPN for all of your medical care for this injury. If you need help in choosing an MPN doctor or have trouble getting an appointment with a doctor within the MPN, please contact your Case Manager

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(Claim or Medical) or the MPN Medical Access Assistant for help.

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.

5. 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. Please contact your Case Manager (Claim or Medical) or the MPN Medical Access Assistant if you want to change your treating physician.

6. What if there are no providers in my area?
The MPN has providers available throughout the state of California. If you are unable to find an appropriate treating physician or specialist available in your area, please contact your Case Manager (Claim or Medical) or the MPN Medical Access Assistant for help. If there are no MPN providers in the appropriate specialty available to treat your injury within the distance and timeframe requirements, then you will be allowed to seek the necessary treatment outside of the MPN.

7. What if I am authorized by my employer to temporarily work or travel outside of the MPN geographic service area?
If your employer has authorized you to temporarily work or travel outside the MPN geographic service area and the need for non-emergency medical care arises, you may treat with a provider of your choice. You may also contact the MPN Medical Access Assistant or your Case Manager (Claim or Medical). You will be provided with a choice of three physicians who are outside of the MPN geographic service area for care. These providers will be selected by either your primary treating physician, who is participating in the MPN, or by the MPN Medical Access Assistant. **If your injury requires emergency care, call 911 or go to the nearest emergency medical treatment center.**

8. What if I decide to temporarily, or permanently, reside outside of the MPN geographic service area during my recovery?
If you are a current employee temporarily living outside the MPN geographic service area or are a former employee permanently residing outside of the MPN geographic service area and the need for non-emergency medical care arises, you may treat with a provider of your choice. You may also contact your Case Manager (Claim or Medical) or the MPN Medical Access Assistant. You will be provided with a choice of three physicians who are outside of the MPN geographic service area to choose from for care. These providers will be selected by your primary treating physician, who is participating in the MPN, your Case Manager, or by the MPN Medical Access Assist ant. **If your injury requires emergency care, call 911 or go to the nearest emergency medical treatment center.**

9. What if I am already being treated for a work-related injury before the MPN begins?
The MPN 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 your current doctor is not or does not become a member of the MPN, then you may be required to see an MPN

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physician. However, if you have properly predesignated a primary treating physician, you cannot be transferred into the MPN. (If you have questions about pre-designation, ask your supervisor.)

If your Case Manager (Claim or Medical) decides to transfer you into the MPN, you and your primary treating physician will 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.

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

- **(Acute)** 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.
- **(Terminal)** You have an incurable illness or irreversible condition that is likely to cause death within one year or less.
- **(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.

You can disagree with the 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 calendar 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 calendar days** of your request, your Case Manager can transfer your care into the MPN and you will be required to use an MPN physician.

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

For a copy of the Transfer of Care policy, in English or Spanish, ask your Case Manager (Claim or Medical) or the MPN Medical Access Assistant.

10. What if I am being treated by a MPN doctor who decides to leave the MPN?
The MPN 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 Case Manager (Claim or Medical) decides that you do not qualify to continue your care with the non-MPN

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provider, you and your primary treating physician will receive a letter notifying you of this decision.

If you meet certain conditions, you may qualify to continue treating with this doctor for up to a year before you must choose a MPN physician.

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

- **(Acute)** 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.
- **(Terminal)** You have an incurable illness or irreversible condition that is likely to cause death within one year or less.
- **(Pending Surgery)** You already have a surgery or other procedure that has been authorized by your Case Manager (Claim or Medical) that will occur within 180 days of the termination of contract date between the MPN and your doctor.

You can disagree with your Case Manager'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 in the box 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, your Case Manager's decision to deny you Continuity of Care with your doctor who is no longer participating in the MPN will apply, and you will be required to choose a MPN physician.

You will need to give a copy of the report to your Case Manager if you wish to postpone the selection of another MPN doctor for your continued treatment. If you or your Case Manager 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 Continuity of Care policy, in English or Spanish, ask your Case Manager (Claim or Medical) or the MPN Medical Access Assistant.

11. What if I disagree with my doctor about medical treatment?
If you disagree with your doctor or wish to change your doctor for any reason, 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 your Case Manager (Claim or Medical) and tell them you want a second opinion. The MPN should give you at least a regional MPN provider

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list, based on the specialty or recognized expertise in treating the injury or condition in question, 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 your Case Manager (Claim or Medical) of your appointment date, and they 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 regarding 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 Case Manager (Claim or Medical) and you. 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 regarding 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 (MPN IMR). Your Claim Case Manager will give you information on requesting an Independent Medical Review and a form at the time you select a third-opinion physician.

If either the second or third-opinion doctor or MPN Independent Medical Reviewer agrees with your need for a treatment or test, you may be allowed to receive that medical service from a provider within the MPN or if the MPN does not contain a physician who can provide the recommended treatment, you may choose a physician outside the MPN within a reasonable geographic area.

12. What if I have a prescription I need to fill?
The MPN includes doctors, as well as pharmacies. If your MPN treating physician prescribes a medication, you must obtain your prescriptions through a network pharmacy. Healthesystems®, our Pharmacy Benefit Manager, will electronically process your prescription with no out of pocket expense to you. To access a complete listing of MPN pharmacies, please log on to www.travelers.com/CAMPN and click on the "Find a Network Provider" link.

You can also visit the Healthesystems website at www.healthesystems.com. If you need assistance finding an MPN pharmacy, please contact your Case Manager (Claim or Medical) or the MPN Medical Access Assistant. To assist you and the pharmacists with processing your medication online you will need the following:

- **Member ID (Claim Number + TRV)**
- **Bin Number – 012874**
- **Healthesystems Pharmacy Help desk – (877) 528-9497**

If you have questions or concerns regarding your pharmacy benefits, please contact your case manager (Claim or Medical).

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13. What if I have questions or need help understanding the MPN?
You will need to refer to the Travelers Preferred℠ MPN and the MPN Identification Number 3195 whenever you have questions or requests about the MPN.

You may always contact your Case Manager or the MPN Medical Access Assistant if you need help or further explanation about your medical treatment. The **MPN Medical Access Assistant can be reached at: 800-287-9682.**

The MPN Contact is also able to answer questions about the use of the MPN and will address any complaints regarding the MPN. The MPN Contact can be reached by phone at 800-287-9682 or by email at CAMPN@travelers.com or Travelers PreferredSM MPN, P.O. Box 660055, Dallas, TX 75266-0055

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

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

Division of Workers' Compensation's Medical Unit
P.O. Box 71010 Oakland, CA 4612
(510) 286-3700 or (800) 794-6900

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