



Important Information about Medical Care if you have a Work-Related Injury or Illness Complete Written MPN Employee Notification

(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"). The claims for this MPN are administered by Hartford Fire 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.

o What happens if I get injured at work?

In case of an emergency, you should call 911 or go to the closet emergency room.

If you are injured at work, notify your employer as soon as possible. Your employer will provide you with a claim form. 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.

o 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).

o What MPN is used by my employer?

You must refer to the MPN name and the MPN identification number whenever you have questions or requests about the MPN. Your employer is using The Hartford Select Network MPN with the MPN identification number 3044.

General information regarding the MPN can also be found at the following website: The MPN informational website address is: <https://www.thehartford.com/ca-workers-compensation>.

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

First, you could access the Provider Directory as set out below. Alternative resources are available as follows: by calling your Claim Handler, the Network Referral Unit, or the Medical Access Assistant also set out below under Provider Directories. A roster of all treating physicians in the MPN is available at <http://www.thehartfordselectnetworkmpn.com/>.

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 fifteen (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 can get the list of MPN providers by calling the MPN Contact. Or, you may contact The Hartford to locate a participating provider or obtain a regional listing as follows:

Provider Directories:

On-line Directories – if you have internet access, you may obtain a regional directory or locate a participating provider near you by visiting <http://www.thehartfordselectnetworkmpn.com/>.

If you do not have internet access, you may request assistance in locating an MPN provider or obtaining a regional listing by calling:

- o Your Claim Handler @ 866.401.9222, or
- o The Network Referral Unit at 1.800.327.3636, prompt 4, or
The Medical Access Assistant @ 866-758-7256.

Statewide Treating Provider List:

You also have the right to a complete listing of all of the MPN providers upon request. You may generate the list yourself via the internet, go to <http://www.thehartfordselectnetworkmpn.com/>.

If you need assistance with finding an available MPN provider, or would like help in scheduling and confirming provider appointments, our MPN Medical Access Assistant can be reached, toll free, at 866-758-7256, 7 am – 8 pm Pacific Time (Monday – Saturday) (excluding Sundays and holidays); by fax at 916-293-5025; or by email at thehartfordmaa@primehealthservices.com. 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. Medical Access Assistants work in coordination with the MPN Contact and the Claim Handler(s) to ensure timely and appropriate medical treatment is available to you, the injured worker. Assistance provided by the Medical Access Assistants is available in English and Spanish.

o How do I choose a provider?

Your employer or the insurer for your employer will arrange the initial medical evaluation with a MPN physician. After the first medical visit, you may continue to be treated by that 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. Some specialists will only accept appointments with a referral from the treating doctor. Such specialist might be listed as “by referral only” in your MPN directory.

If you need help in finding a doctor or scheduling a medical appointment, you may call the Medical Access Assistant.

o 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. Contact your MPN Contact or your Claim Handler if you want to change your treating physician.

o 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 available physicians of each specialty to treat common injuries based on your occupation or industry. The MPN must have at least three available primary treating physicians and a hospital or emergency healthcare service provider within fifteen (15) miles or thirty (30) minutes of your residence or workplace. The MPN must have providers of occupational health services and specialists within thirty (30) miles or sixty (60) minutes of your residence or workplace.

The MPN must provide initial treatment within three (3) days. You must receive specialist treatment within twenty (20) business days of your request for an appointment through an MPN Medical Access Assistant. If an MPN Medical Access Assistant is unable to schedule a timely medical appointment (i.e. scheduled within twenty (20) business days) 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. If you have trouble getting an appointment, contact the Medical Access Assistant.

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.

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

If you are a current employee:

- o living in a rural area or temporarily working or living outside the MPN service area, or
- o you are a former employee permanently living outside the MPN service area, or
- o you are an injured worker who decides to temporarily reside outside the MPN service area during recovery,

Your Claim Handler, the MPN, or your treating doctor will give you a list of at least three physicians who can treat you. Your Claim Handler may also allow you to choose your own doctor outside of the MPN network.

o 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.

o 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 the MPN Contact or your Claim Handler and tell them you want a second opinion. The MPN 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 sixty (60) days. You must tell your Claim Handler of your appointment date, and your Claim Handler 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 sixty (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. 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 sixty (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 Independent Medical Review and a form at the time you request a third opinion.

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

If the 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.

o 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:

- o **(Acute)** The treatment for your injury or illness will be completed in less than 90 days;
- o **(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.
- o **(Terminal)** You have an incurable illness or irreversible condition that is likely to cause death within one year or less.
- o **(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 twenty (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 twenty (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 either English or Spanish, ask your MPN Contact.

o 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 continuing your care with the non-MPN provider, you and your primary treating physician must 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 switch to MPN physicians. These conditions are set forth in the box above, "***Can I Continue Being Treated By My Doctor?***"

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 in the box above to see if you qualify to continue treating with your current doctor temporarily.

Your primary treating physician has twenty (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 twenty (20) days of your request, your employer'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 employer or Claim Handler if you wish to postpone the selection of another MPN doctor for your continued treatment. 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 either English or Spanish, ask your MPN Contact.

o **Who do I contact if I have questions about my MPN?**

- o **MPN Contact:** You may always contact the MPN Contact or Claim Handler assigned to your case, if you need help or an explanation about your medical treatment for your work-related injury or illness at:

P.O. Box 14475, Lexington, KY 40512
Toll-free Telephone Number for Claim Handler: 866.401.9222
Toll-free Telephone Number of MPN Contact: 866.401.9222, x2304195
Toll-free Telephone Number of Network Referral Unit for a list of MPN providers and/or MPN Pharmacies: 1.800.327.3636, prompt 4
E-Mailbox: CAMPN.Claim@thehartford.com

If you have questions concerning your:

- 1) medical prescriptions, or
- 2) physical therapy, occupational therapy, work hardening or chiropractic services need for your work-related injury or illness, please contact your Claim Handler at 866.401.9222.

If you have a complaint about the MPN, please contact your MPN Contact.

o **MPN Medical Access Assistant (MAAs):**

If you need assistance with finding an available MPN provider, or would like help in scheduling and confirming provider appointments, our Medical Provider Network Medical Access Assistants can be reached, toll free, at 866-758-7256, 7 am – 8 pm Pacific Time (Monday – Saturday) (excluding Sundays and holidays); by fax at 916-293-5025; or by email at:

TheHartfordMAA@Primehealthservices.com. 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. Medical Access Assistants work in coordination with the MPN Contact and the Claim Handler(s) to ensure timely and appropriate medical treatment is available to you, the injured worker. Assistance provided by the Medical Access Assistants is available in English and Spanish.

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 and click on "medical provider networks" for more

- o information about MPNs.
- o **Independent Medical Review:** If you have questions about the Independent Medical Review process contact the Division of Workers' Compensation's Medical Unit at:

DWC Medical Unit
P.O. Box 71010
Oakland, CA 94612
510.286.3700 or 800.794.6900

Keep this information in case you have a work-related injury or illness.

