TRAVELERS

COVID-19 Temporary Telemedicine WC Medical Solutions

Due to the COVID-19 pandemic, some injured employees are not able or are unwilling to go into a "brick and mortar" facility for their medical appointments. Following the recommendations provided by the Center for Disease Control and Prevention (CDC), and subject to any applicable jurisdictional regulations, Travelers supports the shifting of health care delivery modes during the COVID-19 outbreak in the United States. The CDC recommends the following:

Promoting the increased use of telehealth:

- Healthcare facilities can increase the use of telephone management and other remote methods of triaging, assessing and caring for all patients to decrease the volume of persons seeking care in facilities.
- If a formal "telehealth" system is not available, healthcare providers can still communicate with patients by telephone (instead of visits), reducing the number of those who seek face-to-face care.
- Health plans, healthcare systems and insurers/payors should message beneficiaries to promote the availability of covered telehealth, telemedicine, or nurse advice line services.

NEW WORKERS COMPENSATION INJURIES

While some businesses are temporarily closed, many are open and their employees continue to provide needed goods and services. At this time, customers from any business market can use the TravCARE Standard FNOL nurse triage program for any ***new*** workers compensation injuries, accessed from the Travelers Guaranteed Cost claim reporting line. If eligible, an injured employee may be referred to telemedicine for an initial *virtual* visit with a physician. Once the call with the triage nurse is completed, the data will be sent to Travelers Notice of Loss for claim establishment; there is no need to make a separate call to report the claim. While a triage nurse may answer questions about COVID-19 during the course of the WC injury triage call, the line should NOT be used for general COVID-19 concerns.

Following is the phone number and prompts to access TravCARE Standard FNOL nurse line:

Action / Phone Prompt
■ Call **(800) 238-6225**
■ *Press 1* because you are calling about a business insurance claim
■ *Press 1* because you are calling to report a new claim
■ *Press 4* because you are calling to report a workers compensation claim
■ *Press 2* indicating you are calling to report a claim and speak with a TravCare nurse
■ *Press 2* indicating that the injured employee has not yet received medical care
■ *Press 1* indicating that the injured employee is available to be brought onto the call
■ Call will be routed to the TravCARE Nurse Line

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PHYSICAL MEDICINE

Injured employees who are concerned about or unable to attend physical medicine visits in person are candidates for our temporary telerehabilitation program, facilitated through MedRisk Telerehab. Beginning March 30, 2020 in certain states, Concentra will offer telerehabilitation for injured employees who are being treated at Concentra. The Claim and/or Medical Professionals assigned to the claim can coordinate the transition to the telerehabilitation program.

Please note that the MedRisk telerehabilitation program is not being added to the Travelers ABM program long term but will be used for the next few months in order to meet the current needs of our injured employees during this challenging time.

ONGOING PHYSICIAN VISITS

Many providers across the country are developing solutions to assist their workers compensation patients with their ongoing treatment needs. Injured workers are encouraged to contact their doctors' offices prior to any scheduled appointments for specific guidance/instructions from their doctor.

Providers treating remotely (video or telephone) shall bill in accordance with the current workers compensation fee schedule or state-specific billing guidelines related to telephonic or telemedicine visits. If the fee schedule or state workers compensation guidelines are silent on these codes, providers should use the appropriate Evaluation and Management code for an office visit utilizing a place of service 02 to denote a virtual visit.

Remote (video or telephone) visits will allow the provider to deliver continuity of care to their patients and limit exposure to the patient, provider and staff. The injured employee will experience minimal disruption in their treatment plan and recovery.

Additionally, one of our national provider partners, Concentra, has a telemedicine treatment solution available including initial care and rechecks. For more information, visit Concentra's website: https://www.concentra.com/occupational-health/telemedicine/

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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