

Medical Provider Network - California

Overview

A Medical Provider Network (MPN) is a network of medical professionals who provide initial and/or specialty care for the treatment of work-related injuries. The Division of Workers Compensation established MPN certification guidelines, which insurers' and self-insured employers' medical networks must follow in order to become a certified MPN.

The MPN legislation provides strong return-to-work incentives, strengthens the guidelines for medical treatment, and increases the reliance upon the use of MPNs. Key points include:

- > Occupational therapy visits limited to 24 per claim (may be exceeded on an exception basis).
- > Medical treatment authorization within one working day of receipt of the DWC-1 Employee Claim Form (available in Travelers Claim Kit).
- > Employee is treated, and costs and medical treatments are contractually controlled, within the MPN for the life of the claim.
- > MPN must meet strict certification requirements, including:
 - Primary care and hospital services within 30 minutes or 15 miles from each covered employee's residence or workplace.
 - Specialists within 60 minutes or 30 miles from each covered employee's residence or workplace.
- > Employee may seek a second or third opinion from other network physicians if they dispute the diagnosis or treatment.

What Employers Should Know

The employer can experience a reduction in claim costs as unnecessary or excessive treatment can be avoided. It is important for employers to understand exactly what is involved in successfully managing medical care.

- > Proper enrollment is vital in the success of MPN utilization. The steps to enrolling in the MPN are outlined in the **MPN Employer Enrollment Checklist**.
- > The Checklist, and all other necessary MPN notices are available on www.travelers.com/CAMPN.

- > In order to establish lifetime medical control of the claim, employers must be enrolled and injured workers must be referred to an MPN provider for their initial visit.
- > A detailed Policy Holder Notification is mailed with each policy, which provides specific information relating to state documentation requirements.

Travelers MPN Enrollment Representatives are available to help employers throughout the process, including educating employers about the enrollment process, providing enrollment documents and answering questions.

The Bottom Line Results

The result of the MPN can be measured in several ways

- > In 2009-10, Travelers conducted an internal study of its claims to review MPN effectiveness. The key findings showed that the MPN provided:
 1. up to 15% reduction in medical severity for in-network claims
 2. up to 10% faster return to work for in-network claims.
- > The study also found evidence of better outcomes on a number of factors including a decrease in the likelihood of MRI or surgery within 1 year and a reduction in the prescription of narcotics—but the statistical evidence for these factors was less conclusive.

Please note that these results were based on a study of past data and do not reflect market differentiation. Some of these findings may be based on factors that are outside of Travelers' control, and therefore Travelers can not guarantee that past performance will reflect actual results going forward.

- > Furthermore, the MPN providers bill in accordance with a specially-negotiated reduced fee schedule.

The Travelers certified TCT MPN is a custom network administered by Coventry/First Health. The MPN provides access to more than 280 hospitals and access to providers of all specialties throughout California. Visit www.mywcinfo.com for access to the Travelers TCT MPN provider directory, as well as other workers compensation related information.