

What is an MPN?

In April 2004, in response to California's widely-acknowledged workers' compensation costs, the California Legislature passed Senate Bill 899. This bill included several provisions designated to control workers' compensation costs. Among the provisions Labor Code 4616 providing for the implementation of medical provider networks, or MPNs.

A Medical Provider Network – or MPN – is an entity or group of health care providers set up by an insurer or self-insured employer and approved by Division of Workers' Compensation's (DWC) Administrative Director to treat workers injured on the job.

What are the advantages to participating in the Travelers MPN?

Participating in the MPN provides employers numerous advantages:

- *Lifetime medical control.* If an employer implements the MPN, then their employees must treat within the network for the life of the claim, unless an employee pre-designates his/her primary treating physician. If an employer chooses not to participate in the MPN, the employer only has 30-day medical control. Employees can then seek medical treatment by a provider of their choice.
- *Medical cost savings.* MPN provides contracted control of medical fees and expectations for medical treatment outcomes. The contracted fees are lower than the State's Official Medical Fee Schedule. An employer who implements the MPN will experience an increase in network usage and a reduction in overall medical payout. California medical network contracts on average reduce medical claim payout by 9.5%.
- *Quality medical providers.* Travelers uses Coventry Healthcare as our medical network partner. Coventry has an extensive credentialing process, providing us with quality medical providers. Not every physician is accepted in the MPN. Furthermore, with an MPN in place, there is improved provider accountability through the network's quality assurance and provider relations departments. All complaints are tracked and monitored for severity and frequency. Monitoring can result in education, warning, and/or termination of a provider from the network.
- *Appropriate treatment.* If the employer has a MPN in place, employees who pre-designate their primary treating doctor can only pre-designate their personal medical doctor (MD) or doctor of osteopathy (DO). If the employer does not implement the MPN, employees can also pre-designate their personal chiropractor or acupuncturist.

What does it mean to participate in the Travelers MPN?

To participate in the MPN Travelers policyholders must select an occupational medicine clinic, urgent care clinic, or an acute care hospital from within the MPN to serve as your designated initial injury treatment facility. This should be done for each plant/location. Any employee who reports a work-related injury should be referred to the MPN facility for the initial examination. MPN participation and medical control is established with an employee's initial appointment with an MPN provider.

What MPN does Travelers use?

Travelers has a custom MPN, the TravNet MPN. The MPN identification number associated with this MPN is 2493. Our custom MPN includes medical providers and ancillary services, such as pharmacies, durable medical equipment, transportation and translation, focused on providing quality care and positive outcomes.

MPN PARTICIPATION

Do I have to participate in your MPN?

The Travelers MPN is a standard product in our California workers compensation insurance programs, and as such, Travelers expects that all of its workers compensation customers participate in the MPN. To participate in the MPN policyholders must select an occupational medicine clinic, urgent care clinic, or an acute care hospital from within the MPN to serve as your designated initial injury treatment facility. This should be done for each plant/location. MPN participation and medical control is established with an employee's initial appointment with an MPN provider. If you have any questions or concerns regarding this, you should contact your Travelers underwriter.

What if I don't participate?

By not participating in the MPN, you lose medical control of your claims, which typically leads to greater medical costs. Further discussion should be held with your Travelers underwriter to address your concerns.

What do I need to do to participate in the MPN?

Download the **MPN Notification** from www.travelers.com/CAMPN and provide to employees at the time an injury is reported.

In addition to providing the MPN Notification, customers should also:

1. Post State form **DWC-7 "Notice to Employees -- Injuries Caused By Work"**
2. Include the **"Your Workers Compensation Benefits" (English) (Spanish)** notice in all new hire packets
3. At time of injury provide the state form **DWC-1 Employee Claim Form & Notice of Potential Eligibility** to employees

For your convenience, all of the notices/forms are available on www.travelers.com/CAMPN.

Can I distribute the required MPN Notification to the injured employee via email?

Yes, the MPN Notification can be sent electronically. Be sure to keep a copy of your email distribution list to serve as your record of MPN notification.

None of my employees speak Spanish. Do I have to pass out the Spanish version of the notices?

No. The MPN regulations require that the MPN Notification be given to employees in English and also in Spanish if the employee primarily speaks Spanish.

Is there an MPN Posting Notice? Where do I get it?

The current Regulations do not require an MPN posting. If you've previously posted the MPN Notification notice/poster, you may take it down.

Where do I get the STATE workers' compensation Posting Notice? How do I fill out the Posting Notice?

A copy of the state's workers' compensation Posting Notice (state form DWC 7) is included in the policy packet. It is also available on the state's web site (www.dir.ca.gov) and on our web site. For your convenience, you can also find a link to the form on www.travelers.com/CAMPN.

Specific MPN information is required on the state's workers' compensation Posting Notice. For help in completing the Notice, please see the **Instructions – Notices/Forms** document on www.travelers.com/CAMPN.

Does Travelers provide us with the DWC-1 Employee Claim Forms?

No. However the forms are available to the public and can be obtained on the state's web site (www.dir.ca.gov). For your convenience, you can find a link to the form on www.travelers.com/CAMPN.

Do I have to pass out the pre-designation form along with the MPN Notification?

Though pre-designation is *related* to the MPN (*in that an employee who has a **valid** pre-designation in their personnel file before an injury occurs is not required to treat within the MPN*), the notification requirements are not the same. Since pre-designation was effective before the MPN came into existence (2005), you may already have a process by which you advise your employees of their right to pre-designate a provider. This information is often provided in new hire packets, and is not specific to any carrier. You, as an employer, are required to advise your employees only once that they have the right to pre-designate a provider. You are not required to remind your employees or re-distribute the forms. If you have not already advised your employees of their right to pre-designate a provider, you should do so. But if you have already provided the information to your employees, you do not need to provide it again.

Where do I get the pre-designation form?

Travelers has a general workers compensation notice, called **“Your Workers Compensation Benefits” (English) (Spanish)** that includes this information. If you've received an electronic claim kit from Travelers, there is a link to the form there. For your convenience, the form is also available on www.travelers.com/CAMPN.

The state updated the pre-designation form effective January 1, 2014. Travelers has updated our “Your Workers’ Compensation Benefits” notice accordingly. A link to the updated notice can be found on www.travelers.com/CAMPN.

What happens if we have an injury and fail to provide the required MPN Notification?

The Labor Code provides employers (and us as your carrier) with 30 days of medical control following the reporting of an injury. This is separate from the MPN requirements. So, even though the MPN Notification has not been given, during the first 30 days following the reporting of an injury, you should refer all of your employees to an MPN provider.

If 30 days has passed and the MPN Notification still has not been given, the injured employee would be able to treat with a doctor of his/her choice. However, once the MPN Notification is given, the injured employee will be transitioned to an MPN provider, as long as he/she doesn't meet one of the medical exceptions outlined in the Labor Code. The claim adjuster assigned to the case will address this at the appropriate time.

We have locations in other states. Does the MPN apply to those locations also? What are the requirements for the other states?

No. The MPN is specific to California only. Other states have their own workers compensation laws and regulations. Your agent/broker may have information regarding workers compensation in other states, or you can contact your Travelers underwriter or Claim Account Executive.

MPN PROVIDERS**How do I locate an MPN provider?**

The entire MPN directory is available through www.travelers.com/CAMPN or www.mywcinfo.com. Choose the “Provider Search” button to locate providers near your address, choosing from the Travelers MPN – TravNet MPN.

Do we have to pick a provider? Do we have to let the provider know we picked them? Do we have to let Travelers know who we picked?

We recommend that every employer designate a hospital and occupational medical clinic (or urgent care clinic) to which they will refer all their injured employees for initial medical treatment. We also recommend that the employer does contact the provider's office to let them know they've been designated as your provider for treatment of your injured employees. You can establish standard practices with the provider, make the provider aware of the kind of work your company does, and what kind(s) of injuries you typically see, what your return-to-work policy is, and what your expectations are, etc. You do not need to notify Travelers which provider(s) you've chosen; just be certain the provider is in the MPN.

Will the MPN clinic do our pre-employment drug testing?

MPN providers are not required to perform pre-employment drug testing. While most clinics offer this service, it is considered a specific protocol that you, the employer, could set up directly with a the clinic.

We have employees that work out of their homes. Do we have to designate a clinic for each of them?

If possible, it is recommended that you designate clinics for all of your covered employees. However, if you are unable to do so, you should ensure that each of your remote employees knows how to access the online MPN directory. It is recommended that you advise each remote employee to check the online MPN directory and locate a network clinic near them to which they will go in the event of a work-related injury.

Is Kaiser in your MPN?

Yes. Kaiser was added to the TravNet MPN effective January 1, 2019.

Can I get a copy of your entire MPN directory?

Since the directory, if printed, is thousands of pages, we recommend that you access our directory online to search for providers in your area. The entire directory is available through www.travelers.com/CAMPN or www.mywcinfo.com. You can produce a directory specific for your needs through the online directory. Furthermore, the online directory is the preferred choice as the database gets updated monthly. Printed copies may not accurately reflect the updates.

I have some questions regarding the MPN. Is there someone I can talk to?

If you have any general questions regarding the Travelers MPN and don't have a Claim Account Executive or contact in the Claim Department, you can contact the **Travelers MPN Team** by calling **800-287-9682** or by sending an email to CAMPN@travelers.com. You can also refer to the **Instructions – Notices/Forms** document on www.travelers.com/CAMPN.