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# Kentucky

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## Workers Compensation Managed Care Plan Handbook



**Deborah Armbruster, RN**

***Managed Care Administrator***

P.O. Box 4614 - Buffalo, NY 14240

(317) 818-5203 or (800) 238-6210 x 8185203

darmbrus@travelers.com

# TRAVELERS

## Workers Compensation Managed Care Plan

Policyholder Name:

Date:

As a workers compensation policyholder with one of Travelers companies, you have the opportunity to enroll in the The Travelers Indemnity Company of Connecticut's ("Travelers") Kentucky Managed Care Plan (MCP). The plan is a collaboration of Travelers claim services and CorVel Corporation's CorCare Network of medical providers. CorVel's contracted medical providers have agreed to render quality medical care and support return to work initiatives for injured workers. Quality providers coupled with Travelers exemplary claim services should result in better outcomes for your employees.

Participating in the MCP allows you to take advantage of the benefits of a network including, employee selection of a Gatekeeper physician to manage any continuing medical care related to a workplace incurred illness or injury; and having a Case Manager assigned to each injured worker for all related necessary medical treatment for the life of the claim. Network Providers use an aggressive approach toward diagnosing and treating work-related injuries. They work with MCP Case Managers to return your injured employee to work as soon as medically appropriate. The availability of modified duty jobs at your worksite is key to the success of this approach.

In order to enroll in the Managed Care Plan, you must do the following:

1. Notify your current employees that your company is implementing the MCP.
2. Distribute the following enclosed required materials to all your current employees and any newly hired employees:
  - a. Sample Letter to The Employee
  - b. Employee Rights & Responsibilities
  - c. Employee Grievance Procedure

You may consider holding a general meeting to distribute the materials, sending a mass email with an attachment, or attaching to paychecks.

3. Complete the Enrollment Form and return it to my attention, verifying with me the actual date of plan implementation and your method of distribution of these materials to all your current employees.
4. Update your Workers Compensation Posting Notice to show that your company is enrolled in the MCP.
  - The Name of Plan: The Travelers Indemnity Company of Connecticut MCP
  - Contact Person: Debbie Armbruster 1-800-238-6210 x 8185203
  - [Link to Workers Compensation Posting Notice](#)

I have also enclosed the following materials for your use and reference:

- What to Do When an Employee Reports an Injury.
- How to Find a Network Provider on Travelers Website.
- MCP Enrollment Verification Form.

If you have any questions about the MCP, please do not hesitate to call me at 317-818-5203 or 800-238-6210 x 8185203. Your active support of the Managed Care Plan will enable better control of your workers compensation costs.

Sincerely,

Deborah Armbruster, RN, BSN, CCM  
Enclosures

# **TRAVELERS**

## **Workers Compensation Managed Care Plan**

### **What to Do When an Employee Reports an Injury**

**IF EMERGENCY MEDICAL ATTENTION IS REQUIRED, OBTAIN IMMEDIATE ASSISTANCE BY DIALING THE EMERGENCY NUMBER IN YOUR AREA.**

When an Employee reports an injury to you, follow these steps to properly manage the situation.

1. Gather Information
  - Discuss the nature of the injury with the employee and ask him/her to explain HOW, WHEN and WHERE the injury occurred and if there were any witnesses.
  - Complete any required state forms.
  - Document the employee's responses as well as any additional information that the employer requires and file the information for use at a later date.
2. Determine if medical care is needed
  - If the need is of an emergency nature, proceed to get immediate medical help.
  - If medical treatment is needed but it is not an emergency situation, then continue to follow these procedures.
3. Identify a Gatekeeper Provider
  - Assist the employee in accessing the MCP Directory via the internet at [www.mywcinfo.com](http://www.mywcinfo.com) to identify a Gatekeeper Provider if necessary. Otherwise, just instruct the employee in how to use the site or provide them with a directory. The employee may contact the MCP at 1-800-238-6210 x 8185203 for assistance in selecting a Gatekeeper Provider if they so choose.
4. Report the injury to the MCP
  - Notify the Loss Reporting Center at 1-800-832-7839 that an injury has occurred and briefly outline the actions you have taken.



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### How to Find and Use the Network Directory

1. For those who have Internet access, use of the [www.mywcinfo.com](http://www.mywcinfo.com) web page can provide access to selection of network providers. Otherwise please contact the MCP for a provider directory.
2. Review the list of providers. Doing so in advance will enable you to be prepared in the event a work-site injury occurs.
3. Provider names, addresses, and telephone numbers are readily available with driving directions on the Web site.
4. Use of the network providers is mandatory except as shown below. The providers participating in the Network meet specific quality standards and credentials and are experienced in treating work-related injuries and illnesses.

The exceptions for treating outside of the network are:

- Emergency care – if initial emergency care following a compensable injury is rendered by a medical provider outside the managed health care plan, the injured worker may remain under the care of that provider so long as the provider complies with UR reporting standards and quality assurance mechanisms of the plan.
  - If the employee is referred by a gatekeeper physician outside of the managed care plan for medical services
  - If authorized treatment is not available through the managed care plan.
  - To obtain a second opinion if a managed care plan physician recommends surgery
  - For those injuries or diseases for which continuing treatment was initiated prior to the date the managed care plan for the employer was approved, the employee may continue with its current treating physician
  - If initial emergency care following a compensable injury is rendered by a medical provider outside the managed health care plan, the injured worker may remain under the care of that provider so long as the provider complies with utilization review, reporting standards, and quality assurance mechanisms prescribed by the employer's managed care plan
5. If you have any questions concerning the use of the Network, please call the Workers Compensation Managed Care Plan at 1-800-238-6210 x 8185203.

  
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**Employer Enrollment Verification Form**

Employer Name \_\_\_\_\_

Address \_\_\_\_\_

Employer Email \_\_\_\_\_

Workers Compensation Policy Number \_\_\_\_\_

The required Employee educational materials (Letter, Rights & Responsibilities, and Grievance Procedure) have been distributed to all current employees of the Employer named above. Also, the same educational materials will be distributed to each new employee hired after the Implementation Date shown below.

Distribution Date \_\_\_\_\_ Implementation Date \_\_\_\_\_

Names of Employer Representative (print) \_\_\_\_\_

Title \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_ Phone \_\_\_\_\_

Please mail or email this completed form to:

**Travelers**  
**c/o Deborah Armbruster, RN, BS, CCM**  
**P.O. Box 4614**  
**Buffalo, NY 14240**

**Email: [DARMBRUS@travelers.com](mailto:DARMBRUS@travelers.com)**

  
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**Workers Compensation Managed Care Plan**

**Sample Letter from Employer to Employee**

To Employee:

(Employer Name) is committed to promoting a safe and healthy work environment. Unfortunately, work-related injuries do sometimes occur in all organizations.

In conjunction with our Workers Compensation carrier, we are implementing a Managed Care Plan (“MCP”) to support you if you are injured on the job. The Managed Care Plan uses the CorVel Network to provide the medical treatment of work-related injuries as of (implementation date). The CorVel Network offers many benefits:

- Physicians, hospitals, and ancillary providers.
- Providers have been reviewed and meet Network standards and credentialing criteria.
- Providers are experienced in treating work-related injuries and in helping you return to work when medically appropriate.

The MCP uses a team approach in managing workers compensation injuries. The team includes the employee, the employer, the provider, claim representative, and the case manager and the Network. This approach provides timely, appropriate, and cost effective care for you.

To better understand the Managed Care Plan, please also read the Employee Rights & Responsibilities and Employee Grievance Procedure information.

If you have any questions or concerns regarding this Managed Care Plan, please call the MCP at 1-800-238-6210 x 8185203.

Sincerely,

[EMPLOYER]

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## Workers Compensation Managed Care Plan

### Employee Rights and Responsibilities

Your employer is committed to making sure that you receive appropriate medical treatment if you are injured on the job. By implementing a Managed Care Plan, your employer has provided you with access to many skilled medical providers.

Your employer will provide you with a list of CorVel Network Providers. If you are currently being treated for a work-related injury, you may continue to treat with your current provider. If you are referred to another provider or choose to change providers, you must choose a Network Provider.

As an employee covered under the Managed Care Plan, you have the right to:

1. Receive emergency treatment as soon as possible.
2. Choose medical service providers from the network.
3. Receive screening and treatment if necessary by a Network Provider in cases requiring inpatient hospitalization.
4. Receive treatment by a non-Network Provider:
  - For emergency care. You may continue to treat with your emergency care provider even if they are outside the network if he or she agrees to comply with all UR reporting standards and quality assurance mechanisms of the MCP.
  - If you are referred by a gatekeeper physician outside the managed care plan for medical services If authorized treatment is not available through the managed care plan
  - To obtain a second opinion if a managed care plan physician recommends surgery.
  - For those injuries or diseases for which continuing treatment was initiated prior to the date the managed care plan for the employer was approved, the employee may continue with its current treating physician
  - If initial emergency care following a compensable injury is rendered by a medical provider outside the managed health care plan, the injured worker may remain under the care of that provider so long as the provider complies with utilization review, reporting standards, and quality assurance mechanisms prescribed by the employer's managed care plan
5. Not be billed for covered services by the Network Provider. Should this occur, contact your claim representative.

### Employee Grievance Procedure

Any person or entity who willfully and knowingly makes any material false statement or representation for the purpose of obtaining any benefit or payment, or for the purpose of defeating or wrongfully increasing or decreasing any claim for benefit or payment for workers compensation coverage, or who aids and abets for said purpose, may be subject to civil or criminal penalties, or both, imposed pursuant to KRS 342.990. If you have any questions, contact the MCP at 1-800-238-6210 x 8185203.

If you are either: dissatisfied with any medical care and/or treatment by a medical provider; or requesting remedial action regarding a treatment request, you can file a grievance with the managed care plan as follows:

- A grievance shall be made when a written complaint or written request is delivered by the employee or provider to the managed health care system setting forth the nature of the complaint and remedial action requested.
- The employee or provider shall file a grievance within thirty (30) days of the occurrence of the event giving rise to the dispute.
- The managed health care system shall render a written decision upon a grievance within thirty (30) days of receipt by the managed health care system of the grievance.

An employee or provider dissatisfied with the managed health care system's resolution of a grievance may apply for review by an administrative law judge by filing a request for resolution within thirty (30) days of the date of the system's final decision.

If you have any questions concerning the Managed Care Plan, call Travelers/CSS Claim Office at 1-800-238-6210 x 8185203, or write to:

Travelers/CSS  
Kentucky Managed Care Plan  
P.O. Box 4614  
Buffalo, NY 14240  
Attn: Deborah Armbruster