



COVERED EMPLOYEE NOTIFICATION (Document 30) Of Rights Materials Regarding Citrus Community College District

PRIME Advantage Medical Network – Medical Provider Network (“MPN”)

This pamphlet contains important information about your medical care in case of a work-related injury or illness, and is a recreation in whole of the original pamphlet provided.

You are Important to Us

A safe working environment is our number one priority. However, should you become injured or ill as a result of your job, we want to ensure you receive prompt quality medical treatment. Our goal is to assist you in making a full recovery and returning to your job as soon as possible. In compliance with California law, we provide workers’ compensation benefits, which include the payment of all appropriate medical treatment for work-related injuries or illnesses. If you have any questions regarding the MPN, please contact **Dara Overhold/Keenan & Associates at 1-800-654-8102**.

PRIME Advantage Medical Network (“MPN”)

Citrus Community College District provides workers’ compensation coverage for you in the event you sustain a work-related injury. PRIME Advantage Network access medical treatment through Prudent Buyer HCO, which utilizes Blue Cross of California’s PPO (“Blue Cross”) network. Blue Cross has contracted with doctors, hospitals and other providers to respond to the special requirements of on-the-job injuries or illnesses.

Prudent Buyer is a State of California certified Health Care Organization (“Prudent Buyer HCO”), which means that it has met all MPN access and network requirements.

Access to Care

If you should experience a work-related injury or illness, you should:

Notify your employer:

- Immediately notify your supervisor or employer representative so you can secure medical care. Employers are required to authorize medical treatment within one working day of your filing of a completed claim form (DWC-1). To ensure your rights to benefits, report every injury and request a claim form.

Initial or Urgent Care:

- If medical treatment is needed, your employer will direct you to an MPN provider upon initial report of injury.

For Emergency Care:

- In the case of emergency* go to the nearest healthcare provider. Once your condition is stable, contact your employer.

**Emergency care is defined as a need for those health care services provided to evaluate and treat medical conditions of a recent onset and severity that would*



lead a lay person, possessing an average knowledge of medicine, to believe that urgent care is required.

Subsequent Care:

- All non-medical emergencies, which require ongoing treatment, in-depth medical testing or a rehabilitation program, must be authorized by your claims adjuster and based upon medically evidenced based treatment guidelines (ACOEM or LC§5307.27).

How to Choose a Physician within the MPN

Provider Directories:

- On-line Directories – if you have internet access, you may locate a participating provider near you by visiting www.bclhwncs.com, and clicking on the “Provider Finder” tab.
- If you do not have internet access, you may request assistance locating an MPN provider or obtaining an appointment by calling (866) 700-2168.
- Promptly contact your claims adjuster to notify us of any appointment you scheduled with an MPN provider.

Choosing a Physician (for all initial and subsequent care):

- Your employer will direct you to an MPN provider upon initial report of injury. You have the right to be treated by a physician of your choice within the MPN **after your initial visit.**
- If you wish to change your MPN physician after your initial visit, you may do so by:
 - Accessing the on-line provider directories (see above).
 - Call toll free number to locate an MPN provider: (866) 700-2168.
- If you select a new physician, immediately contact your claims adjuster and provide his or her with the name, address, and phone number of the physician selected. You should also provide the date and time of your initial evaluation.
- If it is medically necessary for your treatment to be referred to a specialist, your MPN physician will make the appropriate referral within the network.
- If a type of specialist is recommended by your MPN physician but is not available to you within the network, your claims adjuster will work with your MPN physician to locate a specialist outside of the network, schedule an appointment and notify you of the date and time. Your MPN physician, who is your primary care physician, will continue to direct all of your medical treatment needs.

If you are temporarily working outside of California and are injured:

- If you are outside of California and experience work related injury or illness, notify your employer. For initial, urgent or emergency care, go to the nearest healthcare provider for medical treatment.
- If you need assistance locating a physician or should the physician you select need authorization to provide care to you, call **Keenan & Associates** or your employer for referral to an MPN provider for continued care.

Second and Third Opinions

Second Opinion:

- If you disagree with either the diagnosis or the treatment prescribed by your MPN physician, you may obtain a second within the MPN. During this process, you are



required to continue your treatment with your treating physician or an MPN physician of your choice. In order to obtain a second opinion you have some responsibilities:

- Inform your claims adjuster of your dispute regarding your treating physician's opinion.
- You are to select a physician or specialist from the list of available MPN providers.
- You are to make an appointment within 60 days of receipt of the list of the available MPN providers.
- You are to inform your claims administrator, your claims adjuster of the appointment date and time.
- You will waive your right to a second opinion if you do not make an appointment within 60 days of receipt of the list of the available MPN providers.

Third Opinion:

- If you disagree with either the diagnosis or the treatment prescribed by your MPN physician, you may obtain a third opinion within the MPN. During this process, you are required to continue your treatment with your treating physician or an MPN physician of your choice. In order to obtain a third opinion, you have some responsibilities.
 - Inform your claims adjuster of your dispute regarding your treating physician's opinion.
 - You are to select a physician or specialist from the list of available MPN providers.
 - You are to make an appointment within 60 days of receipt of the list of the available MPN providers.
 - You are to inform your claims administrator, your claims adjuster of the appointment date and time.
 - You will waive your right to a second opinion if you do not make an appointment within 60 days of receipt of the list of the available MPN providers.
- At the time of selection of the physician for a third opinion, your claims adjuster will notify you about the Independent Medical Review process and provide you with an application for the Independent Medical Review process (see below).

Independent Medical Review (IMR)

If you disagree with the diagnosis or treatment provided by the third opinion physician, you may request an Independent Medical Review (IMR). An IMR is performed by a physician identified for you by the Administrative Director (AD) with the Division of Workers' Compensation of the State of California. To request an IMR, you will be required to complete and file an application with the AD. The AD will select an IMR who has the appropriate specialty necessary to evaluate your dispute. The AD will send you written notification of the name, address, and phone number of the IMR.

You may choose to be seen by the IMR in person or you may request that the IMR only review your medical records. Whichever you choose, you will be required to contact the IMR for an appointment. Your IMR should see you within 30 days from your request for an appointment. The IMR will send his/her report to the AD for review and a determination will be made regarding the dispute.



Continuity of Care Policy

Citrus Community College District will, at the request of a covered injured employee, provide for the completion of treatment by a *terminated MPN physician* or provider in accordance with LC§5307.27 and the adopted medical treatment guidelines.

The completion of treatment will be provided by a terminated provider to a covered injured employee who, at the time of the contract's termination, was receiving services from the provider for one of the conditions described below, unless the provider was terminated or non-renewed for reasons related to disciplinary cause or reason, as defined in paragraph (6) of subdivision (a) of *Section 805 of the Business and Professionals Code*, or fraud, or other criminal activity.

- (A) **An acute condition**. An acute condition is a medical condition that involves a sudden onset of symptoms due to an illness, injury, or other medical problem that requires prompt medical attention and that has a limited duration. Completion of treatment shall be provided for the duration of the acute condition.
- (B) **A serious chronic condition**. A serious chronic condition is a medical condition due to a disease, illness, or other medical problem or medical disorder that is serious in nature and that persists without full cure or worsens over an extended period of time or requires ongoing treatment to maintain remission or prevent deterioration. Completion of treatment shall be provided for a period of time necessary to complete a course of treatment and to arrange for a safe transfer to another provider, as determined by the insurer or employer in consultation with the injured employee and the terminated provider and consistent with good professional practice. Completion of treatment under this paragraph shall not exceed 12 months from the contract termination date.
- (C) **A terminal illness**. A terminal illness is an incurable or irreversible condition that has a high probability of causing death within one year or less. Completion of treatment shall be provided for the duration of a terminal illness.
- (D) **Performance of a surgery or other procedure** that is authorized by the insurer or employer as part of a documented course of treatment and has been recommended and documented by the provider to occur within 180 days of the contract's termination date.

Transfer of Care Policy

For injured covered employees who are being treated outside of the MPN for an occupational injury or illness that occurred prior to the effective date of the Employers MPN, Citrus Community College District will provide for the completion of treatment as noted below.

- (A) If the injured covered employee is being treated by a physician or provider prior to the implementation of the MPN and the injured covered employee's physician or provider **becomes** a contracted provider with the MPN, the injured covered employee and their physician shall be notified that his/her treatment is being provided under the provisions of the MPN.
- (B) Injured covered employees who are being treated by a physician or provider outside of the MPN for an occupational injury or illness that occurred prior to the effective date of



the MPN, including injured covered employees who pre-designated a physician and do not fall within LC§4600(d), will continue to be treated outside the MPN for the following conditions:

- a. **An acute condition.** Is a medical condition that involves a sudden onset of symptoms due to an illness, injury, or other medical problem that requires prompt medical attention and that has a duration of not more than 30 days. Completion of treatment shall be provided for the duration of the acute condition.
- b. **A serious chronic condition.** A serious chronic condition is a medical condition due to a disease, illness, catastrophic injury, or other medical problem or medical disorder that is serious in nature and that persists without full cure or worsens over 90 days and requires ongoing treatment to maintain remission or prevent deterioration. Completion of treatment will be provided for a period of time, up to one year, necessary to complete a course of treatment approved by Citrus Community College District. The one-year period for completion of treatment starts from the date of the injured employee's receipt of the determination that the injured employee has a serious chronic condition as defined.
- c. **A terminal illness.** A terminal illness is an incurable or irreversible condition that has a high probability of causing death within one year or less. Completion of treatment shall be provided for the duration of a terminal illness.
- d. **Performance of a surgery or other procedure** that is authorized by Citrus Community College District as part of a documented course of treatment and has been recommended and documented by the provider to occur within 180 days from the MPN coverage effective date.

Citrus Community College District may make a determination whether an injured covered employee's treatment should be transferred to a physician within the MPN if the above conditions are not met. All transfer of care determinations will be in writing and will be sent to the injured covered employee's residence and a copy of the letter shall be sent to the injured covered employee's primary treating physician.

If the injured covered employee disputes a transfer determination made by Citrus Community College District, he/she must request a report from their primary treating physician that addresses whether the injured covered employee falls within any of the conditions set forth in (B) a through (B) d.

- 1) If the treating physician **agrees** with the determination made by Citrus Community College District that the injured covered employee's medical condition does not meet the conditions set forth in (B) a through (B) d, the transfer of care shall go forward during the dispute resolution process.
- 2) If the treating physician **does not agree** with the determination made by Citrus Community College District that the injured covered employee's medical condition does not meet the conditions set forth in (B) a through (B) d, the transfer of care shall not go forward until this dispute is resolved.

Disputes regarding the medical determination made by the treating physician concerning the transfer of care shall be resolved pursuant to LC§4062.



Keenan & Associates Adjusting Locations

Torrance(800) 654-8102

Eureka(707) 268-1616

Pleasanton.....(925) 225-0611

Rancho Cordova.....(800) 343-0694

Redwood City(650) 306-0616

Riverside.....(800) 654-8347

San Jose.....(800) 334-6554

Medical Director User ID and Password Information

When locating participating providers on-line, through the Internet, a user id and password is required to ensure that you are provided correct information.

User ID: special

Password: access