

# CAVIGNAC & ASSOCIATES

INSURANCE BROKERS

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## Medical Provider Networks (MPNs) What Are They?

An MPN is an entity or group of health care providers set up by your workers compensation insurance company and approved by the Division of Workers Compensation (DWC) Administrative Director to treat workers injured on the job. Each MPN must include a mix of doctors specializing in work-related injuries and doctors with expertise in general areas of medicine. MPNs are required to meet access to care standards for common occupational injuries and work-related illnesses.

The regulations require MPNs to follow all medical treatment guidelines established by the DWC, and must allow employees a choice of provider(s) in the network after their first visit. MPNs also must offer an opportunity for injured employees to get second and third opinions if they disagree with the diagnosis or the treatment offered.

### BENEFITS OF MPNS

1. By directing injured employees to an insurance company-approved MPN, medical control shifts from 30 days to the 'life of the claim' if employees pre-designate the MPN as their doctor to handle work related injuries.
2. MPNs will save 15-30% in medical costs.
3. MPNs have agreed to comply with Early Return to Work (ERTW) guidelines.
4. Some insurance companies offer a premium discount if you use their approved networks.

### LETTER TO ALL OF OUR CLIENTS

The goal is to provide injured workers with quality medical care. A MPN is designed to allow for better management of medical care by ensuring that treatment is appropriate, prompt, and provided by quality practitioners.

Insurance companies are asking their clients take full advantage of the MPNs they provide. The following steps are intended to ensure employees are aware of their rights under the new regulations. Many of these notifications are required by state statute.

#### What Must You Do to Comply?

- Provide a copy of the MPN Employee Notice letter and list of facilities to your employees
- If you offer health insurance to your employees and you have not previously advised them of their right to 'pre-designate' a physician, you must do so by providing enclosed 'Physician Pre-designation Form'

#### What Must You Do after an Injury Occurs?

- In the event of an emergency, direct your injured employee to the nearest medical provider or hospital (emergency situations do not require treatment from a provider in the MPN)
- After the employee is stabilized, he or she should be re-directed into the MPN

If you have any questions, please contact Meghan Bankhead, CET, Claims Specialist (e-mail: [mbankhead@cavignac.com](mailto:mbankhead@cavignac.com), fax 619-234-8601, or direct line 619-744-0571).