



Berkshire Hathaway Homestate Companies

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MPN OVERVIEW – Guide for Employers

WHAT IS THE BHHC MEDICAL PROVIDER NETWORK?

A Medical Provider Network (MPN) is a group of health care providers (physicians and other types of providers) set up by an insurer or self-insured employer and approved by the Division of Workers' Compensation's Administrative Director to treat workers injured on the job. Each MPN must include a mix of doctors with expertise in general areas of medicine. MPNs must meet access to care standards for common occupational injuries and work-related illnesses. Further, the regulations require MPN providers to use medical treatment guidelines adopted by the DWC.

WHAT HAPPENS IF EMPLOYEE GETS INJURED AT WORK?

In case of an emergency, you should call 911, or send employee to the closest emergency room. If an employee is injured at work, the employee should contact you as soon as possible. You will then provide the employee with a claim form, and make an appointment for the individual to see a doctor within the BHHC-MPN.

CAN EMPLOYEES PREDESIGNATE A DOCTOR?

Yes. Employees have a limited ability to predesignate a personal physician; see enclosed information.

CAN EMPLOYEES CHANGE THEIR DOCTOR?

Yes. *After the initial medial evaluation with an MPN doctor*, your employees have the right to choose another primary treating physician (or any subsequent doctor) from the BHHC-MPN.

WHAT ARE THE REQUIREMENTS FOR CHOOSING A DOCTOR?

Employees may obtain a list of MPN doctors within a reasonable distance of their residence or workplace by going online to bh-hc.com:

1. Click on Products and Services
2. Click on Workers Compensation Specialty Division
3. Click on BHHC – Medical Provider Network (MPN) California Clients
4. Click on the Kaiser Provider/Blue Cross of CA Link

or by calling their claims adjuster, if one has been assigned to them, or calling the BHHC-MPN Coordinator at 1-800-339-9809 ext. 126. After they receive a list of MPN doctors, employees may select a treating doctor (or any subsequent doctor) on the basis of the physician's specialty or recognized expertise in treating their particular injury or condition.

HOW DO EMPLOYEES MAKE AN APPOINTMENT WITH AN MPN DOCTOR?

After they choose an appropriate doctor, the employees may call the doctor for an appointment. If they are unable to obtain an appointment, the employees should contact their claims adjuster at BHHC.

HOW DO EMPLOYEES OBTAIN A REFERRAL TO A SPECIALIST?

If their primary treating physician determines that a specialist should see them, the employees may select a specialist within the MPN. If employees disagree with the second-opinion doctor's findings,

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they may seek an opinion from a third MPN doctor. If employees disagree with the findings of the third opinion, they may request an independent medical review (IMR) from the administrative director of the Division of Workers' Compensation.

WHAT IF THEY DISAGREE WITH THEIR DOCTOR'S DIAGNOSIS OR TREATMENT?

It is the *responsibility of injured employee* to advise their adjuster of the dispute and request a second opinion within the MPN. If employees disagree with the second-opinion doctor's findings, they may seek an opinion from a third MPN doctor. If employees disagree with the findings of the third opinion, they may request an independent medical review (IMR) from the administrative director of the Division of Workers' Compensation.

MPN CONTACTS:

The employee's adjuster, if one has been assigned.

BHHC MPN Coordinator.

The regional list of MPN providers.

HOW TO CONTACT THEM:

See the name and phone number on the initial claim letter.

Call toll free 1-800-339-9809 ext. 126 or e-mail at:
mpncoordinator@bh-hc.com

Go online to Blue Cross Life & Health at:
www.bclhwcmcs.com

WHEN TO NOTIFY THE COVERED EMPLOYEE:

Existing employees, prior to implementation of the approved MPN.

At the time of new hire.

When existing employees transfer into the MPN.

At the time of injury.

APPROPRIATE PUBLICATIONS:

Covered Employee Notification of Rights material
BHHC (English/Spanish).

Facts About Workers' Compensation - Blue CWCI pamphlet
(English/Spanish Covered Employees Notification of
Rights BHHC-MPN (English/Spanish).

Covered Employee Notification of Rights BHHC-MPN.

Facts About Workers' Compensation (English/Spanish)
Covered Employees Notification of Rights BHHC-MPN
(English/Spanish).

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