

Manager/Supervisor Risk Management

#41– 3/29/12

A twice weekly e-mail training for YCPARMIA members

TOPIC: WORKERS' COMPENSATION – PRE-DESIGNATED PHYSICIAN

As discussed in the last topic, an injured worker must treat within YCPARMIA's medical provider network (MPN) unless they have predesignated their personal doctor as their workers' compensation treater.

Very few people predesignate – probably less than 1% of all YCPARMIA workers. The pre-designated doctor does not have to part of the MPN.

To be pre-designated the physician must:

- Be pre-designated before the industrial injury;
- Be the employee's regular physician --that means a licensed medical doctor;
- Be the employee's primary care physician who has previously directed the employee's medical treatment, and retains the employee's medical records and history; and
- The physician must agree to be pre-designated.

In simple terms this means that the employee is limited to pre-designating the physician they normally see for their non-industrial injuries, illnesses, and checkups, and that the physician agrees to be bound by and comply with all of the workers' compensation requirements and procedures. It also means that the employee cannot pre-designate a specialist, a chiropractor, an acupuncturist, or any other medical provider that is not their pre-existing personal physician (i.e. family doctor).

Not surprisingly, many personal physicians decline the honor of being pre-designated. Possibly it is because industrial injuries are outside their area of expertise, but more likely they do not want to be encumbered with the reporting requirements, the pre-authorization for treatment, utilization review, billing limitations, and other assorted factors that are unique to medical practice under the workers' compensation system.

As stated in the last topic, YCPARMIA has no direct financial interest in whether an injured worker treats within our MPN, or pre-designates. We do strongly feel that treating with medical providers that have the Occupational Medicine specialty gets our workers the best results. An occupational specialist probably sees more sprains and strains in a few days than a personal physician will see in a year. A second advantage of the MPN is an opportunity to choose specialists, as needed, who are not part of the practice group that the primary treater is associated with.

An employee should probably consider pre-designating when they have a serious pre-existing non-industrial medical condition that will be complicated or adversely impacted by an industrial injury. In those circumstances, the continuity of care provided by the employee's regular physician in handling that serious medical condition may override their lack of industrial expertise.

Next topic: Workers' Compensation – Utilization Review