

Employee Frequently Asked Questions

1. What is a Medical Provider Network (MPN)?

A Medical Provider Network (MPN) is a group of health care providers (physicians and other medical providers) used by your employer to treat workers injured on the job. Each MPN must include a mix of doctors specializing in work-related injuries. MPN's must allow employees to have a choice of providers.

2. How do I know that my employer has implemented an MPN?

Should you report a work-related injury or illness to your employer, you will receive a document titled: Initial Written Employee Notification Re: Medical Provider Network.

3. What happens if I get injured at work?

In case of emergency, you should call 911 or go to the nearest emergency room. If you are injured at work, notify your employer as soon as possible.

- Your employer will provide you with a claim form.
- Your employer or claims administrator will guide you to a doctor/clinic within the MPN for initial treatment.

4. What if I have a question about the MPN?

Call or e-mail the MPN Contact with questions about the MPN, help scheduling an MPN independent medical review or a complaint about the MPN.

The MPN Contact can be reached at:

Address: Liberty Mutual Insurance

Attn: MPN Contact-CI Claims Call Center (MS 01CM)

100 Lincoln Way W, One Liberty Square

Mishawaka, IN 46544

Telephone Number: 844-208-1659

Fax Number: 855-840-2346

Email Address: CA_MAA@libertymutual.com

5. What if I am already being treated for a work-related injury before the MPN begins?

Your employer or insurer has a Transfer of Care policy which will determine if you can continue being temporarily treated for an existing work-related injury by a physician outside of the MPN before your care is transferred into the MPN. However, there are certain exceptions that include:

- An acute condition resolving within 90 days
- A serious chronic condition, for which treatment shall be provided for a period of time up to one year
- A terminal illness, as defined as an incurable or irreversible condition that has a high probability of causing death within one year or less
- Performance of surgery or other procedure that is authorized by the insurer or employer as a course of treatment that is to occur within 180 days of the MPN effective date.

Claims specialists examine the transfer of injured employees into the MPN on a case-by-case basis, as there will be instances where the preferable process may be to keep an injured employee with their current treating provider. Also, employees that have properly designated a personal physician by notice to the employer prior to the date of injury (see Labor Code 4600(d) for specifications) may treat outside of the MPN.

6. Do existing injured workers have to transfer their treatment to a MPN provider?

Yes, except as noted in question 5.

7. How do I find doctors in my MPN?

You can get a regional list of all MPN providers and ancillary services in your area by calling the Medical Access Assistant (MAA) or by accessing the appropriate website listed on the MPN General Information document. You also have the right to obtain a list of all the MPN providers upon request. The MAA can email you an electronic MPN directory listing or send you the listing on a CD or flash drive. You may also access the online provider directory at:

Liberty Mutual Group MPN: www.libertymutualprs.com

Helmsman Management Services: www.helmsmantpa.com/prs.com

Liberty Mutual Managed Care: www.talispoint.com/lmam/external/campn

Costco Wholesale Corporation: www.libertymutualprs.com

The Home Depot Medical Provider Network: www.libertymutualprs.com

Gerald Desmond Bridge: www.talispoint.com/liberty/gdbridge/ext

For additional assistance, please see question 13 for MAA contact information.

8. Can I choose any provider from the MPN?

Yes, however, the insurer/employer can direct your initial medical evaluation to a provider of their choice within the MPN. After the first visit, you can choose a provider from within the MPN for subsequent treatment.

9. Can I change providers?

Yes. You can change providers within the MPN for any reason, but providers you choose should be of the specialties appropriate to treat your injury.

10. Will my employer or the insurer have to pay for treatment rendered outside the MPN?

If you treat outside the MPN and self-procure the treatment, the treatment will only be covered if you have authorization from your claims specialist. Without authorization, treatment outside the MPN may not be covered under the accepted workers' compensation claim and will be your responsibility.

11. Are there geographic mileage requirements in the MPN for access to care?

Yes, the MPN must provide access to at least 3 available primary treating physicians and a hospital, for emergency health care services, within 30 minutes or 15 miles from where you live or work. The MPN must also provide at least 3 available physicians in each specialty commonly used to treat work injuries/illnesses in your industry within 60 minutes or 30 miles from where you live or work. If you live in a rural area or an area where there is a health care shortage there may be a different standard.

12. Are there appointment standards?

Yes, for non-emergency services the MPN shall ensure that an appointment for initial treatment is available within 3 business days of the receipt of request for treatment. For non-emergency specialist services to treat common injuries, the MPN shall ensure that an appointment is available within 20 business days of the receipt of referral to a specialist.

13. What if I need help finding and making an appointment with the doctor?

The MPN offers Medical Access Assistants (MAA) to help you find available MPN physicians of your choice and assist with scheduling and confirming physician appointments. The MAA is available to assist injured workers Monday through Saturday 7 a.m. to 8 p.m. PT and schedule medical appointments during doctors' normal business hours. Assistance is available in English and in Spanish.

MAAs can be reached at:

Email: CA_MAA@libertymutual.com

Telephone Number: 800-944-0443

Fax Number: 855-331-3448

14. If I want to predesignate a treating provider, does it have to be from my employer's group health plan?

In order for you to be able to predesignate your treating physician, you must have health care coverage for nonoccupational injuries or illnesses on the date of injury. Coverage does not have to be through your employer's health care plan. Additionally, your personal physician must agree to be predesignated and confirmation must be provided to your employer, in writing, prior to an industrial injury. A pre-designation submitted to your employer in compliance with L.C. 4600(d) will be reviewed for validity at the time an injury is reported.

15. What happens when a predesignation is determined to be invalid or the provider does not agree to be pre-designated?

You must then receive medical treatment from providers within the MPN.

16. Can a chiropractor or acupuncturist be a predesignated provider?

Not if the MPN is implemented. However, you can choose a chiropractor or acupuncturist from the MPN to be a Primary Treating Physician if the injury is within their scope of practice.

For additional information about the California MPN:

The MPN Labor Code is Section 4616-4616.7, and is available at the State's DWC website. Using the below link, scroll down to PART 2. COMPUTATION OF COMPENSATION; ARTICLE 2.3. Medical Provider Networks: [California Legislative Information](#)

The MPN regulations can be viewed at [the DWC Forum site](#).