



California law requires your employer to provide and pay for medical treatment if you are injured at work. Your employer has chosen to provide the medical care by using a Workers' Compensation physician network called a Medical Provider (MPN). This MPN is administered by Harbor Health Systems.

This notification tells you what you need to know about the MPN program and describes your rights in choosing medical care for work-related injuries and illnesses.

- **What happens if I get injured at work?**

In case of an emergency, you should call 911 or go to the closest emergency room.

If you are injured at work, notify your employer as soon as possible. Your employer will provide you with a claim form. When you notify your employer that you have had a work-related injury, your employer or insurer will make an initial appointment with a doctor in the MPN.

- **What is an 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. MPNs must allow employees to have a choice of provider(s). Each MPN must include a mix of doctors specializing in work-related injuries and doctors with expertise in general area of medicine.

- **What MPN is used by my employer?**

Your employer is using PRIME Plus MPN Powered by Harbor Health Systems with the identification number of 2357. You must refer to the MPN name and the MPN identification number whenever you have questions or requests about the MPN.

- **Who can I contact if I have questions about my MPN?**

The MPN Contact listed in this notification will be able to answer your questions about the use of the MPN and will address any complaints regarding the MPN. The contact for your MPN is:

Title: MPN Contact Address: P.O. Box 4240 Clinton, IA 52733-4240

Telephone Number: (888) 626-1737

Email Address: MPNContact@harborsys.com

General information regarding the MPN can also be found at the following website:

www.harborsys.com/KeenanPlus

- **What if I need help finding and making an appointment with a doctor?**

The MPN's Medical Access Assistant will help you with finding available MPN physicians of your choice and can assist you with scheduling and confirming physician appointments. The Medical Access Assistant is available to assist you Monday through Saturday (except holidays) from 7 AM to 8 PM (Pacific) and schedule medical appointments during doctors' normal business hours. Assistance is available in English and in Spanish.



The contact information for the Medical Access Assistant is: Toll-Free Telephone Number: (855) 521-7080
Fax Number: (703) 673-0181
Email Address: MPNMAA@harborsys.com

- **How do I find out which doctors are in my MPN?**

You can get a regional list of all MPN providers in your area by calling the MPN Contact or by going to our website at: www.harborsys.com/KeenanPlus. At minimum, the regional list must include a list of all of the MPN providers within 15 miles of your workplace and/or residence or a list of MPN providers within the county where you live and/or work. You may choose which list you wish to receive. You also have the right to obtain a list of all the MPN providers upon request.

You can access the Roster of All Treating Physicians and the Roster of All Participating Providers in the MPN by going to the website at www.harborsys.com/KeenanPlus (select "Roster of Treating Physicians/Providers" icon).

- **How do I choose a provider?**

Your employer or the insurer for your employer will arrange the initial medical evaluation with an MPN physician. After the first medical visit, you may continue to be treated by that doctor, or you may choose another doctor from the MPN. You may continue to choose doctors within the MPN for all of your medical care for this injury. If appropriate, you may choose a specialist or ask your primary treating physician for a referral to a specialist. Some specialists will only accept appointments with a referral from the primary treating physician. Such a specialist might be listed as "by referral only" in your MPN directory. If you need help finding a doctor or scheduling a medical appointment, you may call the Medical Access Assistant.

- **Can I change providers?**

Yes. You can change providers within the MPN for any reason, but the providers you choose should be appropriate to treat your injury. Contact your claims adjuster, the Medical Access Assistant or the MPN Contact if you want to change your treating physician.

- **What standards does the MPN have to meet?**

The MPN has providers for the entire State of California.



The MPN must give you access to a regional list of providers that includes at least three physicians in each specialty commonly used to treat work injuries/illnesses in your industry. The MPN must provide access to primary treating physicians and a hospital or an emergency healthcare facility within 30 minutes or 15 miles and specialists within 60 minutes or 30 miles of where you work or live.

If you live in a rural area or an area where there is a health care shortage (i.e., when the number of available providers in the area is less than three within 15-to-30-mile radius of a zip code in the MPN geographic service area for Primary and Secondary providers), there may be a different standard. When health facilities and providers are not available within 30 miles of your residence or workplace, you are allowed to obtain services from a non-contracted provider outside the MPN within a reasonable geographic area because all services shall be available and accessible at reasonable times to all covered employees.

The telehealth physicians may provide services via (a) telehealth only or (b) at a brick-and-mortar facility and also via telehealth. The physician who is available for only telehealth appointments will be counted when determining if the MPN has met access standards, if you consent to see the telehealth physician; and will not be counted when determining if the MPN has met the access standards if you do not consent to receive telehealth services prior to delivery of telehealth treatment, inclusion of physician in determining the MPN's compliance with access standards, is dependent upon whether or not the physician's physical location is within 30 minutes or 15 miles (if Primary Treating Physician), or within 60 minutes or 30 miles (if specialist), or your residence or workplace, in accordance with 8 CCR §9767.5(a)(1) and (a)(2).

Your consent is required prior to delivery of the telehealth treatment and must be documented in your medical record, pursuant to Business and Professions Code section 2290.5(b).

Physicians who provide services at a brick-and-mortar facility and also via telehealth, if you choose, and consent to telehealth services, the physician will be counted when determining if the MPN has met access standards. If you do not consent or retract your consent prior to the delivery of telehealth treatment, inclusion of physician in determining the MPN's compliance.

After you have notified your employer of your injury, the MPN must provide initial treatment within 3 business days. If the treatment with a specialist has been authorized, the initial appointment with the specialist must be provided to you within 20 days of your reasonable request. If the MPN appointment with the specialist cannot be scheduled within 10 business days of your request, you may be allowed to obtain necessary treatment with an appropriate specialist outside of the MPN.

If you have trouble getting an appointment with a provider in the MPN, contact your claims adjuster or the Medical Access Assistant.

If there are no MPN providers in an appropriate specialty available to treat your injury within the distance and timeframe requirements, then you will be allowed to seek the necessary treatment outside of the MPN.

- **What if there are no MPN providers where I am located?**

If you are a current employee living in a rural area or temporarily working or living outside the MPN service area, or you are a former employee permanently living outside the MPN services area, the MPN or your treating doctor will give you a list of at least three physicians who can treat you. The MPN may also allow you to choose your own doctor outside of the MPN network. Contact your MPN Contact for assistance in finding a physician or for additional information.



- **What if I need a specialist that is not available in the MPN?**

If you see a type of specialist that is not available in the MPN, you have the right to see a specialist outside of the MPN.

- **What if I disagree with my doctor about the medical treatment?**

If you disagree with your doctor or wish to change your doctor for any reason, you may choose another doctor within the MPN.

If you disagree with either the diagnosis or treatment prescribed by your doctor, you may ask for a second opinion from another doctor within the MPN. If you want a second opinion, you must contact the MPN Contact or your claims adjuster and tell them you want a second opinion. The MPN should give you at least a regional or full MPN provider list from which you can choose a second opinion doctor. To get a second opinion, you must choose a doctor from the MPN list and make an appointment within 60 days. You must inform your claims adjuster or the MPN Contact of your appointment date, and the claims adjuster will send the doctor a copy of your medical records. You can request a copy of the medical records that will be sent to the doctor.

If you do not make an appointment within 60 days of receiving the regional provider list, you will not be allowed to have a second or third opinion with regard to this disputed diagnosis or treatment of this treating physician.

If the second-opinion doctor feels that your injury is outside of the type of injury he or she normally treats, the doctor's office will notify the MPN Contact or your claims adjuster and you. You will get another list of MPN doctors or specialists so you can make another selection.

If you disagree with the second opinion, you may ask for a third opinion. If you request a third opinion, you will go through the same process you went thru for the second opinion.

Remember that if you do not make an appointment within 60 days of obtaining another MPN provider list, then you will not be allowed to have a third opinion with regard to this disputed diagnosis or treatment of this treating physician.

If you disagree with the third-opinion doctor, you may ask for an MPN Independent Medical Review (MPN IMR). Your claims adjuster or MPN Contact will give you information on requesting an MPN Independent Medical Review and fill in the MPN Contact section of an MPN IMR application form for you when you select a third-opinion physician.

If either the second or third-opinion doctor or MPN Independent Medical Reviewer agrees with your need for a treatment or test, you may be allowed to receive that medical service from a provider within the MPN or if the MPN



does not contain a physician who can provide the recommended treatment, you may choose a physician outside the MPN within a reasonable geographic area.

- **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.

If your current doctor is not or does not become a member of the MPN, then you may be required to see an MPN physician. However, if you have properly predesignated a primary treating physician, you cannot be transferred into the MPN. (If you have questions about predesignation, ask your supervisor.)

If your employer decides to transfer you into the MPN, you and your primary treating physician must receive a letter notifying you of the transfer.

If you meet certain conditions, you may qualify to continue treating with a non-MPN physician for up to a year before you are transferred into the MPN. The qualifying conditions to postpone the transfer of your care into the MPN are set forth in the section below.

Can I Continue Being Treated by My Doctor?

You may qualify for continuing treatment with your non-MPN provider (through transfer of care or continuity of care) for up to a year if your injury or illness meets any of the following conditions:

- **(Acute)** The treatment for your injury or illness will be completed in less than 90 days;
- **(Serious or Chronic)** Your injury or illness is one that is serious and continues for at least 90 days without full cure or worsens and requires ongoing treatment. You may be allowed to be treated by your current treating doctor for up to one year, until a safe transfer of care can be made.
- **(Terminal)** You have an incurable illness or irreversible condition that is likely to cause death within one year or less.
- **(Pending Surgery)** You already have a surgery or other procedure that has been authorized by your employer or its claims administrator that will occur within 180 days of the MPN effective date, or the termination of contract date between the MPN and your doctor.

You can disagree with your employer's decision to transfer your care into the MPN. If you don't want to be transferred into the MPN, ask your primary treating physician for a medical report on whether you have one of the four conditions stated above to qualify for a postponement of your transfer into the MPN.

Your primary treating physician has 20 days from the date of your request to give you a copy of his/her report on your condition. If your primary treating physician does not give you the report within 20 days of your request, the employer can transfer your care into the MPN, and you will be required to use an MPN physician.

You will need to give a copy of the report to your employer if you wish to postpone the transfer of your care. If you or your employer disagrees with your doctor's report on your condition, you or your employer can dispute it. See the complete Transfer of Care policy for more details on the dispute resolution process.

For a copy of the Transfer of Care policy, in English or Spanish, ask you MPN Contact.

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- **What if I am being treated by an MPN doctor who decides to leave the MPN?**

Your employer or its claims administrator has a written “Continuity of Care” policy that will determine whether you can temporarily continue treatment for an existing work injury with your doctor if your doctor is no longer participating in the MPN.

If your employer or its claims administrator decides that you do not qualify to continue your care with the non-MPN provider, you and your primary treating physician must receive a letter notifying you of this decision.

If you meet certain conditions, you may qualify to continue treating with this doctor for up to a year before you must choose an MPN physician. These conditions are set forth in the “**Can I Continue Being Treated by My Doctor?**” section above.

You can disagree with your employer's or its claims administrator's decision to deny you Continuity of Care with the terminated MPN provider. If you want to continue treating with the terminated doctor, ask your primary treating physician for a medical report on whether you have one of the four conditions stated in the section above to see if you qualify to continue treating with your current doctor temporarily.

Your primary treating physician has 20 days from the date of your request to give you a copy of his/her medical report on your condition. If your primary treating physician does not give you the report within 20 days of your request, your employer's or its claims administrator's decision to deny you Continuity of Care with your doctor who is no longer participating in the MPN will apply, and you will be required to choose an MPN physician.

You will need to give a copy of the report to your employer if you wish to postpone the selection of another MPN doctor for your continued treatment. If you or your employer disagrees with your doctor's report on your condition, you or your employer can dispute it. See the complete Continuity of Care policy for more details on the dispute resolution process.

For a copy of the Continuity of Care policy, in English or Spanish, ask your MPN Contact.

- **What if I have questions or need help?**

- **MPN Contact:** You may always contact the MPN Contact if you have questions about the use of the MPN and to address any complaints regarding the MPN.
- **Medical Access Assistants:** You can contact the Medical Access Assistant if you need help finding the MPN physicians and scheduling and confirming appointments.
- **Division of Workers' Compensation (DWC):** If you have any questions regarding your rights and responsibilities under the California workers' compensation law, you can call the DWC's Information and Assistance (I&A) Unit at 1-800-736-7401 for a recorded message or access the web page at <http://www.dir.ca.gov/dwc/landA.html> to locate the contact information of your nearest local I&A office for assistance. You can also go to the DWC's website at www.dir.ca.gov/dwc and click on “medical provider networks” for more information about the MPNs.





- **MPN Independent Medical Review:** If you have questions about the MPN Independent Medical Review process contact the Division of Workers' Compensation's Medical Unit at:

DWC Medical Unit
P.O. Box 71010
Oakland, CA 94612
(510) 286-3700 or (800) 794-6900

Keep this information in case you have a work-related injury or illness.