

# **MARTIN COUNTY SCHOOL DISTRICT**

## **Employee Handbook Workers' Compensation Program**

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**Developed & Prepared by:**

**Employee Benefits & Risk Management &  
South Central Educational Risk Management Program  
(SCERMP)**

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## **INJURED WORKER RIGHTS AND RESPONSIBILITIES**

This information is being provided to you to explain your rights and responsibilities should you have an accident at work.

The Florida Workers' Compensation Regulation requires employees to utilize Medical Care Providers (doctors and hospitals) who are part of a Workers' Compensation Network. Out network has been selected for treatment of **work related injuries**.

### **If you are injured on the job...**

1. Report your injury to your supervisor/manager *immediately*.

### **IN CASE OF EMERGENCY SEEK IMMEDIATE MEDICAL ATTENTION.**

2. You will be asked to provide information such as...
  - Your Name
  - Your Home Address, City, State, Zip, County, Telephone Number
  - Date of Birth
  - Social Security Number
  - Date, Time, Location and Nature of Injury
3. If you require medical treatment, a **Workers' Comp Network doctor** (or other health care provider) is available for you to see. The network doctor will become your primary care doctor and will provide the treatment you need for your work-related injury. Your primary care doctor will be in charge of your care and will refer you to specialists as needed. All care must be approved first. Any treatment sought that is not approved first may not be covered. A nurse/case manager may be assigned to speak with you, your doctor and employer.
4. If you are on business related travel or away from your work site when an injury occurs, call your supervisor/manager to report your injury immediately. They will help you get medical care.
5. You may only use doctors within the Workers' Comp Network. You must have authorization before getting treatment. **YOU WILL BE RESPONSIBLE FOR ANY UNAUTHORIZED MEDICAL SERVICES OR TREATMENTS OUTSIDE OF THE WORKERS' COMP NETWORK.**

### **ADDITIONAL INFORMATION ABOUT YOUR RIGHTS:**

#### **Second Medical Opinion**

Injured workers have the right to request and obtain one second medical opinion in the same specialty within the network.

#### **Changing your Provider**

You are allowed one change to another provider. Your request may be directed to the treating doctor, your Medical Care Coordinator (in most cases this will be your treating doctor), your Case Manager or your Claims Adjuster. The provider must be of the same specialty and within the Workers' Comp Network.

## **GENERAL PROCEDURES:**

### Requests for Services

- If the injured worker wants a service (such as second opinion or change in provider), contact the nurse/case manager, adjuster, or doctor.
- The person receiving the initial request has seven (7) days to provide a response to the request, unless both parties agree to a longer time.
- The injured worker will be informed of the steps that will be taken to help resolve the concern. If the matter is resolved, there is no further action.
- If the request is denied or is unresolved, the injured worker will be notified in writing of the results. The injured worker will be advised of their right to make a complaint. The correct form and mailing address will be provided to the injured worker.

### Complaints

- If the injured worker has a complaint related to a medical issue they may contact their Nurse, Case Manager, Adjuster, or the Medical Care Coordinator by telephone or in person.
- The injured worker will be informed of the steps that will be taken to help resolve the concern and the time frame for resolution. Complaints must be resolved within ten (10) days unless the parties agree to an extension. If the problem is resolved, there is no further action.
- If the complaint is denied or remains unresolved after ten (10) days, the injured worker will be notified in writing of the results. The injured worker will be advised of their rights to contact the Division's Employee Assistance Office for more information.

## **TELEPHONE NUMBERS:**

1. Adjusters: (800) 431-2221
2. Florida Division of Workers' Compensation Employee Assistance Office: (800) 342-1741

## **EMPLOYEE ACKNOWLEDGEMENT**

In order to provide the most timely and suitable quality medical care in the event of an injury on the job, we have instituted a Workers' Comp program using a network of Workers' Comp physician.

The following procedures must be followed for all work related injuries and illnesses. It is important to note that Florida Statute 440.134(17) states "...Treatment received outside the Workers' Compensation network is not compensable unless authorized by the carrier prior to the treatment date."

- Report promptly any work related injury to the supervisor.
- Follow the Workers' Comp Primary Care Provider's or "PCP's" instructions for any Medical Specialist referral or treatment.
- Ensure all medical treatment is handled only through the Workers' Comp PCP (Primary Care Physician).
- Direct all questions about the level of care to the Workers' Comp PCP (Primary Care Physician), who is the focal point for all medical treatment.
- Follow established procedures to resolve any dissatisfaction with medical treatment. I understand that a copy of the procedures will be provided to me in the event that I am injured on the job.
- A directory of medical care providers and a manual explaining fully the Workers' Compensation process is available at my request through my employer.

Please sign below to indicate that you have read and understand the procedures to follow in the event of an injury and your duties under our Workers' Comp Program.

\_\_\_\_\_

Print Name

\_\_\_\_\_

Date

\_\_\_\_\_

Employee Signature

\_\_\_\_\_

Employer Representative

**AN EMPLOYEE MANUAL, AS WELL AS A COPY OF THE WORKERS' COMP NETWORK DIRECTORY IS MADE AVAILABLE FROM YOUR EMPLOYER OR ADJUSTER UPON YOUR REQUEST.**

**Note: Primary Care Provider (PCP), as stated above, refers to the Workers' Comp Network (separate and apart from the District's group medical plan).**

## QUESTIONS AND ANSWERS

### **What do I do if I am injured and need emergency treatment?**

*You will be provided with treatment at the nearest hospital or appropriate facility. This treatment will be authorized and the bills will be paid. When your condition no longer requires emergency treatment, you will be sent to a Workers' Compensation Network provider for continuing treatment.*

### **If I am injured and it is not an emergency situation, where do I go for medical treatment?**

*You will need to advise your employer who will assist you to find a primary care physician from the list of those in your immediate area.*

### **What do I do when I need to see a doctor but I am working for my Employer outside my area?**

*In an emergency, seek treatment at the nearest facility. If not, call 800-431-2221 and a Nurse or Adjuster will assist you to find a network provider near you.*

### **How can I find out who the authorized physicians are in my area?**

*Your employer has a list of all approved Workers' Comp network Doctors, Specialists, Hospitals and other medical providers. (See attached.)*

### **Who can be a primary care provider?**

*A primary care provider may be a family practitioner, general practitioner, or internist. In some cases, the primary provider may also be an occupational medical provider, podiatrist, optometrist or dentist. However, the primary care provider must be a participant in the Workers' Comp Network, which is separate and apart from the District's group medical plan.*

### **What is meant by a Medical Care Coordinator?**

*A Medical Care Coordinator is another term for the primary care physician or provider.*

### **What is the role of a Medical Care Coordinator or Primary Care Provider?**

*The primary care provider is responsible for managing the Medical Care and determines other health care providers and other facilities in conjunction with your Nurse to whom an injured employee may need to be referred for evaluation or treatment.*

### **What should I do if I am not happy with my Primary Care Provider?**

*You will be allowed to select another primary care provider, but you must contact the Nurse or Adjuster at 800-431-2221 or call the District's Risk Management Office @ 219-1200 X 30206. **You are not allowed to change physicians within the network without prior authorization.***

### **What if the Primary Care Provider decides that I need to see a specialist such as a Neurologist?**

*You will be provided with a Neurologist from the Workers' Comp Network and the primary care provider will refer you to that physician upon authorization from the carrier*

### **If I decide that I would rather see a specialist, can I request and/or select one of my own?**

*No. All referrals to a specialist have to be made and recommended by your primary care provider & reviewed by your Nurse. If your Workers' Comp Network PCP does not believe a referral is necessary, you can call your Nurse to discuss your treatment plan.*

### **What can I do if I am not happy with the specialist who has been provided?**

*You need to request another specialist from your network PCP and another one will be provided within the Workers' Comp Network. You are entitled to one change in Specialty -- simply call the Nurse at 888-264-5988 or the Adjuster at 800-431-2221.*

### **After having a change in either my primary care provider or any specialist, what should I do if I am still dissatisfied?**

*You should immediately call the Nurse and/or adjuster and express your concerns and/or dissatisfaction.*

### **What constitutes a complaint?**

*Some complaints could involve the following:*

- Dissatisfaction with the treating physician and/or medical care treatment.*
- Unable to obtain a referral to a Specialist.*
- Failure to note improvement under current treatment plan.*

**If I am dissatisfied with anything other than medical care, whom do I contact?**

*All other concerns or questions should be addressed to the claims adjuster at 800-431-2221.*

**Co-Pay**

*Employees who have reached Maximum Medical Improvement will be responsible for a \$10.00 co-pay for every office visit after that date, except for emergencies.*

**Chiropractic Treatment**

*Chiropractic treatment is limited to 18 visits or 8 weeks, whichever comes first.*

## **CONTACTS**

**Martin County School District  
Risk Management  
500 East Ocean Boulevard  
Stuart, FL 34994  
772-219-1200 x 30206  
FAX: 772-219-1226**

**EMI Corporation  
700 Central Parkway  
Stuart, FL 34994  
772-287-7650 x 4416  
800-431-2221  
FAX: 772-219-9586**