

# UTILIZE NETWORK DOCTORS FOR WORKER INJURIES

ALLIANZ RISK CONSULTING



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At Allianz, we believe the most effective way to control workers' compensation costs isn't just about working safely. It's about working smarter. When accidents happen, we can help you reduce medical costs, lost-work time, and litigation risk as well as maximize subrogation and recovery opportunities with SmartCARE®

Consistently obtaining care from a preferred provider network, referred to as Preferred Provider Organizations (PPOs) or Managed Care Plans (MCP) helps you and the injured employee in a variety of ways.

**Quality Care.** Providers are selected for their expertise in treating occupational injuries and illness and their understanding of the sensitivities of the workers' compensation system. They follow established treatment protocols directed toward getting the insured worker back to their normal activities as soon as medically possible.

**Lower Costs.** Most network providers agree to lower fees made possible because of the volume generated by a managed care organization.

## MEDICAL BILL REVIEW (MBR)

### Processing of workers' compensation medical bills.

State of the art MBR rules engine: State Fee Schedules, Usual and Customary Reductions (UCR), State Specific Rules with line-by-line duplication detection.

Preferred Provider Organization (PPO): Provides access to the largest national provider network offering in the workers' compensation industry. Network information is available on-line for customers. Network information is updated weekly. Customer nominations will be vigorously pursued. (California MPN, Texas HCN, New York ROC, and Kentucky MCO).

Out of Network Services: Out of network bill savings using additional programs to reduce bills through proprietary UCR databases and negotiations based on signed agreements with providers.

Specialty Networks: Preferred diagnostic partner for MRI/CT/EMG/NCS and physical medicine partner for Physical Therapy and Chiropractic services. Savings for programs contain both a prospective and a retrospective component.

Provider Ebitling Services: Provider billing mandated in certain states.

## CLINICAL SERVICES

Utilization Review (UR): UR provides prospective, concurrent, and retrospective review of healthcare services based on medical necessity.

Telephone Case Management (TCM): TCM ensures appropriate treatment and return-to-work plans through effective communication with the provider, employer, and injured worker.

Field Case Management (FCM): FCM includes full medical management services focused on MMI and RTW. Specific task assignments for services such as home visits, labor market surveys and pharmacy intervention.

## PHARMACY PROGRAM

[www.firstscript.com](http://www.firstscript.com)

A pharmacy benefit management program designed exclusively for workers' compensation offering cost savings, drug list controls, and network penetration programs.

Customer First Fill Program: No out of pocket expenses for injured worker at time of accident. No claim payment of medications should the claim prove to be non-compensable.

Retail Card and Mail Order program

Pharmacist-Physician outreach programs

Provider Letters: Notifications sent to the physician to provide awareness on a specific dispensing incident.

Physician & Medication Blocks: Allows the adjuster to proactively customize a claim list by drug, drug class and/or dispensing physician(s) to manage injury specific medications being dispensed.

## PANEL LISTING

You can easily identify your panel doctors through our medical provider lookup tool. <http://www.talispoint.com/cvty/ffic>

Specialty doctors and other medical providers can be identified on the same web portal or through a discussion with your assigned claims adjuster.

## NOMINATING NEW PROVIDERS

In the event your current provider is not in the network, we urge you to nominate them. This will ensure that you receive any eligible discounts associated with the network, and also make them available as a valuable medical resource to other Allianz policyholders.

You'll need the following information to nominate a new provider:

- Provider name
- Address
- Telephone number
- County provider located in
- Specialty
- Tax identification number (if known)
- Reason for referral

**Return-to-Work Orientation.** Allianz medical and disability case managers are assigned to accidents that may involve extended lost time. These specialists provide a link between you, the worker, their physician (whether or not a network provider) and the Allianz claim representative. In those situations where an in facility accommodation cannot be made for a returning worker, transitional jobs are available through Transition2work managed by our partner ReEmployAbility – [www.ReEmployAbility.com](http://www.ReEmployAbility.com).

Other medical-related savings are also possible through SmartCARE®.

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