



West Virginia Managed
Health Care Plan
Employer Guide

**EMPLOYERS[®] West Virginia
Managed Health Care Plan
(EMP WV MHCP)
Guide**

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Program Overview

As your workers' compensation insurance carrier, Employers Compensation Insurance Company, Employers Preferred Insurance Company or Employers Assurance Company (EMPLOYERS), we are committed to the well-being and safety of your employees. As part of our commitment, we want to ensure that every employee who sustains a work-related injury or illness obtains prompt medical care, receives high quality treatments, and returns to work as soon as medically possible. We have selected to work with Coventry Health Care Workers Compensation Services, Inc. (Coventry) to offer a Workers' Compensation Managed Health Care Plan (MHCP) to your work-related injured or ill employees.

The MHCP program offered by Coventry in conjunction with EMPLOYERS is known as the **EMPLOYERS WV Managed Health Care Plan (EMP WV MHCP)**.

This guide will explain the process and responsibilities for providing EMP WV MHCP to injured employees.

Employer Responsibilities Highlights:

Prior to an Injury

- Review and finalize sample employee materials
- Post the following notices in a conspicuous location frequented by employees such as the break room, lunchroom or time clock. If you have multiple office locations be sure to post the notices at each location:
 1. WV Workers' Compensation Posting Notice
 2. EMP WV MHCP Hospital Emergency Worksite Poster
 3. EMP WV MHCP Initial Employee Letter and Acknowledgement Form
- Send Initial Employee Letter to all employees at implementation of the program and to new employees at the time of hire

After an Injury

- Report the injury to the Injured Employee Hotline or EMPLOYERS Customer Support
- Provide the injured employee with the *Channeling Letter*, which will assist the injured employee in locating a physician

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At Implementation and Prior to an Injury

Getting employees to understand the program is crucial to the success and compliance of the program. EMPLOYERS recommends employers provide employees with the *Initial Employee Letter and Acknowledgement Form* at implementation of the program. After implementation, these documents should also be given to all new hires.

Each employee must sign the Acknowledgement form and return it to a key individual at the employer's location. This form should be placed in the employee's personnel file, acknowledging receipt of the information packet.

Information relating to the program should be distributed to the employees in a manner that allows you to track and confirm that the employee received the information. Some common distribution methods include:

- Payroll stuffers
- Annual informational meetings
- Mail

After an Injury

- Immediate reporting is a major step in cost and time containment of any claim and is beneficial to all parties involved. Any delays in the reporting of a claim can result in delayed access to medical care, which in some instances may lead to further injury, resulting in the need for additional treatment subsequently leading to higher medical costs.
- If an emergency, send the injured employee to the nearest hospital or urgent care facility for emergency services and then report the claim to EMPLOYERS. For non-emergencies, report the claim by calling the Injured Employee Hotline or Customer Support.
- EMPLOYERS offers two convenient phone numbers that are available 24/7 to report a non-emergency claim with less paperwork. Both numbers are staffed with individuals fluent in both English and Spanish, with accommodations for other languages.
 - **Injured Employee Hotline – 855-365-6010**
 - Reporting of a new work-related injury or illness when the injured/ill employee has not yet received medical treatment.
 - Access to registered nurses who are specially trained to provide nurse triage and medical guidance.
 - **Customer Support – 888-682-6671**
 - Reporting of a new work-related injury or illness when the injured/ill employee has already received medical treatment.

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— Injured employees who have not yet sought medical treatment will be transferred to our Injured Employee Hotline (IEH) and provided the IEH phone number.

- Provide the injured employee with the *Channeling Letter*, which will assist the injured employee in locating a physician.
- Plan for the employee's return to work with modified light or alternative duty opportunities.

Claims Adjuster Responsibilities

The claims adjuster will supply all other necessary documents after acceptance of the claim. These documents include: the *Employee's Notice Letter*, *Verification of Network Coverage and Grievance Form*.

Please note: At some point during the injured employee course of care, the claims adjuster may initiate Utilization Review or Case Management with Coventry. This is to ensure the services rendered to the injured employee are consistent with nationally acceptable practices guidelines and are medically necessary.

Ask the Claims Adjuster

Whenever there are questions on a claim, contact the claims adjuster for information. Here are some examples of where the injured employee may need additional claims adjuster support:

Coordination of Care – When a provider terminates, it is the provider's responsibility to notify the injured employee that he/she is no longer part of the network. The injured employee may request the claims adjuster confirm the provider has terminated. If the terminated provider is the employee's primary care provider, the injured employee must choose another primary care provider from the network.

Change of Provider – For assistance in locating another EMP WV MHCP physician, contact your Claims Adjuster at **888-682-6671**.

Exceptions for Using Non-Network Providers/Facilities: (Out of Network Requests) – The injured employee should use a network provider whenever possible. Prior approval is required in order to use a non-network provider for services other than medical emergencies. The injured employee must contact the adjuster at **888-682-6671** in order to obtain approval.

Non-network services may be used under the following circumstances:

- Conditions requiring immediate medical care
- When a specific specialty is not available within the EMP WV MHCP

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- For a second opinion regarding surgery or where another provider is not available within the EMP WV MHCP
- When all four of the following conditions have been met:
 - The injured employee has received treatment by providers solely within the EMP WV MHCP for at least one year.
 - Based on the treatment alone, injured employee has not made progress toward recovery that is reasonably consistent with the Commissioner's treatment guidelines.
 - Injured employee establishes that treatment outside the EMP WV MHCP would likely provide a better clinical outcome than the current plan.
 - The non-network physician limits his/her activities solely to treatment.

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