

ILLINOIS LIBERTY MUTUAL/COVENTRY PREFERRED PROVIDER PROGRAM

The Liberty Mutual/Coventry Preferred Provider Program (PPP) is a network of physicians that is used to help manage medical costs, by providing injured employees access to a select group of providers with experience in treating workers compensation injuries. The Illinois PPP enables employers to have the ability to direct medical care in a way that has not previously been available under Illinois workers compensation law

Employers Frequently Asked Questions:

1. Is the Liberty Mutual/Coventry PPP approved?

Yes. Helmsman Management Services has partnered with the Coventry PPO Network ("Coventry") to obtain certification from the Illinois Department of Insurance, to implement the Liberty Mutual/Coventry PPP.

2. What provider types comprise the Liberty Mutual/Coventry PPP?

The Liberty Mutual/Coventry PPP consists of selected preferred providers and health care facilities, who are members of Coventry's PPO network and specialty physical therapy networks.

3. What must an employer do to roll out the PPP?

A PPP implementation consists of the following:

- Distribute the Notice of Workers' Compensation Preferred Provider Program issued by the Illinois Workers' Compensation Commission on June 20, 2013 to all Illinois employees;
- Post the Notice of Workers' Compensation Preferred Provider Program at a conspicuous location at each of your Illinois locations; and,
- Provide the Notice of Workers' Compensation Preferred Provider Program to all new employees as of the date of hire.
- 4. Will there be enough providers and specialists in the Liberty Mutual/Coventry PPP to treat injured employees?

Yes. As required by law, the Liberty Mutual/Coventry PPP must include an adequate number and type of providers to treat common injuries experienced by injured workers, in the geographic area where the employees reside.

5. Are there access requirements for Liberty Mutual/Coventry PPP providers?

Yes. Primary treating providers and hospital health care services for emergency health care must be within thirty (30) minutes or fifteen (15) miles of a covered employee's residence. Additionally, occupational health services and specialists must be within sixty (60) minutes or thirty (30) miles of a covered employee's residence.

6. Does the Liberty Mutual/Coventry PPP cover employees that live in rural areas outside of the general access requirements?

The Illinois PPP regulations allow each PPP to file proposed alternative standards. However, for employees that reside in areas that do not have Liberty Mutual/Coventry PPP providers or facilities,

medical care can be provided by non-PPP providers, as approved by the employer or as directed by the Illinois Workers' Compensation Commission.

7. When an occupational injury or illness is reported, what should the employer do?

The employer should provide the employee with the Notice of Preferred Provider Program For Workers' Compensation Medical Care issued by the Illinois Workers' Compensation Commission on June 20, 2013 and advise the employee on how to access the Liberty Mutual/Coventry PPP network of providers (see question # 10, below).

*If there is an emergency, please call 911 or seek immediate medical care, as appropriate.

8. Which employees are subject to the PPP provision? All employees.

9. Can a provider be added to the Liberty Mutual/Coventry PPP?

Criteria used to determine if a provider will be added to the Liberty Mutual/Coventry PPP include: (1) reviewing our needs within the service area, (2) the provider's understanding of and commitment to returnto-work efforts, (3) the provider's experience with treating workers compensation injuries, and (4) our belief that the provider is committed to providing positive outcomes. Provider nominations can be submitted to your service representative and should include; the name, address, phone number and provider type.

10. How does an employer or employee know which providers are part of the Liberty Mutual/Coventry PPP?

Access to the Liberty Mutual/Coventry PPP is maintained through the Provider Referral Service (PRS) website. You or your employees may access PRS using this URL: <u>www.libertymutualprs.com.</u>

You may choose to search for a provider selecting either a mileage radius or specific city(ies) to create a directory. We recommend that customers review all worksite posters/provider directories that were previously provided to ensure they reflect PPP providers. New directories can be created when accessing the PRS web site or new worksite posters can be requested through your agent/broker or Helmsman Management Services representative. You may also call the Provider Referral Service toll-free at **800-944-0443**.

11. Can the injured employee change providers within the Liberty Mutual/Coventry PPP?

In accordance with the Notice of Preferred Provider Program For Workers' Compensation Medical Care, the injured employee may select two providers from the Liberty Mutual/Coventry PPP's list of treating providers, which will include all providers in the chain of referrals.

12. May the employee treat with a provider outside of the Liberty Mutual/Coventry PPP?

The employee can decline to participate in the Liberty Mutual/Coventry PPP. If the injured employee does this, he is entitled to choose his own physician, subject to the limitations described below.

13. How does the employee declination work?

When an employee declines to participate in the Liberty Mutual/Coventry PPP, the declination counts as one of the two choices of medical providers available to the employee under the PPP. If the employee has seen a nonemergency physician for the work injury prior to reporting the injury, this would count as one choice of which the employee is entitled to under the Liberty Mutual/Coventry PPP. An employee may decline, at any time, to participate in the Liberty Mutual/Coventry PPP. However, please be advised that the TPA or employer may not be required to pay for medical treatment from medical providers outside or beyond the injured employee's authorized choices of medical providers and subsequent referrals.

- 14. If the employee declines to participate in the PPP, do they still have a choice of two physicians? No. If the employee declines to participate in the Liberty Mutual/Coventry PPP, in writing, the declination is considered one choice, leaving the injured employee with only one additional choice of medical providers.
- **15.** Are claims which occur prior to the employer rollout subject to the PPP requirements? No. Only claims with dates of injury on or after the employer's implementation of the Liberty Mutual/Coventry PPP may be considered PPP claims.
- **16. If I do not have internet access, how can I access the PPP information?** You may call the PRS toll-free phone number 800-944-0443, or contact your claims handler.
- **17.** If I have a question about the PPP network of providers, who can I contact? Questions about the network can be directed to the email box for the PPP: <u>IllinoisPPP@libertymutual.com</u>