

# PCN and You



## About SCF Arizona ...

The Arizona State Legislature established SCF Arizona to provide Arizona employers a ready market for workers' compensation insurance at the lowest possible cost. Keeping this mission its focus, SCF immediately set out to improve claims management and enhance policyholder services while providing excellent customer service. SCF Arizona is the largest provider of workers' compensation insurance in the state – servicing 70 percent of the workers' compensation market. Since its inception, SCF has provided compensation and medical benefits to more than 1 million injured workers and remains at the forefront in ensuring that injured workers get the care they deserve.

## What is the PCN?

The Preferred Connection Network (PCN) is SCF's workers' compensation-specific PPO network – a statewide network of hospitals, occupational medical clinics, urgent care facilities, physicians, physical medicine providers and ancillary service providers.

PCN is driven by specialists that work in unison to achieve policyholders' ultimate goals – to get injured workers back to work as quickly, safely and cost-effectively as possible. PCN providers agree to produce the best possible outcomes and accept discounted rates.

## How it works

The injured worker is sent to a physician or clinic of the policyholder's choosing. Under Arizona law, policyholders may direct their injured workers to a physician or clinic on a one-time basis. This usually is done at the time of the first office visit. Although workers are free to choose their own doctors after that, they usually will continue to be seen by the same physician/clinic. SCF suggests that policyholders preselect a preferred provider facility before an accident occurs and advise employees in writing of the designated site.

## What if workers insist on seeing their own private doctors?

Workers have the right to see their own doctors but still are required to go to the facility or doctor of the policyholder's choice for the initial visit. Statistics show that most workers continue to go to the clinic or doctor the policyholder selects once they are directed to the doctor immediately upon sustaining the injury.

**For a complete list of PCN members, visit [scfaz.com](http://scfaz.com)**

## How does the PCN benefit policyholders?

Designating a medical provider is the most important step any policyholder can take to control medical costs of a claim, as medical bills make up the bulk of claims expenses. SCF's goal is to provide injured workers the most effective medical treatment at a reasonable cost. The good news is that providers in SCF's network accept a discount from the Industrial Commission of Arizona's fee schedule or from its usual and customary charges. This lowers the cost of a claim. The policyholder is taking the first step in controlling costs when it designates a healthcare provider within the PCN.

The medical provider makes important decisions concerning the injured worker – regarding the extent of the injury, if the worker has suffered any permanent impairment, when the worker can return to work and whether modified work can be offered.

By designating the provider your injured worker should see, you maximize healthcare management and establish a communication link to the provider. This allows you to work hand-in-hand in establishing what workers can do as they recover, how soon they can return to some type of work and whether job modifications are necessary. Through

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Please reference the form number at the bottom of this document.





close communication, you can educate the provider about your business and the importance you place on transitional work programs.

As an added bonus, network providers agree to make referrals only to other medical providers within the PCN, whenever possible. In 2005, using the PCN resulted in \$48 million in savings.



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**602.631.2230**

**E-mail: [pcn@scfaz.com](mailto:pcn@scfaz.com)**

**How the PCN benefits medical providers**

As a PCN provider, you build stronger relationships in the community by belonging to a network that encompasses other dedicated professional caregivers in your area.

PCN comprises hospitals, occupational medical clinics, urgent care facilities, physicians, physical medicine providers and ancillary service providers that understand the special needs of treating patients in the workers' compensation system. SCF's medical review panel oversees applications and evaluates PCN members to ensure quality healthcare is provided, and the rights of patients and providers are safeguarded.

With the large number of workers' compensation injuries and illnesses each year, the possibility of increasing your patient base is great, as policyholders refer injured workers to you. Policyholders will recognize your expertise in treating work-related injuries and will appreciate the opportunity to establish close communication with you in hopes of returning workers to productivity as soon as medically possible.

You also potentially can increase your clientele through referrals from other caregivers within the network, since PCN providers agree to make in-network referrals whenever possible.

**It's a win-win-win situation. Injured workers get the care they deserve; policyholders reduce the overall cost of claims; PCN medical providers realize a greater sense of community, enjoying referrals from SCF employers in the community and from other PCN members.**

**Claims Call Center**

602.631.2300  
800.231.1363

**Policy Call Center**

602.631.2600

**Certificate of Insurance Call Center**

602.631.2570  
866.284.2694  
Fax 602.631.2599  
Fax 866.617.5680

**Employer's & Physician's Initial Report of Injury Fax**

602.631.2888  
800.356.4867

**Preferred Connection Network (PCN)**

602.631.2230

**Fraud Hotline**

800.526.5226

**[scfaz.com](http://scfaz.com)**

**DISCLAIMER:**  
These recommendations were developed using generally accepted safety standards from safety organizations and governmental and industry sources. Compliance does not guarantee that you will be in conformance with any laws or regulations or any other safety requirements. Compliance does not ensure the safety of your occupation/ place of business.

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**SCF**



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