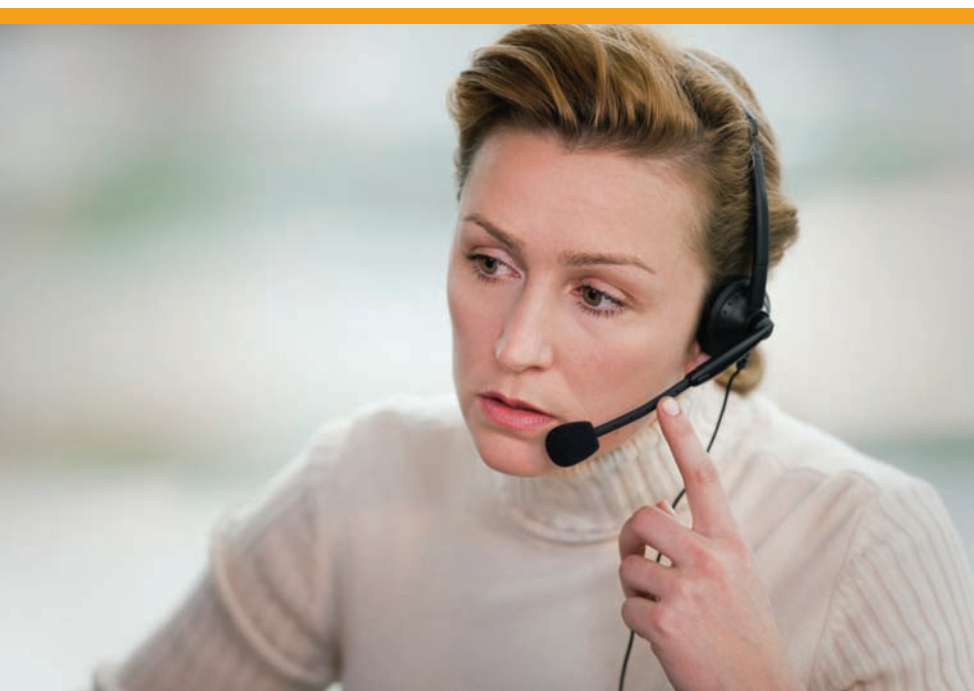


SCF ARIZONA'S

MEDPRO

NEWS & INFORMATION FOR MEDICAL PROVIDERS



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Critical connections

A key goal of workers' compensation insurance is to ensure injured workers receive treatments and resources to help them get their lives back on track quickly and safely.

That's why the connections between SCF Arizona claims adjusters and medical care providers are so important.

The SCF claims adjuster helps the injured worker by

establishing the schedule of benefits the injured worker will receive. This schedule takes shape around three issues: compensability of the injured worker's claim, medical management of the injuries and the patient's ability to work as the case progresses.

When SCF adjusters contact a medical provider's office, they are seeking

information related to one of these issues.

Compensability

Benefits are awarded in accordance with Arizona state statutes governing workers' compensation. Although an injured worker will receive treatment as soon as possible following an accident, whether the condition is compensable will be determined at a later time.

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Critical connections

continued

Medical care providers will proceed as medically necessary while the claim is pending.

In determining compensability, claims adjusters will contact the injured worker, the employer and the medical care provider. Claims adjusters use medical and employer reports to ensure that covered expenses are causally related to the industrial injury. The provider's office may give information over the phone until SCF has received the medical report.

Management and work status

As the injured worker's case progresses, claims adjusters will call for updates based on physician chart notes. The physician or an employee in the physician's office who is authorized to provide information can give the following: current diagnosis, the medical provider's treatment plan, work status and a follow-up appointment date.

The claims adjuster also may have questions about the implications of the medical report.

"We'll ask for clarification and assistance in understanding what the medical records are telling us," says SCF Claims Manager Tracy Charnetsky. Charnetsky adds the claims adjuster can help the injured worker by being in contact with the medical care provider.

"We need an open communication process between the adjuster and provider."



GETTING TO KNOW

YOU Soyla Valenciano's

first job after earning a medical assistant certificate was at an urgent care facility. After working at

SCF three years and attaining certification as a professional coder, or CPC, she has a different view of billing, Valenciano says. SCF representatives ask questions to ensure accuracy and to maintain patient privacy, she says. Complete documentation from providers allows for timely payment. Valenciano is fluent in Spanish and is originally from Juarez, Mexico. In her off hours she likes to cook and plan family get-togethers.

PARTICIPATING IN SCF ARIZONA'S PREFERRED CONNECTION NETWORK

Using the PCN: Arizona employers may direct an injured worker to a designated medical provider on a one-time basis. Patients will often choose to see that provider for the duration of their care. Employers can find a PCN provider by visiting www.scfaz.com/pcn.

For billing questions, e-mail SCF's Medical Review/Provider Inquiry Team at providerinquiry@scfaz.com.

JUST THE FACTS

CHECK OUT WWW.SCFAZ.COM FOR SAFETY TRAINING VIDEOS COVERING HEAT STRESS, EYE PROTECTION AND MORE. CLICK ON SAFETY NET.

The physician of record in a workers' compensation case must complete a Form 102. The Form 102 provides a picture of the injured worker's condition at the time of injury. The form now is just two pages, instead of four.

- To request Form 102, send a request by fax to Special Services at the Industrial Commission of Arizona. The fax number is 602.542.3104.

- Include your physical address, not a post office box. Include the number of forms needed; the forms come in packs of 50. There is no cost for the service.

- The 2009 Arizona Physicians' Fee Schedule, which is effective through Sept. 30, can be downloaded at the ICA website, www.ica.state.az.us. Registration is required.



Compensability decision

Providers have asked about factors determining whether an injury or illness is covered by workers' compensation insurance.

The following example is a case in which compensability was found in a memorandum decision from the Arizona Court of Appeals.

On the date of injury, the man had completed his job duties and had left work for the day, driving a vehicle provided by his employer. He was on the way to meet his wife for dinner when he was killed in a traffic accident.

Usually, traveling to and from work is not considered

part of employment for workers' compensation purposes. This is known as the "going and coming" rule.

There are exceptions to this rule, however, and one is the "employer's conveyance" rule. Under the exception, injuries suffered while traveling in a vehicle provided by the employer are compensable if the travel time appears to benefit the employer in some way.

Evidence presented in a hearing established that one reason the man accepted his job was the availability of a "company car." The court affirmed a ruling that determined the

"employer's conveyance" exception applied, and that the widow's claim was, therefore, compensable.

Legal disputes in workers' compensation cases are referred to the Administrative Law Judge (ALJ) division of the Industrial Commission of Arizona, also known as the hearing division. Following the written decision resulting from the hearing, interested parties may challenge the decision by requesting an ALJ review of the decision. Following the review decision, if further scrutiny is desired, interested parties may petition to have the case heard in the Arizona Court of Appeals.

PROVIDERS ARE INVITED TO ATTEND SCF'S VIOLENCE IN THE WORKPLACE SEMINAR. VISIT WWW.SCF.AZ.COM, CLICK ON NEWS & EVENTS.

Send story ideas and questions to mvandeveire@scfaz.com.

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Q&A

Q Who can request an Independent Medical Examination be performed on an injured worker?

A The Industrial Commission of Arizona, carriers such as SCF Arizona or the employer may request an IME to clarify the status of a medical condition, treatment, work ability or permanent impairment. In addition, IMEs may be requested by one of these parties to obtain

more information about recommended surgery when multiple conditions and injuries exist. The claims adjuster takes into account the circumstances of the claim when deciding whether to schedule an IME. The decision rests with the adjuster.

Q After the Independent Medical Examination is completed, is the carrier required to give the report to the injured worker?

A Yes. After the carrier receives the IME report from the physician, the carrier must provide a copy to the injured worker or the injured worker's representative. If the mental condition of an unrepresented injured worker is examined, the carrier can provide the report to the injured worker's treating physician.

Questions about SCF's policy in this matter may be directed to the company's legal team.