



## California Medical Provider Networks

If you have not implemented your insurance carrier's Medical Provider Network (MPN) process, you are wasting a golden opportunity to reduce your workers' compensation costs.

A key provision of the 2004 California Workers' Compensation reforms allowed insurance companies to establish Medical Provider Networks (MPNs) to extend the length of control that employers and insurance companies have for treatment of work injuries.

Here's how it works – if you follow your insurance carrier's instructions for implementing the MPN with all existing and new employees, the insurance company can potentially control the medical treatment for the entire life of the WC claim. No more outlandish medical opinions and abuses of medical treatment by doctors arranged by employees' attorneys!

The use of MPNs has resulted in significant savings of overall workers' compensation claim costs, which have helped control the WC rates within the state. **This is a unique opportunity for CA employers to impact future insurance premiums!**

Need more convincing? Applicant attorneys, who represent injured employees, aggressively contest the MPN laws and individual employer implementations, as they know it is severely impacting their income. Insurance carriers feel so strongly about it that many make implementation of their MPNs a policy condition – if you don't implement the MPN soon after your policy takes effect, they may cancel your policy!

It is essential that you implement the MPN procedures and utilize only MPN medical providers to treat your injured employees. The exceptions should be for severe injury claims (use the nearest hospital emergency room) or if the employee is eligible to pre-designate his personal physician and has done so on the forms provided before an injury occurs.

All of the carriers LCIS works with have established MPNs for their California WC policyholders and they distribute MPN implementation materials to all of their CA customers.

If you are a LCIS workers' compensation policyholder and want to know more about the MPN process, please contact Brian Arnold at LCIS for assistance.