


Covered Employee Notification of Rights Materials  
Regarding  
Athens Insurance Service, Inc  


For Emergency Care:

In the case of emergency\* go to the nearest healthcare provider. Once your condition is stable, contact your employer, the claims administrator or Athens Administrators at (866) 482-3535, or Medical Access Assistant for assistance in locating a MPN provider for continued care.

*\*Emergency care is defined as a need for those health care services provided to evaluate and treat medical conditions of a recent onset and severity that would lead a lay person, possessing an average knowledge of medicine, to believe that urgent care is required.*

Subsequent Care:

All medical nonemergencies, which require ongoing treatment, in-depth medical testing or a rehabilitation program, must be authorized by your claims examiner and based upon medically evidenced based treatment guidelines (California Labor Code §5307.27, and as set forth in title 8, California Code of Regulations, section 9792.20 et seq.). Access to subsequent care, including specialist services, shall be available within no more than twenty (20) business days of a covered employee's reasonable requests for an appointment through an MPN Medical Access Assistant. If an MPN Medical Access Assistant is unable within ten business days to schedule a medical appointment that will occur within twenty (20) business days of an employee's request, then Athens Insurance Service, Inc. shall permit the employee to obtain necessary treatment with an appropriate specialist outside of the MPN. The MPN physician, who is the primary care physician, will continue to direct all of the covered injured employee's medical treatment needs.

If a covered employee is not able to obtain from an MPN physician reasonable and necessary medical treatment within the applicable access standards noted above, the covered employee will be permitted to obtain necessary treatment for that injury from an appropriate specialist outside the MPN within a reasonable geographic area. When the MPN is able to provide the .9 (bl)-3.3 (e)-3.9 ( t)-3.3 (oh-0.9 (o)3 (n)13.4 )10.4 (i)-3.2 (nj)-3..8 (s)3.6



Your employer will direct you to an MPN provider upon initial report of injury. You have the right to be treated by a physician of your choice within the MPN *after your initial visit*.

The providers you choose should be appropriate to treat your injury

If you wish to change your MPN physician after your initial visit, you may do so by:

Accessing the online provider directories (see above)

Call the Medical Access Assistant or Claims Professional

If you have trouble getting an appointment with a provider within the MPN contact the Medical Access Assistant as soon as you are able and they can assist you.

If you select a new physician, immediately contact your claims examiner and provide him or her with the name, address and phone number of the physician you have selected. You should also provide the date and time of your initial evaluation.

If it is medically necessary for your treatment to be referred to a specialist, your MPN physician can make the appropriate referral within the network. You may select a specialist of your choice within the MPN.

If a chiropractor is selected as a treating physician, the chiropractor may act as a treating physician only until the 24 visit cap is met unless otherwise authorized by the employer or insurer, after which the covered employee must select another treating physician in the MPN who is not a chiropractor, and if the employee fails to select another physician within the MPN, the employee will be referred to a physician of choice within the MPN.

## Second and Third Opinions

### Second Opinion:

If you disagree with either the diagnosis or the treatment prescribed by your MPN physician, you may obtain a second opinion within the MPN. During this process you are required to continue your treatment with an MPN physician of your choice. In order to obtain a second opinion you and the MPN share responsibilities:

Inform your claims examiner of your dispute regarding your treating physician's opinion either orally or in writing

You are to select a physician or specialist from a regional list of available MPN providers which will be provided to you by your claims examiner upon notification of your request for a second opinion.

You are to make an appointment within 60 days.

You are to inform your claims examiner of the appointment date and time.

You shall be deemed to have waived your right to a second opinion if you do not make an appointment within 60 days in receipt of the list

You have the right to request a copy of the regional list of available MPN providers.









