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CHURCH MUTUAL INSURANCE MEDICAL PROVIDER NETWORK (MPN): FREQUENTLY ASKED QUESTIONS FOR EMPLOYERS

Question: What is the Church Mutual Insurance MPN, and what are the benefits?

Answer: The MPN program was developed by employers and the insurance industry and subsequently received legislative approval. That approval provides strong return to work incentives, strengthens the guidelines for medical treatment and increases the reliance upon the use of MPNs. Significantly, it allows us control of medical care for the life of claims and not just the first 30 days as is the case without an MPN. We believe strongly that the MPN is critical means of controlling workers' compensation costs and achieving positive outcomes.

Question: What needs to be posted, mailed or individually distributed?

Answer: The Employee MPN Implementation Notice must be mailed, emailed or individually distributed to your employees and volunteers (if volunteers are covered by your workers' compensation policy).

The Covered Employee Notification of Rights Materials should be posted at each of your locations with both English and Spanish versions clearly visible to all employees. It should also be provided to the injured worker at the time of injury or at the time an injured worker's care is transferred into the MPN.

The DWC7 documents should be updated with MPN information and posted at each of your locations with both English and Spanish versions clearly visible to all employees.

Question: What is the difference between the Employee MPN Implementation Notice and the Covered Employee Notification of Rights Materials?

Answer: The one-page Employee MPN Implementation Notice must be given to each employee (part-time and full-time), each volunteer (if volunteers are covered by your workers' compensation policy) and to any new employees or volunteers after the initial implementation is completed. The Covered Employee Notification of Rights Materials is more comprehensive and must be posted at each of your locations and provided directly to an employee at the time of injury.

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Question: How do you fill out the DWC7, and can it be identical for each location?

Answer: If you have multiple locations, it is likely that at least one field on the form will differ. Post the English and Spanish versions next to the Covered Employee Notification of Rights Materials at each of your locations.

The Policy Expiration date will be the same on each — that is the last covered date of your current workers' compensation policy. The effective and expiration dates are listed in your policy.

The State's Information and Assistance (I&A) Officer address can be found at www.dir.ca.gov/dwc/ianda.html.

Question: When should I provide an employee with a Time of Hire/ Facts about Workers' Compensation pamphlet?

Answer: Employers should distribute a copy of this document along with the MPN Implementation Notice to employees upon hire. If an existing employee relocates to California, that employee should also get a copy. This document, along with other MPN-related documents, can be found at www.churchmutual.com/claims under "MPN Information and Printable Forms."

Question: If an employee wants to predesignate a physician, is a predesignation form needed?

Answer: The Employee MPN Implementation Notice, which must be given to all employees at the time of the MPN rollout, alerts employees to the option of predesignating a physician. The document notes that predesignation must occur prior to a work injury.

If an employee chooses to predesignate, a one-page form included in the Time of Hire/Facts about Workers' Compensation document must be completed and returned to you. That document must be submitted to Church Mutual when you submit a new claim involving that employee. Church Mutual will determine if the criteria for predesignation (outlined in the form) have been satisfied and, if not, we will direct the employee to a network physician.

It should be noted that some personal physicians may be in the MPN network. Employees should check the medical directory at www.churchmutual.com/MPN to determine if their preferred physician is in the Church Mutual Insurance MPN. Only one primary care physician can be predesignated.

Question: If an employee elects to predesignate, should their physician also sign the document referenced in the answer above?

Answer: Yes, this is the easiest and quickest way for Church Mutual to confirm a valid predesignation has occurred prior to an injury, but it is not required. If the document is not signed by the physician, Church Mutual must be able to confirm through other documentation that the physician did, in fact, agree to treat the employee for work

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injuries or illnesses and the agreement occurred prior to the accident or injury date. Some personal physicians may be unwilling to treat patients for work-related injuries.

Question: How do I locate a provider in the network?

Answer: At www.churchmutual.com/MPN, you can search for individual physicians or clinics, with options for narrowing your search to certain types of physicians or physicians within a certain distance from your location(s). If you have questions about using the online directory, please use the contact information located on that page.

Question: What if there are no MPN providers nearby?

Answer: The injured employee may have the right to use a provider or specialist outside of the MPN. Consult with your Church Mutual claims handler for more information as the distance criteria vary depending upon the type of provider needed.

Question: Do I need to post a printed list of MPN medical providers for employees?

Answer: At a minimum, a written regional provider listing is to be provided to covered employees upon request. A provider listing may be obtained at www.churchmutual.com/MPN. This website is updated weekly, and we recommend using the website to locate medical providers as a printed copy must be updated quarterly. The printed list could become outdated and result in accidentally directing an employee to a physician who is no longer in the MPN network.

Question: What instructions should we give our employees about reporting work-related injuries or illnesses?

Answer: Instruct them to:

- Promptly report any work-related injury to their supervisor.
- Contact you or the Church Mutual claim handler for a referral to an MPN provider.
- Remember that all medical treatment must be handled through the MPN unless otherwise authorized.
- Direct all questions about the level of care to the primary care physician within the MPN who is the main contact for all medical treatment. Second and third medical opinions can be sought within the network.
- Request a directory of MPN medical care providers from you or Church Mutual, if desired.

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Question: What about an emergency situation; does that initial visit have to occur within the MPN network?

Answer: In case of emergency*, go to the nearest appropriate health care provider. Once the condition is stable, the employee can consult with you or Church Mutual for redirecting care within the MPN network. Contact Church Mutual's Claims Department at (800) 554-2642, select Option 2 and dial the extension of the claims handler for the claim. You can also call (866) 700-2168 for assistance in locating an 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.*

Question: What else should I do at the time of injury?

Answer: Take the following steps:

- Immediately complete the 5020 Employer's Report of Occupational Injury or Illness and submit it to Church Mutual. This form must be complete within five days of Church Mutual receiving notice of an injury that results in lost time (beyond the date of incident) or requires treatment beyond first aid. Fatalities must be reported to Church Mutual within 24 hours.
- Immediately complete the DWC1 and submit it to Church Mutual. This form must be completed within one working day of an employee's report of a work-related injury or illness. Provide a copy to your employee and keep a copy for your records.
- Provide the employee a copy of the Covered Employee Notification of Rights Materials.

Question: Is my workers' compensation policy still valid if I have not taken all the necessary steps to implement the MPN with all my locations and all my employees?

Answer: Yes, your workers' compensation coverage remains intact for your policy period regardless of whether you take the steps outlined in the implementation notice. However, we strongly encourage your full participation as the MPN is beneficial for everyone involved.

Question: Who can I call if I still have questions?

Answer: The Information and Assistance Office (I&A) was referenced earlier in this document. If you have questions about specific claims reported to Church Mutual, you may contact your claim handler at (800) 544-2642, select Option 2 and dial the handler's extension. If you don't know his or her extension, dial Extension 4491.

To find additional information and copies of the forms referenced in this document, visit www.churchmutual.com/claims.

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[Click here](#) for a chart that summarizes which forms need to be provided to employees and when and how they should be provided.

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