



Support For Your Health

From your initial evaluation to your return to work, your employer and Coventry are there for you if you are injured on the job. Your workers' compensation benefits will be activated through the MCP to help you receive appropriate, timely and quality medical care.

Step 1: In an emergency, go to the nearest emergency medical facility. If you require non-emergency medical care and there is no medical care available at your worksite, your employer will refer you to the Coventry network, within which you will need to choose a primary care provider.

Step 2: The nurse case manager may consult with you about your injury or illness. The nurse case manager is a valuable resource to answer any questions or concerns you may have about your medical care.

Step 3: The nurse case manager will contact your treating physician to review your treatment plan. The nurse case manager works closely with you, your treating physician, your employer, and AIG throughout your recovery. Your nurse case manager will also coordinate any necessary specialty care.

Step 4: The nurse case manager will review your injury and confirm the appropriateness and medical necessity of your care. Should HDi's medical experts disagree with any element of the recommended care, your treating physician will be notified. You and your treating physician may appeal any determination made by HDi. Please see "The Appeal Process" for additional information. You have the right to seek the care you want. However, it may not be covered as medically necessary under the Workers' Compensation Act.

Step 5: If your care requires hospitalization, the nurse case manager will coordinate with the hospital's discharge planner to assure that outpatient treatment services are in place upon your hospital discharge. In addition, if your injury or illness causes you to miss work, the nurse case manager will consult with your employer and treating physician to coordinate appropriate plans for your timely return to work.

Benefits For Better Health

If you are injured or ill on the job, AIG and Coventry are committed to helping you receive the necessary medical care. Some of the benefits that AIG and Coventry provide include:

- A statewide network of fully credentialed, quality medical providers
- An experienced nurse case manager to assist in the coordination of your medical care
- A medical advisory committee to oversee clinical practice
- Expedited referral for prompt specialty care
- Streamlined medical bill processing and payment
- A medical director who is board certified in occupational medicine to oversee the coordination of your care

HDI administers the Utilization Review and Case Management services under the Connecticut Managed Care Plan. For questions involving your care, call HDI toll-free at [800-842-1456](tel:800-842-1456).



A Comprehensive
Managed Care Program



Bring on tomorrow

AIG
175 Water Street
New York, NY 10038
www.aig.com

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Questions and Answers

Who decides what medical treatment is appropriate for me?

Your treating physician is always responsible for your medical treatment. Your nurse case manager will coordinate your treatment and return-to-work plan. The goal, for both you and your employer, is to assure that the care you receive for your condition is medically appropriate and necessary. If a second opinion is medically necessary, it will be scheduled with another Coventry network physician, at no cost to you.

What does the nurse case manager do?

A nurse case manager's job is to help you receive quality medical care when you are injured on the job. The nurse case manager will coordinate your medical treatment and return-to-work plan through regular communication with you, your treating physician, your employer, and AIG. Your nurse case manager will evaluate your treatment plan, with the help of accepted clinical guidelines and consultations with physician(s), in an effort to return you to work. If you have questions or need information about your medical care, the nurse case manager is a valuable resource for you.

Which physician(s) does the nurse case manager consult?

Your nurse case manager works under the direction of HDi's medical director who is board certified in occupational medicine.

Can my nurse case manager reject my treatment?

The purpose of the case management program is to provide you with the most appropriate medical care for your injury or illness. If your treatment plan appears questionable, the nurse case manager will discuss this concern with the medical director. They will work with your treating physician to reach an agreement on your treatment. You have the ability to seek the care you want, however, it may not be covered, as medically necessary, under the Workers' Compensation Act.

If an agreement cannot be reached with your treating physician, HDi will notify your treating physician that your treatment plan does not meet acceptable utilization or quality standards. You and the treating physician have the right to appeal HDi's determination. See "The Appeal Process" section for additional information.

If I require medical care because of a work-related injury or illness, must that care be provided by a health care provider in the Coventry Network?

Yes. If you receive non-emergency care outside of the Coventry network for initial treatment, when the specialty is available within the network, your benefits may be suspended, subject to the order of the Workers' Compensation Commissioner. You have the right to select providers on the state's list for care in non-covered specialties. The Coventry provider directory and supplemental information available to you at your worksite contain a list of covered and non-covered specialties.



Who pays my medical bills for work-related injuries? How does that process work?

When you have a work-related injury or illness, all medically necessary care for that compensable injury or illness is fully covered when provided by a network provider. Coventry's participating providers send their medical bills to AIG, where they are reviewed for accuracy and completeness before payment.

Emergencies are injuries that are threatening to life or limb and therefore must be treated immediately. If you need emergency care, go to the nearest appropriate emergency medical facility. If follow-up care is required, it must be provided by a network provider.

What if I am out-of-state and have a work-related injury?

When a work-related injury occurs out-of-state and requires immediate medical attention, you may receive emergency medical treatment from any local, non-network physician or facility without a reduction in your workers' compensation benefits.

How can I find which providers are in the Coventry Network?

Copies of the Coventry directory are available at your worksite. Please contact your supervisor.

May I call my nurse case manager to ask questions about my care?

Yes. For questions related to your medical care, you may call your nurse case manager toll-free at 800-842-1456 between 8:30 a.m. and 5:00 p.m. (EST).

The Appeal Process

A participating provider or injured worker may appeal any determination made by HDi regarding your treatment within thirty (30) days of the written notice of determination, either by telephone or in writing. To file an appeal, submit your grievance (including the action you want taken) to:

Health Direct, Inc.
1690 New Britain Ave, Suite 105
Farmington, CT 06032-2800
800-842-1456

The written grievance should include:

- Provider's name, address, tax identification number
- Date
- Patient name, address, and last 4 digits of Social Security Number
- Date(s) of service
- Nature of grievance
- Documentation supporting either the course of treatment taken or being requested
- Written requests for appeals must be signed

In a standard appeal process, the HDi medical director will provide an Initial Determination of Review within thirty (30) days from the receipt of your grievance.

If the decision not to certify is upheld, based on medical appropriateness and necessity, the HDi medical director will arrange to have the case reviewed by a specialist in the same or similar field who would typically manage the medical condition, procedures, or treatment under review.

The HDi medical director is available to discuss the results of the peer clinical review, and upon request can arrange for a discussion between the peer reviewer and the appealing provider.

The appeal results and determinations are communicated in writing within thirty (30) days of the request for appeal and submission of all necessary information.

Upon request, an expedited appeal process will be conducted by the HDi medical director who will provide the Determination of Review within two (2) business days from the receipt of your grievance.

HDI's Final Determination of Review shall be subject to modification only upon a showing that it was unreasonable, arbitrary, or capricious. Once the Managed Care Plan's utilization review, dispute resolution review and appeal procedures have been exhausted, injured workers and providers may request a hearing with the Connecticut Workers' Compensation Commission. If the hearing results in a negative response an appeal may be pursued with the Commission.

Nothing is more important than receiving quality health care, especially for a work-related injury or illness. Your employer has implemented a Medical Care Plan (MCP) that enhances your workers' compensation benefits in the event of an injury or illness on the job. The MCP, administered by AIG, HDi and Coventry, is approved by the Connecticut Workers' Compensation Commission.

Through its telephonic medical nurse case management program, HDi works with you and your treating physician to arrange prompt, appropriate, and quality medical care. The Coventry provider network includes occupational health/walk-in centers, hospitals, physicians, and medical specialists.

This brochure explains how the MCP works for you. If you have any questions about the MCP, contact your supervisor or personnel manager.