



# **AIG/Coventry West Virginia Managed Health Care Plan**

Your Workers' Compensation Medical Solution  
Employee Manual



## Table of Contents

Workers' Compensation Medical Care that Works for You.....	3
West Virginia State Law Provisions .....	3
Your Workers' Compensation Solution .....	3
What You Should Do if You Are Injured on the Job .....	3
About Your Medical Provider .....	4
What Can You Do to Help .....	4
Returning to Work .....	5
Physicians and Treatments.....	5
Medications .....	5
Surgical Second Opinion.....	5
Services Requiring Authorization.....	5
Emergency Care .....	6
Treatment Outside of Coventry .....	6
Case Management .....	6
If You are Dissatisfied With a Coventry Provider .....	7
Identification and Verification Process .....	7
Appendix A – Request for Change of Physician .....	8
Appendix B – Request for Opt-Out of Managed Care Network .....	9
Appendix C – Employee Complaint Form .....	10
Appendix D – Identification Card .....	11



## Workers' Compensation Medical Care that Works for You

This is your AIG/Coventry West Virginia Managed Health Care Plan Employee Manual. Please read it carefully to understand how you must obtain medical treatment if you have a work related injury or illness.

AIG Claims, Inc. (AIG) has partnered with the Coventry network by creating the AIG/Coventry WV Managed Health Care Plan (the AIG/Coventry MHCP).

AIG selected Coventry as the preferred provider network due to their focus in creating a 'select' network, choosing physicians and other providers whose history provides an indication of their commitment to our mutual goal of returning injured employees to work as soon as practical, using efficient, quality practices and care. Modeled after successful managed care programs and national accreditation models, Coventry offers a broad array of providers to assure reasonable access and choice for injured workers.

If you have any questions regarding the procedures outlined in this manual, please contact your employer or call AIG at (800) 428-2422, Monday through Friday, between the hours of 8:00 a.m. and 5:00 p.m. (Eastern Standard Time). Calls made after these business hours, on holidays or on weekends will be returned the next business day.

## West Virginia State Law Provisions

West Virginia state law allows employers to participate in a managed health care plan for their employees with workers' compensation injuries and/or illnesses. Managed Health Care Plans promote quality and occupationally-focused medical care for a work-related injury or illness. Your employer has chosen to participate in the AIG/Coventry WV MHCP.

## Your Workers' Compensation Solution

If you have a work-related injury or illness and need medical treatment, you MUST seek and obtain medical care from providers within Coventry. Coventry provides you with a choice of providers within a reasonable distance from your work location. These providers have agreed to provide medical treatment and to work with you, your employer and AIG to expedite your care and facilitate your return to employment. Before receiving care from an out-of-network provider, please check with your employer, your claim representative or with Coventry regarding available in-network services.

## What You Should Do if You Are Injured on the Job

We know that a work-related injury or illness can be very unsettling. Of course, your recovery and return to your job are your major concerns, but you may also find it confusing to know where to go for help. That's why you are fortunate that your employer has chosen to participate. Providers will all work towards helping you manage your recovery and your return-to-work.

A team approach is required for timely recovery and return to work, which consists of:

- You
- Your Employer who will be involved in planning for your return to work
- Your Claim Representative
- Your Telephonic Case Manager, from Health Direct, Inc. (HDI), a wholly owned subsidiary of AIG
- Your Medical Provider, from Coventry – a network of medical providers, physicians, therapists, hospitals and other health care professionals and facilities who are best qualified to treat your work-related injury or illness

The following is a brief description of the steps to help you through the workers' compensation process and resume your normal routine as quickly as your recovery allows. If you have any questions or comments, please speak with your employer or your assigned claim representative. Have your claim number available when calling AIG. The toll-free telephone number is (800) 428-2422.

### Step 1: Report the Injury to Your Employer

Inform your employer that you have experienced an on-the-job injury or illness immediately or as soon as possible. You may be required to notify your employer by completing an employer's accident report when you are injured. You must provide your employer with written notice, within two (2) working days or as soon as practical from the date of the occurrence, of your desire to file a workers' compensation claim.

### Step 2: Complete Initial First Report of Injury/Illness Form

### Step 3: Choose a Coventry Provider and Seek Medical Attention

If your injury is an emergency, you will be taken to the nearest medical facility that can treat your illness or injury. If your situation is not an emergency, you will need to select a treating physician from the Coventry medical provider listing and schedule an appointment for treatment. When you go to your treating physician appointment, you will need to take your AIG/Coventry WV MHCP Identification Form which is sent to you once your claim is accepted.

### Step 4: Keep Your Team Informed

Keep your team up to date on your treatment and communicate any recommendations from your physician that will affect your return-to-work status. A claim representative will be in contact with you, your employer and your physician to coordinate your care and your return to work. You may also be hearing from a telephonic case manager if one has been assigned to assist with your claim.

## About Your Medical Provider

We hope that you will be pleased with the treating physician you have chosen. However, if for any reason you would like to change your treating physician, simply inform AIG in writing using the Request for Change of Physician form in this manual (Appendix A). Remember to include the name and address of your new requested treating physician, which must be selected from Coventry. Include your claim number, your Social Security Number and the date of injury.

If your treating physician needs to make a referral to a specialty provider, your treating physician must select a specialty provider from the Coventry medical provider listing. If the specialty is not listed in the network, please refer to "Treatment Outside of Coventry" section of this manual (page 5).

Coventry's approved plan outlines procedures for transitioning employees between non-network and network providers to assure continuity of care, include:

- Workers who are undergoing a course of treatment with a non-network provider at the time the Managed Health Care Plan goes into effect, or at a time when a provider is terminated by the plan, should be able to continue seeing their current providers for up to sixty (60) days to allow for transition of care
- Paying for one or more transition visits with a non-network provider until the transition is completed
- Workers with a chronic or disabling condition may continue to see the specialty provider for up to ninety (90) days to allow for transition of care
- Providers who continue to treat such employees must accept the plan's fee schedule as payment in full and promptly transfer all medical records during the transition period
- When a provider is terminated for breach of contract or ethical misconduct, the employee must select another in-network provider without delay

## What Can You Do to Help

- Be involved with your treatment; talk with your physician; ask questions; and, above all, if you do not understand something, contact your claim representative for assistance.
- Stay informed of your medical progress and treatment plan.
- Know what forms are needed and when to make sure all treatment is approved to prevent delays. Remember that your doctor cannot charge you for completing workers' compensation forms or for providing care beyond the amount workers' compensation pays.



- If you report a work-related injury or file an application for adjustment of a claim, you authorize any physician, psychiatrist, chiropractor, podiatrist, hospital or health care provider, after written request by the employee, employer or AIG, to provide the requesting party with any information or written material reasonably related to any injury or disease for which you claim compensation.
- Stay in communication with your claim representative and telephonic case manager (if assigned) regarding treatment plans and return to work goals.

## Returning to Work

You may be able to return to work during your recovery period. Your claim representative and/or telephonic case manager will consult with your physician regarding your physical capabilities and return to work status. All parties will work with your employer to determine if a transitional duty position is available and coordinate your return-to-work with your physician.

## Physicians and Treatments

Coventry physicians have experience in the treatment of work-related injury and illness. They are responsible for developing a treatment plan with recovery and return-to-work goals.

- You will choose a physician from the AIG medical directory listing. A listing of Coventry providers can be obtained from your employer, your claim representative or at [www.aig.com/intellirisk](http://www.aig.com/intellirisk).
- All care and services for your work-related injury must be provided within Coventry.
- Co-payments or deductibles are not required for medical services rendered in connection with a work-related injury or occupational disease.

## Medications

Should your physician provide a prescription for your work-related injury or illness, you can have the prescription filled, at no cost to you, through our pharmacy benefits management program, Tmesys.® For a listing of participating pharmacies, visit [www.aig.com/intellirisk](http://www.aig.com/intellirisk) or speak with your employer or contact your assigned claim representative for more details.

## Surgical Second Opinion

You may seek to obtain a second opinion, at your employer's expense, if a Coventry physician recommends surgery. A Coventry physician must complete the second opinion evaluation. If a Coventry physician is not available, you may request approval for an out-of-network referral. Your claim representative and/or telephonic case manager will assist you with this process.

## Services Requiring Authorization

Established protocols allow your physician to proceed with your care for most conditions without authorization. However, some medical tests, some outpatient and all inpatient services must be authorized. If you are uncertain as to whether your proposed treatment or referral requires authorization, call your claim representative. If the service is unauthorized, it may not be paid within your workers' compensation claim.

Our utilization management program conducted by HDi may review your physician's request for authorization. Utilization Review evaluates medical necessity, appropriateness and adherence to standard treatment guidelines and is conducted by licensed health care professionals including physicians.

If utilization review was conducted, a written notification of the outcome will be sent to you and your medical provider. If the service(s) being requested are non-certified because of medical necessity, instructions will be provided to you on how to appeal the decision.

## Emergency Care

Despite your best efforts to work safely, emergencies sometimes do occur. An emergency is defined as:

- A medical event which, if not diagnosed and treated immediately, could result in permanent injury or death.
- Care that is necessary to alleviate serious pain.

You may seek emergency medical care from any emergency facility, regardless of their participation in Coventry. If a Coventry participating facility is available and suitable, it should be the emergency facility of choice. However, access to emergency services is not restricted. The referral from the emergency services provider must be within Coventry for either primary care or specialty care.

## Treatment Outside of Coventry

Your medical expenses may not be covered if you use a medical provider who is not participating in Coventry, unless you meet the conditions listed below. Before receiving care from an out-of-network provider, check with your employer, your claim representative or with Coventry regarding available in-network services.

You may access providers outside of Coventry when:

- Emergency care access to a health care provider within the managed health care plan is unobtainable for the acute phase of care
- Authorized, needed treatment or the required medical specialist is not available through Coventry
- You need to obtain a second opinion when a Coventry provider recommends surgery and another qualified provider is not available within the Coventry network to provide this consultation
- You have a right to seek care from a provider outside of Coventry at your own expense

You may access providers who are not participating with Coventry, for treatment purposes only, if you established by competent evidence ALL of the following:

- You have been treated by providers solely within the employer's managed care plan for a period of at least one (1) year
- For reasons related to the treatment alone, that you have not made progress toward recovery that is reasonably consistent with treatment guidelines
- You establish to a reasonable certainty that proposed treatment outside the employer's managed care plan would more likely provide you with a better clinical outcome than the current treatment or rehabilitation plan

Your non-network physician limits his/her activities solely to treatment e.g. your provider may not rate permanent total or permanent partial disability.

**\*\*Note - You may be responsible for all the charges if the above conditions are not met.**

You will need to submit your request and reason to seek care outside of the network in writing to your claim representative using the Request for Opt-Out of Managed Care Network form in this manual (Appendix B).

Emergency care is not restricted.

## Case Management

The claim representative assigned to you will coordinate initial healthcare services and answer your questions. He or she will communicate with you, your physician and your employer as to the nature of your injury. If you are assigned a case manager, you will receive a call from the case manager within forty-eight (48) hours following his or her notification of the injury.

Please assist by answering the questions so that the case manager can thoroughly evaluate your condition. Both the claim representative and telephonic case manager are there to assist you and ensure that you receive the necessary health care services needed for your recovery.



## If You Are Dissatisfied With a Coventry Provider

If you are dissatisfied with the handling of a specific medical issue, a network medical provider or have any other problem, which cannot be resolved by speaking with the parties involved, please submit this concern in writing by completing the Employee Complaint Form in this manual (Appendix C). This form requires you to describe the nature of your complaint and the action you request. Your concerns must be submitted within thirty (30) days of the event in which the issue occurs. Coventry will expeditiously review your grievance and render a decision within thirty (30) days of receipt of your request. Coventry will maintain a record of the appeal for two (2) years as required by law.

Submit the Employee Complaint form to:

Coventry Complaints & Grievances  
3200 Highland Avenue  
Downers Grove, IL 60515

or

[complaintsandgrievances@cvty.com](mailto:complaintsandgrievances@cvty.com).

Prior to issuing a decision, Coventry may request additional information or may need to consult with your treating physician directly to quickly resolve issues. All decisions will be made in compliance with accepted medical practice guidelines and with your best medical interests considered.

Your participation is important to the resolution of medical issues. Individuals reviewing your grievance may need to speak with you directly for more information.

You have the right to file a protest with the West Virginia Offices of the Insurance Commissioner Office of Judges within sixty (60) days of the disputed decision.

## Identification and Verification

To assist you, AIG has provided an Identification and Verification Form to aid your medical providers in billing for treatment rendered. When you receive medical care in a hospital, clinic or through an individual provider, you must identify yourself as an AIG/Coventry WV MHCP claimant. A sample Identification Card is provided in this manual (Appendix D). You will receive your personal card for future use once your claim has been accepted. The purpose of the form is to alert the physicians of your participation in the AIG/Coventry WV MHCP.

If you have any questions about your participation in AIG/Coventry WV MHCP, you can discuss this with your employer or call AIG at (800) 428-2422.





## Appendix B: Workers' Compensation Request for Opt-Out of Managed Care Network

Return completed form to AIG, PO Box 25908, Shawnee Mission, KS 66225

Injured Worker's Name: .....

Claim Number: .....

Social Security Number: .....

Date of Injury: .....

I am presently being treated by: .....

I am requesting to seek treatment with an out-of-network physician (please indicate physician's name):

.....

Address of requested physician: .....

My reason for seeking treatment out of network: .....

.....

I have checked with the requested physician to see if he or she will accept me as a patient:  Yes  No

.....

Injured Worker's Signature

Date



## Appendix C:

# AIG/Coventry WV Managed Health Care Plan Employee Complaint Form

See Employee’s Manual for further information regarding the filing of a complaint. If you wish to speak with someone concerning your complaint, call Coventry and ask to speak with the Complaint Coordinator.

An injured worker may use this form to submit an appeal about a concern regarding a specific medical issue, network medical provider, or any other problem, which cannot be resolved by direct discussion with the appropriate parties.

Exemptions: The following items are specifically excluded from the appeal process: Indemnity Benefits; Vocational Benefits; Maximum Medical Improvement and Permanent Impairment; Medical Mileage Reimbursement; Provider Payments; and Compensability. Concerns regarding any of the issues listed above should be directed to your employer or your claim representative.

### This Form Is Filed By:

Injured Worker’s Name:.....

Claim Number:..... Date of Injury:.....

Social Security Number:.....

Primary Care/Treating Physician:.....

Physician Address:.....

Physician Office Telephone: .....

If the space provided below is inadequate to fully explain your concern or the action you desire, continue your statement on a sheet of plain paper. Please be sure your name, your Social Security Number, and the date of injury appear on each page of any attachment.

Describe the nature of the issue or concern:.....

.....

.....

What action would you desire?.....

Has a concern been previously filed for this issue?  Yes  No If yes, date filed:.....

Form completed by:.....

.....  
Injured Worker’s Signature Date

### Mail to:

Coventry Complaints & Grievances  
3200 Highland Avenue  
Downers Grove, IL 60515



## Appendix D: AIG/Coventry WV Managed Health Care Plan Identification Card

Date: .....

Claimant: .....

Address: .....

City, State: ..... Zip: .....

Your employer has chosen to participate in the AIG/Coventry WV Managed Health Care Plan.

We understand that a work-related injury or illness can be very unsettling. We also realize that your focus and attention is directed on your recovery and returning to your job. You can turn to your AIG's claim representative for assistance in eliminating any confusion that you may have in your care.

When you receive medical care in a hospital, clinic or through any medical provider, you must identify yourself as an AIG/ Coventry WV Managed Health Care Plan claimant. To assist you, we have provided the below identification card. Please detach this card and present it to the provider when you seek treatment.

Please contact your employer to get your copy of the directory of Coventry providers and the AIG/ Coventry WV Managed Health Care Plan Employee's Manual. If you have any questions about your participation in this plan, please call AIG at (800) 428-2422.

For ID card, cut along dotted line and fold on vertical line.

<p><b>AIG/Coventry WV Managed Health Care Plan</b></p> <p><b>Identification and Verification</b></p> <p><b>To Health Care Providers:</b></p> <ul style="list-style-type: none"> <li>• This patient is employed by a company that is a member of the AIG/Coventry WV Managed Health Care Plan.</li> <li>• Report any emergency care within 24 hours to (800) 428-2422.</li> <li>• Except for emergency care, patient must be treated by a Coventry provider. You may obtain a provider listing at <a href="http://www.aig.com/intellirisk">www.aig.com/intellirisk</a>.</li> <li>• Opt-out provisions may apply.</li> <li>• Communicate promptly.</li> </ul> <p><b>This verification card is not to be construed as authorization for medical services or payment.</b></p>	<p>Employer Name: _____</p> <p>Address: _____</p> <p>City/State: _____ / _____</p> <p>Phone: (____) _____</p> <p><b>WV Managed Health Care Plan</b></p> <p>Send all medical correspondence with related bills to: AIG Claims, Inc. P.O. Box 25908 Shawnee Mission, KS 66225</p>
<p><b>Employee Instructions:</b></p> <ul style="list-style-type: none"> <li>• Report your injury to your employer.</li> <li>• Select a provider from the Coventry network and schedule an appointment.</li> <li>• Present this card to any health care provider from whom you are seeking treatment for a work-related condition.</li> <li>• Keep your employer informed of any medical treatment you receive.</li> </ul>	<p><b>Employee Identification</b></p> <p>Employee Name: _____</p> <p>Claim Number: _____</p> <p>Employee SSN: _____</p> <p>Date of Injury: _____</p>