Choosing a Medical Provider

Employers make a serious mistake when they fail to take the lead in designating the medical provider for an injured employee. In about half the states the employer can mandate who the medical provider will be. (Some of these states give the employee some choice by requiring the employer to designate more than one medical provider.) In the other states where the employee can make their own selection of the medical provider, the employer should post on the company bulletin boards a “recommended” medical provider for the injured employees.

**Key Criteria For Doctor Selection Should Not Be Price!**

Many employers rely on the HMO, PPO or the medical provider network to provide a medical provider for the injured employees. This approach often ends up with doctors that keep the injured employee off work longer than necessary. Often the key criteria for being a member of the HMO, PPO or medical provider network is a willingness to accept the HMO’s, PPO’s or medical provider network’s fee schedule arrangement. These same medical providers may offset their lower profit per visit by requiring the employee to come in to be checked more frequently, or by extending the number of times the employee is seen (and the time off work).

The employer should consider several factors in determining the required, designated or recommended medical provider(s). **The** **criteria** **should** **include**:

* Conservative
* Location and availability
* Skill level
* Bedside manner
* Fees

**Conservative:**

When an employee hires an attorney, the first thing the attorney wants to do is to get the injured employee to a “liberal” doctor who will keep the employee off work as long as the employee wants to stay off work. And, who will give the employee the highest possible disability rating.

Employers on the other hand should select a medical provider(s) who will return the injured employee to light duty work as soon as the employee is capable of doing light duty work and who will return the employee to full duty work as soon as the employee is ready for full duty work. The conservative medical provider will carefully follow the state rating guidelines to give an accurate disability rating. The conservative medical provider is also willing to discharge an employee when he cannot find a valid reason for the employee’s complaints (for example: “my aching back”).

**Location and Availability:**

The medical provider’s geographical location needs to be reasonably close to the worksite. An excellent medical provider 50 miles away will draw a lot of resistance from the injured employee (plus the adjuster will have to pay for the medical mileage).

The medical provider should have at least normal business hours on Monday through Friday. If your business runs multiple shifts, a medical provider with evening hours and weekend hours or “on call” are a plus. However, employees that have accidents occurring during the “graveyard” shift may still end up in the hospital emergency room, as few medical providers are available 24/7.

**Skill Level:**

The most difficult aspect of choosing a medical provider is evaluating the skill level of the doctor. Employers normally do not know whether or not a doctor does an excellent job or mediocre job of diagnosing and providing the most appropriate care for an injury. Employers should consult with the medical management company to identify medical providers who have demonstrated a high level of expertise.

**Bed-side Manner:**

Often overlooked in workers’ compensation is the “bed-side” manner of the medical provider. The doctor who gains the confidence of the employee and establishes trust with the employee will have better medical treatment outcomes. When the medical provider gives the employee the opportunity to fully describe the injury and listens to the employee’s concerns, the employee will be more compliant with the “doctor’s orders” and will not look for excuses to “see another doctor”.

**Fees:**

While the medical provider should not be chosen solely based on willingness to accept the state fee schedule, HMO, PPO or medical provider network fees, the medical provider should in addition to the above attributes, be willing to be paid by the medical fee schedule.

If you need assistance in choosing a medical provider, please contact us. We can arrange for you to talk with a national medical management company who will be happy to assist you in identifying the best local medical provider(s) for your company.