

Medical Provider Network (MPN)

Question & Answer

Q: What is an MPN?

A Medical Provider Network (MPN) is similar to a PPO or HMO network. Physicians agree to follow established treatment protocols and bill at reduced rates.

MPN Providers are screened, are experts in occupational medicine, and understand the referral process and associated authorization processes. These providers bill insurance companies directly so the employee has no out-of-pocket expenses.

Q: Why should we use an MPN?

Use of an MPN gives the facility the right to direct medical treatment for the life of the claim. Without a properly implemented MPN, claimants can self-direct to non-contracted providers 30-days after reporting the incident.

Q: How do I implement an MPN?

Each insurance company has their own implementation process. Generally, this includes posting state form DWC7, notifying employees of the MPN, and sometimes employee acknowledgement. Refer to Shomer's claims kit for appropriate steps.

Q: Is there a cost to use an MPN?

There is no additional charge for using an MPN. The insurance company contracts with MPN and pays access fees on your behalf.

Q: What if an employee is unhappy with the MPN provider?

There are hundreds of providers and employees are always free to request a change within the network. Contact claim examiner for alternate providers.

Each MPN program maintains a searchable website and toll-free number staffed Monday through Saturday. Refer to MPN DWC7 poster or contact your risk manager for links.

Q: Can an employee get treatment with his/her personal physician?

An employee can treat with his personal physician only if he designated the physician prior to the workplace incident. Without pre-designation, the employee must treat within the MPN.

All new hires should receive a workers' compensation information pamphlet, including pre-designation forms.

Q: What can I do if an employee fails to report an incident and obtains medical treatment on his/her own?

As soon as you learn of an occupational incident, send the employee to the MPN provider. Do this even if he/she brings a note from his/her doctor. Investigate the incident as you would any other incident, including completing employee statement, supervisor statement, and witness statement.