



## Got Specialists? Find the Right Specialty Physicians at the Right Time

The Problem: You have an injury in Idaho that requires a rheumatologist and a toxicologist. As a claims adjuster or nurse case manager, how much time will it take from your busy workday(s) to find, negotiate with, and manage the services of these medical specialists in this geographic area.

In previous issues of the *OCM News Brief*, we examined the resources available to you to find dental and eye care providers through One Call Medical's [Express Dental Care](#).

Finding and working with other specialists present many of the same issues and challenges. In this issue, find out how the [Express Doctor](#) service, also established by [Express Dental Care](#), improves the workload and productivity of adjusters and nurse case managers, as well as enhances the care that injured workers receive.



Traditional workers' compensation preferred provider organizations (PPO) typically lack specialists such as urologists, cardiologists, pulmonologists, allergists, toxicologists, and rheumatologists.

In addition, medical specialists are unaccustomed to the process and requirements of workers' compensation. They typically partner with private health insurance, in which they receive at least a co-payment at the time of treatment, as opposed to completing the large volume of paperwork for workers' comp patients and waiting 45 days or longer to receive payment.

### What's the Solution?

[Express Doctor](#) delivers a simple and effective solution: it finds qualified medical specialists who are willing to accept workers' compensation cases, and educates these physicians on the nuances of workers' compensation patient care, documentation requirements, and billing.

### Recruiting Specialists

Express Doctor has partnered with more than 8,000 credentialed specialty physicians. If a specialist is needed in a particular area, Express Doctor will identify a qualified specialist by conducting:

- State medical license verification
- Disciplinary and malpractice action review
- Legal entity verification



## Easing The Administrative Burden

To further ease the administrative burden on today's busy adjusters and nurse case managers, Express Doctor will also negotiate a fee with the provider, assist the physician's office with state workers' compensation forms, and help to ensure the specialist follows state-specific rules and regulations.

## Wanted: Today's Most In-Demand Specialists

Through its experience in identifying and qualifying specialty providers for workers' compensation, Express Doctor has found that there is a high demand for urologists, pulmonologists, cardiologists, and dermatologists.

Other specialists that may be required include infectious disease specialists, gastroenterologists, toxicologists, and even OB/GYNs.

## Case In Point: When & Why Specialists Are Needed...

These specialists may be needed in workers' compensation for a number of reasons. For example:

- Urologists are often needed for failed back surgeries, which unfortunately can result in impotence or incontinence.
- Pulmonologists may be needed in cases where workers have inhaled foreign substances, which often occurs with fire fighters, or when medication may cause fluid to collect in the lungs.
- Infectious disease specialists may be required for an open wound that will not heal, organ system problems, or infectious diseases.
- Gastroenterologists may be required when an injured worker is prescribed a medication and is having internal system problems related to that medication.
- Dermatologists are needed for employees with skin conditions caused by exposure to chemicals; insect and animal bites, or scabies and ringworm.
- OB/GYNs may be required for pelvic pain with back injuries, or breast injuries caused by chest trauma.

Injured workers may also need a specialist, if they require:

- A second opinion or option
- A specialist in a remote or rural area
- A specialist in a particular region, as one does not exist in the PPO
- A one-time physician visit or change
- Surgical-preoperative clearance
- Peer review
- An Independent Medical Exam (IME)
- A completely new medical team, due to employee relocation



Employee relocations present other claims and medical management challenges, in which a national network like [Express Doctor](#) can help. For example, an injured worker may have been under the care of an orthopedic surgeon in California for five years. The worker then decides to re-locate to Florida. Physicians in Florida are not familiar with California workers' compensation laws and requirements. Express Doctor can help find and orient a new orthopedic surgeon to the case, as well as assist with the paperwork required for relocation. As a result, it doesn't become problematic or time-consuming for the adjuster or nurse case manager.

## Broadening The Specialists Scope

Due to the many scenarios that can occur and result in the need for medical specialists, Express Doctor's network actually includes a broad array of physicians in:

- Allergy treatment
- Cardiology
- Dermatology
- Endocrinology
- Gastroenterology
- Infectious disease
- Neurosurgery
- OB/GYN
- Ophthalmology
- Orthopedic
- Otolaryngology
- Plastic surgery
- Psychiatry
- Pulmonology
- Rheumatology
- Toxicology
- Urology

## Specialty Providers Improve Claims Results

[Express Dental Care](#), [Express Eye Care](#), [Express Hearing](#) and [Express Doctor](#) exist to help adjusters and nurse case managers save time, find quality providers who are not in typical workers' comp PPOs, and avoid non-compliance with state regulations, forms, and documents, as well as the fees and penalties that can result when non-compliance occurs.

Express provides the medical resources for out-of-the ordinary claims and the company's services help to shorten TTD (temporary total disability) by accelerating the injured worker's return to work, preventing medical-only claims from turning into lost-time claims, and reducing TPD (temporary partial disability) exposure by restoring the injured worker to their pre-injury status.

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