



## Provider Panel Information and Questions

- The significance of a physician panel list is multifaceted. From an expense standpoint, the listing will assist in direction of care to the most appropriate provider for the injury (i.e.: Injured Worker can be evaluated and treated at the designated occupational health clinic versus the local emergency room, for non-emergent injuries, thus resulting in an estimated minimum savings of \$2,000).
- Posted physician panels account for an average of 48.2 lost days versus 63.3 lost days with no posted panel (Medical Access Study Executive Overview).
- Physician panels are required to have a minimum of six providers (including at least three physicians and no more than four coordinated care organizations).
- The school district cannot direct treatment with any one specific provider on the list nor can they restrict the Injured Worker from switching from one designated provider to another. You must advise your Claims Representative if you switch from one provider to another.
- Annual review of your physician panel is strongly encouraged (are the providers on your panel still in practice, have they relocated, are they aware of your district's Return-to-Work and/or transitional duty program, if applicable, etc.)
- Does your current panel include specialties that are needed for your Injured Workers? (ie: has your district experienced eye injuries, thus needing an ophthalmologist; dental injuries, thus the need for a dentist, etc.)
- Have your employees signed the "Notice of Employee Rights and Duties"? See pages 8-9.
- As a CM Regent Workers' Compensation participant, you have a direct line to valuable resources through the Workers' Compensation Claims Division at CM Regent.
- Your panels can be assessed **free of charge** and options can be discussed on improving the make-up of your current panel.
- Your panel is a primary tool against excessive claim dollars, which can relate directly to your Experience Modification factor development, which can in turn directly affect your Workers' Compensation premium calculation.
- The time that it will take to review and update your panel is well worth the improved relationships with your Injured Worker(s), as well as the money that the district could save in expense dollars.

**We look forward to assisting you in controlling your Workers' Compensation Claims Costs.**

**Christine M. Curtis, RN, BSW, CCM**  
CM Regent Insurance Company  
Managed Care Manager  
866-402-6600 x7244 Fax 866-402-6601  
ccurtis@cmregent.com