



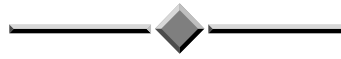
**New Jersey Workers' Compensation
Managed Care Organization
(NJ WCMCO)**

EMPLOYER HANDBOOK

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New Jersey Workers' Compensation Managed Care Organization



SECTION 1 INTRODUCTION

Coventry offers workers' compensation, auto, and disability care-management network solutions for employers, insurance carriers, and third-party administrators. Coventry has combined with Mitchell and Genex into one organization, under the new brand Enlyte, creating a one-of-a-kind organization in the Property & Casualty industry with technology innovation, clinical services and network solutions, all backed by an unrivaled collection of expertise across the entire claims continuum. Genex was founded in 1978— helping injured employees return to their jobs in a safe and efficient manner through compassionate nurse triage, utilization management and case management, reducing health care costs and disability expenses for our customers.

Coventry and Genex share a commitment to partner with clients across the P&C industry to improve their businesses and the lives of the people they serve. Our team members work with our customers to provide access to high quality medical care at the most appropriate costs, returning injured employees to work in a safe and timely manner. Both companies have earned reputations in the health care management industry for the highest caliber of professionalism, consistently providing effective injury management and cost containment services.

Coventry as the Managed Care Administrator and Genex as the Utilization Review Agent together are well equipped to provide Pre-certification Services through our professionally staffed pre-certification team. In addition, Coventry and Genex will be working with the injured employees, our preferred providers and client companies to ensure Total Quality Improvement for our Managed Care Programs. As an important member of Coventry's Managed Care Team, we ask for your cooperation in working together to ensure that each injured employee receives quality medical care.

If you would like to learn more about Coventry and about the network solutions available, please visit our website at www.coventrywcs.com.

The Coventry program was designed to assist employers and insurers in managing their workers' compensation costs under a state approved program while offering injured employees the flexibility of selecting providers experienced in workers' compensation injuries to facilitate return to work.

SECTION 2 PROGRAM OVERVIEW & COMPONENTS

Our objective is to provide all injured employees with the best medical care in the most cost-effective manner, and to achieve minimal lost time for employees by providing alternate and/or modified work whenever medically feasible.

To maintain a positive relationship, frequent communication with all injured employees is strongly encouraged.

COMPONENTS OF THE NJ WCMCO

- ◆ **NJ WCMCO Certification** – Coventry is an approved NJ WCMCO and is certified in all counties.
- ◆ **Report of Injury** - All work-related accidents must be reported immediately by filling out a "First Report of Injury" form through the company's First Report filing policy.
- ◆ **Designated Preferred Providers** – The Coventry Integrated Network® is available throughout the state. Use of providers in the Coventry Integrated Network® is mandatory for all work-related injuries.
- ◆ **Posters** are hung in each work site to alert employees to the available Urgent Care Providers and Hospitals. If a specialty is unavailable in the network, payors agree to pay the non-network providers, "fee for service."
- ◆ **Written Communications to Each Injured Employee** - Whenever an injury is reported which requires medical treatment, the carrier or employer will send the injured employee an **Employee Notice** explaining their rights and responsibilities for medical care and benefits.
- ◆ **Alternate/Modified Work Program** - Whenever an immediate full duty return to work is not possible, we encourage that alternate or modified work which is within the employee's physical capacities be considered for each employee.
- ◆ **Utilization Review/Pre-certification** - As a Utilization Review Agent, Genex will review medical treatment for appropriateness of treatment, duration of treatment, and utilization of treatment. Genex uses sophisticated software which includes nationally accepted treatment protocols and guidelines and where applicable, specific treatment protocols and guidelines that are promulgated by your state's workers' compensation legislation.
- ◆ **Case Management** - When an injury occurs, a Telephonic Case Manager from Genex may be assigned. The Case Manager's role will be to work with the employer, the injured employee, and the provider to assist in the coordination of the medical treatment and return to work.
- ◆ **Provider Bill Audits** - Medical bills relating to workers compensation claims may be reviewed by Coventry' uniform computerized system in accordance with any state regulations within an approved WCMCO.

THE ROLE OF THE EMPLOYER

Employers are instrumental to the success of the Coventry NJ WCMCO. Below are key responsibilities for the Employer:

- Educate employees, including all new hires, of how and where services are available.
- Provide Access to Provider Network, upon request and for review by employees.
- Post the work site posting in a prominent place where covered workers are employed.
- Ensure that insurance carrier is advised of injury as soon as possible.
- Provide temporary modified duty to expedite returning the injured employee to productivity as soon as feasible.
- Provide job descriptions to medical providers about the modified duties to assist with the return to work plan.

THE EMPLOYEE'S RESPONSIBILITY

Maintaining constant, consistent communication with employees will help when the injury occurs. Through the Employee Notice, the injured employee will be instructed to do the following:

- Report injury to supervisor immediately.
- Seek treatment with a network provider in the Network.
- Stay in touch with supervisor – communicate the status of the employee's medical progress and issues regarding return to work.
- Cooperate and communicate with insurance claims staff and case management specialists.

SECTION 3 DISPERSAL OF NOTICES & FORMS

INITIAL NOTICE TO THE EMPLOYEES

When implementing the NJ WCMCO, employers should send an initial notice of the NJ WCMCO to the employees. A sample letter is attached for your review and convenience. This letter may be sent by mail, distributed in a workers' compensation benefits' meeting or included as a payroll stuffer; however, all employees should receive this initial communication.

For New Employees – Please include this letter at the time of hire.

FIRST REPORT OF INJURY

Upon notice of an injury, please notify the carrier as soon as possible. Copies of the first report of injury should be distributed as follows:

- Original generated by employer
- One (1) to Personnel
- One (1) to supervisor
- One (1) to employee
- One (1) to claims payor

DISTRIBUTION OF THE EMPLOYEE NOTICE

Immediately upon notice of the injury, the carrier or employer should supply the employee with a copy of the Employee Notice. This provides the employee with information about the role and responsibilities of the Coventry NJ WCMCO.

MEDICAL REPORT

We have instructed the Coventry Network Providers to supply medical reports as quickly as possible to the payor. Medical Reports should be distributed as follows:

- Original generated by medical provider
- One (1) to the employer
- One (1) to the employee or the employee's attorney

In addition to submitting the appropriate paperwork, the following accidents / injuries must be reported immediately to Employee Relations, Safety Officer or insurance company:

Fatalities, spinal cord injuries, paralysis, possible amputation, serious burns, heart attacks, multiple fractures, massive internal injuries, severe eye injuries or head injury.

All medical bills should be sent to:

Your company's claims payor or if self-insured and self-administered to your company's workers' compensation claims payment department.

SECTION 4 THE COVENTRY NETWORK

NETWORK

Coventry has developed a broad network of qualified workers' compensation providers known as the Coventry Integrated Network®. The network includes inpatient and outpatient hospital services, physicians, industrial medicine clinics, chiropractic care, physical and occupational therapy, mental health services, and ancillary services (such as laboratory, radiology and home health care).

ACCESS

The NJ WCMCO is available on a statewide basis. All counties are certified using providers participating in Coventry Integrated Network®. Coventry has met all access requirements to meet the needs of your insured's employees.

CREDENTIALING

All network providers meet Coventry's credentialing requirements. Coventry performs credentialing according to URAC, NCQA and CMS standards. Credentialing is done on a 3-year cycle. A full copy of the Coventry Credentialing Standards is available upon request.

DIRECTORY SERVICES

Clients may direct their adjusters to Coventry provider information telephonically or through our electronic directory services using the website at www.coventrywcs.com. Clients may be provided individual passwords to access the website.

CHANNELING TOOLS FOR LOCATING A PARTICIPATING PROVIDER

Coventry provides the following network channeling tools:

- Electronic directory services via the Internet at www.coventrywcs.com;
- Telephonic directory services via a toll-free number;
- Hard copy directories upon request.

Coventry provides clients with access to an electronic directory which is easy to use and allows carriers and injured employees to search for a hospital, physician, or clinic in the Coventry Integrated Network®. Electronic directory can search for a provider by zip code within a user-defined radius, county, city or provider name. The application also supplies users with the ability to produce maps and turn-by-turn directions to providers. Electronic directory requires only basic Internet access and a password. Clients can access the most current electronic directory of providers contracted with Coventry through our website.

The telephonic directory is available 24 hours and can be accessed by calling (800) 937-6824.

PROVIDER EDUCATION & COMPLIANCE

Laws can be complex. Understanding their meaning and assessing their impact on provider behavior and performance calls for a joint effort between Coventry and its clients. Toward that end, Coventry relies on specific educational activities to help promote provider compliance. These include supplying access to the website for reference purposes and mailings of educational materials that provide an overview and instructions regarding compliance with the Coventry network services. Within the website, providers can view all components about their participation in the Coventry Integrated Network®. Coventry has designed a Provider Reference Manual that supplies important information about provider responsibilities and compliance.

Coventry also employs Provider Services staff specially educated about the New Jersey MCO requirements. They will provide resources to network providers via the Provider Services toll free telephone number, Provider Reference Manual via the Coventry website, answering questions and easing concerns. If providers call a client for information, please refer them to the Provider Relations' number at (800) 937-6824.

CLIENT SERVICES

For questions involving your services with Coventry, claims adjusters may contact Client Services at (800) 937-6824.

NETWORK ACCESS

- **Emergency Care** - Injured employees should be directed to the nearest hospital or urgent care facility for emergency medical treatment. Emergency care means those medical services required for the immediate diagnosis or treatment of a medical condition that, if not immediately diagnosed or treated, could lead to serious physical or mental disability or death, or medical services that are immediately necessary to alleviate severe pain.
- **Non-Emergency Care** - After the adjuster or employer sends the Injured Worker instruction sheet, and upon request for medical treatment - the injured employee should receive initial medical treatment within 72 hours of the request.

Injured employees who receive initial treatment from a physician who is not part of the NJ WCMCO, must receive treatment by an MCO physician within 5 working days from the first treatment, or as soon as practicable thereafter.

- **Non-network Access** - If the injured employee's residence and workplace are in different counties, a Care Coordinator may select a physician who is not part of the NJ WCMCO to provide medical care. The Care Coordinator may only select a non-MCO physician who practices closer to the employee's residence than a NJ WCMCO physician of the same category. The non-MCO provider must agree to the terms and conditions of the NJ WCMCO. Under these circumstances, Client agrees to pay the physician's fee for service.

The injured employee may also use non-network services when 1) there is an emergency and 2) the specialty is not available in network.

SECTION 5 UTILIZATION REVIEW & CARE MANAGEMENT

DISTRIBUTION OF THE EMPLOYEE NOTICE

As part of the NJ WCMCO program, carriers or employers must supply all injured employees with an "Employee Notice" at the time of injury to convey the injured employee's rights and responsibilities under the NJ WCMCO. The injured employee should remind the provider to contact Genex for utilization review requirements when talking with the provider. A copy of the Employee Notice is attached.

CARE COORDINATOR

Coventry defines the Care Coordinator as a licensed physician, responsible for providing primary medical, maintaining the continuity of the medical care, and initiating referrals to other providers. The Care Coordinator will most likely be the initial provider who is a general practitioner, family practitioner, internal medicine specialist, occupational medicine specialist, occupational medicine clinic or urgent care center.

UTILIZATION REVIEW

As a Utilization Review Agent, Genex will review medical treatment for medical necessity. Genex will be utilizing sophisticated software which includes nationally accepted treatment protocols and guidelines and where applicable, specific Treatment protocols and guidelines that are promulgated by your state's workers' compensation legislation.

EMERGENCY & NON-EMERGENCY CARE

See information under "Network Access."

PRECERTIFICATION

The rising costs of medical care have forced employers, insurance carriers and service providers to develop aggressive programs to contain medical costs while continuing to provide the highest quality care. Upon request, Genex will review medical services listed on the following page for medical necessity. It is the insurance carriers' responsibility to contact Utilization Review at the number listed below. Genex's Utilization Review Department will then issue a letter of determination for the requested service.

SERVICES RECOMMENDED FOR PRECERTIFICATION

- Inpatient hospital admissions including the principal scheduled procedure(s) and the length of stay;
- Outpatient surgical or ambulatory surgical services
- Spinal surgery ;
- All psychological testing and psychotherapy, repeat interviews, biofeedback; except when any service is part of a preauthorized or exempt rehab program;
- Repeat individual diagnostic study with a fee greater than \$350 or documentation of procedure (DOP);
- Work hardening and work conditioning programs;
- DME in excess of \$500 per item (purchase or cumulative rental) and all TENS ;
- Investigational or experimental service or device for which there is early, developing scientific or clinical evidence demonstrating the potential efficacy of the treatment, service or device but that is not yet broadly accepted as prevailing standard of care;
- Physical and Occupational therapy services beyond six (6) visits after the first two weeks immediately following the date of injury, or a surgical intervention previously preauthorized;
- Chiropractic treatments after eight (8) visits;
- Chronic pain management/interdisciplinary pain rehabilitation;
- All drugs subject to preauthorization for claims subject to the State's approved formulary, if applicable;
- Treatments and services that exceed or are not addressed by the commissioner's adopted treatment guidelines or protocols and are not contained in a treatment plan preauthorized;
- Required treatment plans;
- Any treatment for an injury or diagnosis that is not accepted by the insurance carrier (as defined by the State).

Genex's Utilization Management program provides expert review by our nurse, if not certified by physician regarding the medical necessity of medical treatments proposed for both inpatient and outpatient care. Genex's Utilization Review program provides Pre-certification and Concurrent/Retrospective Review services for patients actively involved in receiving medical treatment.

CONCURRENT REVIEW

Concurrent Review consists of a telephone follow-up to ensure that discharge and treatment milestones are reached. Any requested extension of service is reviewed, and its Medical Necessity determined.

Genex Services
Utilization Review Department
PO 4379
Westlake Village, CA 91359
Phone: (800) 407-0704
Fax: (855) 287-4028

APPEALS PROCESS

In the event that either the employee or medical provider wishes to appeal a decision made by the Utilization Review department, either party may write to:

Genex Services
Utilization Review Department
PO 4379
Westlake Village, CA 91359

To initiate an appeal, please call (800) 407-0704 or submit the request via facsimile to (855) 287-4028.

CARE MANAGEMENT

DISCHARGE PLANNING

Care Management will assist injured employees in establishing timely and appropriate services to enable them to continue receiving necessary care and resume productivity.

EARLY RETURN TO WORK

Early return to work is promoted at the onset of the injury to set the appropriate level of expectations with the employer, carrier, provider and injured employee for modified or light duty until the injured employee can return to full functionality within the workplace. Employers should establish modified light duty opportunities for every position that an injured employee

may transition to in order to achieve early return to work. If the employer needs assistance in coordinating modified or light duty opportunities, contact Berkshire Hathaway GUARD Insurance Companies (Berkshire Hathaway GUARD) to request the assignment of a telephonic case manager.

SECOND OPINIONS

When necessary, the injured employee will be assisted in coordinating a second opinion through the utilization review/case management services when non-emergency surgery is recommended. For more information on Utilization Review or Case Management services, contact your Coventry representative.

TELEPHONIC CASE MANAGEMENT

When an injury occurs, a telephonic case manager from Berkshire Hathaway GUARD may be assigned. The case manager's role will be to work with the employer, the injured employee and the provider to assist in the coordination of the medical treatment and return to work. There may be circumstances where the injured employee may benefit from Case Management services. Coventry may recommend Case Management services to the adjuster.

To initiate Telephonic Case Management services please call 888-639-2567 or e-mail claims@guard.com.

SECTION 6 QUALITY IMPROVEMENT

Quality Improvement activities are a key component in all of Coventry's programs. Coventry has developed an in-house program that allows us to profile our providers based on data gained through clinical management activities, provider disputes, utilization review appeal procedures, disputes filed directly with carriers, evaluation of claims data and/or through data provided by our clients related to medical bills and indemnity payments.

This information is used to evaluate overall program success in reducing medical and indemnity costs while improving quality of services. It is also used for provider profiling and recredentialing, as appropriate.

To meet the scope of quality initiatives required under the NJ WCMCO, Coventry would monitor the network for the following components:

- Evaluation of clinical performance on an annual basis;
- Initial and ongoing credentialing of network providers;
- Evaluation of appropriateness of services;
- Evaluation of grievances including trend analysis;
- Evaluation of outcomes of care; and,
- Process for addressing inappropriate or substandard services identified through the QA process.

FRAUD

Coventry monitors regulatory, state and national media for sanctions, news articles or disciplinary actions relating to its Network providers. Coventry evaluates all issues that occur to determine if continued network participation is approved. If not, the provider will be removed from the network.

For injured employees, evidence of fraud should be conveyed to Coventry or to Genex's Utilization Review or Case Management nurses, so the nurses and adjusters are in coordination of the planned activities.

SECTION 7 GRIEVANCES

GRIEVANCE PROCESS

The NJ WCMCO allows injured employees to file a grievance under the following circumstances:

- The appeals process for UR is exhausted and the medical care is determined to be inappropriate, excessive or not medically necessary;
- Payment to the physician or medical provider has been denied;
- There is an issue with any non-medically related aspect of care.

Coventry has a grievance coordinator who is responsible for receiving grievances and determining who is best suited to respond. Grievances must be resolved within 30 days. Clients will be asked to respond to issues pertaining to compensability, eligibility and payment.

Refer injured employees to:

Complaints & Grievance Coordinator
5210 E Williams Circle Suite 220
Tucson, AZ 85711
OR
800-262-6122

***Please use the form on the next page when requesting a grievance.**

What to tell Providers regarding Complaints & Grievances?

Coventry has given providers information relating to grievances within the Provider Reference Manual maintained on the Coventry website at www.coventrywcs.com. Providers are instructed to forward all complaints to Provider Services at 800-937-6824.

Coventry Grievance Form

(Please **PRINT** Clearly)

DATE:	INITIATOR'S NAME:	INITIATOR'S PHONE #:
CLIENT NAME:		EMPLOYER NAME:
INJURED WORKER'S NAME (FIRST, M, LAST):	DATE OF INJURY:	SSN#:
PROVIDER NAME (FIRST, M, LAST or Facility Name):	PROVIDER TITLE:	PROVIDER PHONE #:
PROVIDER OR FACILITY ADDRESS (Street, City, State and Zip):		
PROVIDER OR FACILITY TAX ID #:		DATE OF DISSATISFACTION:
<p>Please describe your complaint in detail below. Include dates, names, and the specific resolutions which you feel might remedy the situation. PLEASE ATTACH COPIES OF APPLICABLE MEDICAL RECORDS TO THIS FORM.</p> <p><u>THIS ISSUE INVOLVES:</u> Service _____ Medical Care _____ Other _____</p> <hr/> <hr/>		
<u>REQUESTED ACTION:</u>		
SIGNATURE:		
FORWARD FORM TO: COVENTRY QI, COMPLAINTS & GRIEVANCES, 5210 E WILLIAMS CIRCLE SUITE 220, TUSCON, AZ 85711 E-mail: complaintsandgrievances@cvty.com Phone Number 800-262-6122		

SECTION 8 PREMIUM CREDIT

PREMIUM CREDIT FOR USING NJ WCMCO

As a result of using the NJ WCMCO, Berkshire Hathaway GUARD is offering you premium discount. This can be verified through your Berkshire Hathaway GUARD underwriter.

HELPING YOU REACH YOUR GOALS

Coventry has the experience and resources to meet the goals of the NJ WCMCO program - a program that complies with state regulations and provides cost savings. With Coventry, you can be confident that these goals will be achieved without sacrificing quality of care.

**NEW JERSEY
WORKERS' COMPENSATION MANAGED CARE ORGANIZATION (WC MCO)
EMPLOYEE NOTICE**

Dear Injured Worker:

Coventry is pleased to provide your carrier/employer with access to its New Jersey WC MCO. The Coventry NJ WC MCO is designed to provide quality medical services for your work-related injuries or illnesses. The program has been developed in accordance with N.J.A.C. 11:6-2 to assist workers' compensation insurers in controlling workers' compensation costs while maintaining quality medical care standards. This letter is intended to serve as an overview of your rights and responsibilities under the New Jersey MCO regulations. If you have any questions or concerns, please contact us as at 1-800-937-6824.

1. If you need emergency medical treatment, seek the care that you need and then inform your employer and the Coventry NJ WC MCO as soon as reasonably possible. Emergency care means those medical services required for the immediate diagnosis or treatment of a medical condition that if not immediately diagnosed or treated could lead to serious physical or mental disability or death, or medical services that are immediately necessary to alleviate severe pain.
2. For non-emergency care, you must receive treatment by a Coventry network provider within five working days or as soon as practicable following treatment by a non-network physician.
3. You can locate a Coventry network provider by referring to the website at www.coventrywcs.com, reviewing the Coventry Integrated Network® directory, referring to a worksite poster, calling 1-800-937-6824, or by contacting your employer or insurer.
4. A Care Coordinator who may be your initial treating Coventry network provider can direct you to a non-Coventry network provider if you reside outside of our geographic service area. The non-Coventry network provider must be in the same category and practice closer to your home than the Coventry network provider. The non-Coventry network provider must agree to the terms and conditions of the Coventry program.
5. Any time during the course of treatment, if your physician proposes any of the following services, they must call Genex at 1-800-407-0704 to pre-certify before services are rendered:
 - Inpatient hospital admissions including the principal scheduled procedure(s) and the length of stay;
 - Outpatient surgical or ambulatory surgical services
 - Spinal surgery;
 - All psychological testing and psychotherapy, repeat interviews, biofeedback; except when any service is part of a preauthorized or exempt rehab program;
 - Repeat individual diagnostic study with a fee greater than \$350 or documentation of procedure (DOP);
 - Work hardening and work conditioning programs;

- DME in excess of \$500 per item (purchase or cumulative rental) and all TENS ;
 - Investigational or experimental service or device for which there is early, developing scientific or clinical evidence demonstrating the potential efficacy of the treatment, service or device but that is not yet broadly accepted as prevailing standard of care;
 - Physical and Occupational therapy services beyond six visits after the first two weeks immediately following the date of injury, or a surgical intervention previously preauthorized;
 - Chiropractic treatments after 8 visits;
 - Chronic pain management/interdisciplinary pain rehabilitation;
 - All drugs subject to preauthorization for claims subject to the State's approved formulary, if applicable;
 - Treatments and services that exceed or are not addressed by the commissioner's adopted treatment guidelines or protocols and are not contained in a treatment plan preauthorized;
 - Required treatment plans;
 - Any treatment for an injury or diagnosis that is not accepted by the insurance carrier (as defined by the State).
6. To assist your Coventry network provider in complying with the Coventry NJ WC MCO, please remind your provider to contact Berkshire Hathaway GUARD Insurance Companies (Berkshire Hathaway GUARD), Genex or Coventry to avoid any non-certification of services.
 7. During your treatment, a telephonic case management nurse may contact you to assist with your ongoing treatment plan. Berkshire Hathaway GUARD telephonic case management can be reached by dialing 800-673-2465.
 8. The New Jersey Workers' Compensation Managed Care Organization (NJ WCMCO) handbook can be accessed online at <https://www.guard.com/claims/medical-management/managed-care-information-new-jersey/>.
 9. Keep this letter for record purposes.

If you wish to file a complaint regarding the Coventry NJ WC MCO, you may contact Coventry at 1-800-262-6122 or send a written note to: Coventry New Jersey WC MCO, Attn: Grievance Coordinator, 5210 E Williams Circle Suite 220, Tucson, AZ 85711. A copy of the complaint and grievance process is available upon request.

If you have any questions about the Coventry NJ WCMCO, you may contact your employer, Berkshire Hathaway GUARD or the Coventry NJ WCMCO at 1-800-937-6824.

Sincerely,

Coventry Workers' Comp Services