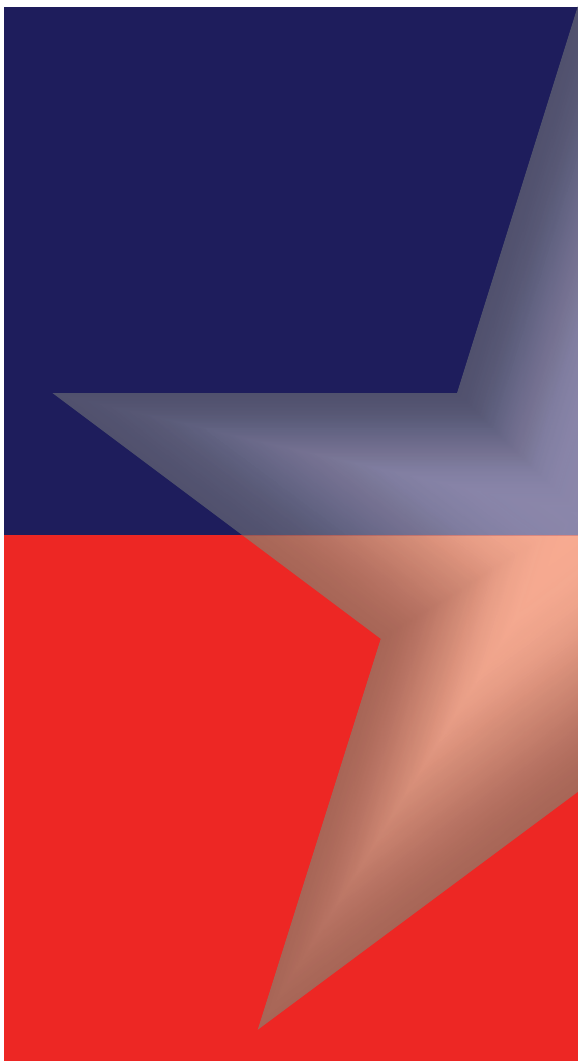


Aetna Workers' Comp Access

A State of Texas Certified
Workers' Compensation Health Care Network



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Enclosures:

Workers' Compensation Acknowledgement Form

Map of Service Area, key and scale

Provider Directory – available in paper, CD or electronically

1. WHAT YOU NEED TO DO:

The Aetna Workers' Comp Access Health Care Network (AWCA Network) is supporting your workers' compensation carrier, Utica National Insurance Group with your enrollment. All of the information contained here is also available in several languages. Contact your [CLIENT] [REPRESENTATIVE NAME] if there are more materials needed and for questions.

If you live in the service area (See #5 AWCA Service Area) described by this information, **follow these three easy steps:**

- **Step 1:** Client/Policy Holder Enrollment Form (Acknowledgement Log) to be completed and maintained by your employer.
- **Step 2:** (Employee) complete the enclosed Workers' Compensation Network Acknowledgement form (See page 12 or 13) describing how to get health care under workers' compensation insurance and submit to your employer:
- **Step 3:** If injured, choose a TREATING DOCTOR from the list of doctors in the network provided in this kit or from the list of Treating Doctors your employer has posted or go to awca.aetna.com to find a doctor that is in the AWCA Network. Physicians or providers that can be considered Treating Doctors are: General Practice, Internal Medicine, Family Practice and Occupation Medicine or Clinics.

2 IF YOU ARE INJURED AT WORK:

Tell your supervisor that you were injured at work as soon as possible. If it is not an emergency, seek treatment from a doctor in the AWCA Network. You can get a list of network doctors by asking your supervisor or visiting awca.aetna.com

3 EMERGENCY AND AFTER-HOUR MEDICAL CARE:

Call 911 or go to the nearest emergency room or urgent care center for emergencies. For after-hours non-emergency medical care, get a list of hospitals and urgent care centers at awca.aetna.com and tell your employer as soon as possible that you had an injury at work.

4. WHAT YOU NEED TO KNOW:

The following outlines the terms and conditions for obtaining health care services within Aetna Workers' Comp Access Workers' Compensation Health Care Network ("AWCA" and "WCHCN").

If you are hurt on the job and live in the service area described within this information, you must:

1. Choose a Treating Doctor from the list of doctors in the AWCA Network within your service area. Please note that only physicians or providers from the following types can be considered Treating Doctors: General Practice, Internal Medicine, Family Practice and Occupational Medicine or Clinics.
2. Or, you may ask your HMO primary care physician to agree to serve as your Treating Doctor. See conditions in section 6.
3. If you already have a workers' compensation injury, you need to choose a Treating Doctor within 14 days of receiving this notice. If you do not make a choice within 14 days, AWCA has the right to choose a Treating Doctor for you. All future care must be with your newly chosen Treating Doctor within the AWCA Network.
4. If you seek health care from providers that are not in the AWCA Network without AWCA's approval, other than in cases of emergency, your insurance carrier may not be responsible for paying the provider and you may have to pay for that health care.

5. AWCA NETWORK SERVICE AREA:

Network Service Area is determined by the employees' permanent residence and must be within the following criteria:

30 Miles for Non-Rural (Non-Rural is defined as a population greater than 50,000)

60 Miles for Rural

75 Miles for a Specialist or Specialty Hospital

The AWCA Network has Treating Doctors, specialists, hospitals and other health care services throughout the state of Texas, including within your service area. A complete directory of all the providers available within your service area is enclosed in this kit for your review and to assist you in selecting a Treating Doctor. You can also review a complete directory of all providers in the AWCA Network throughout Texas by accessing our website at: awca.aetna.com and search "Find a doctor" on DocFind® or by contacting your insurance carrier. All providers will be noted by specialty type, including if they can be considered Treating Doctors. Additional information is also provided regarding each network provider, including but not limited to: if the provider is accepting new patients and/or if the provider is trained in maximum medical improvement and impairment ratings. Our website is updated at least three times a week, so we encourage you to access DocFind® routinely to see additional providers and hospitals that have become available within the AWCA Network.

A map of the service area is enclosed for your use. This map illustrates the 34 counties in which AWCA is certified by the Texas Department of Insurance. For additional information, please contact your insurance carrier.

If you do not live in the service area, your insurance carrier will make a determination within 7 days as to whether or not they will approve treatment outside of the service area. In the interim, you can get treatment from a non-AWCA Network doctor until your carrier makes a decision. If you get medical care outside of the network, you might have to pay for those services if it is determined that you live in the service area.

6. TERMS AND CONDITIONS OF NETWORK:

Your AWCA Treating Doctor will: 1) provide care for your workers' compensation injury or illness; 2) refer you to other doctors in the network for specialty care; 3) cooperate with and participate in case management activities; and 4) agree to provide medical services under the terms of participation in the AWCA Network.

If you ask your HMO primary care doctor to agree to serve as your Treating Doctor; your HMO primary care doctor must agree to: 1) provide you health care for your workers' compensation injury or illness; 2) refer you to other doctors in the AWCA Network for specialty care; 3) cooperate with and participate in case management activities; and 4) agree to provide medical services under the terms of participation within the AWCA Network.

7. TREATING DOCTOR SELECTION:

If you need help choosing Treating Doctor or want additional information about the network or about network providers, please contact the AWCA Network at 1-866-417-8017, or write to:

Aetna Workers' Comp Access
Attention: Client/Provider Relations Liaison
151 Farmington Ave. RC 61
Hartford, CT 06156
Fax Number: 860-273-1954
Email: AWCATXHCNProviderMailbox@aetna.com

You may call the toll free number above 24 hours a day, seven days a week. A contact person is available during normal business hours. After normal business hours, weekends, and holidays, you may leave a message and someone will call you on the next business day.

All AWCA Network providers have agreed to seek payment for their services only from your insurance carrier [employer].

If you obtain approval from AWCA to seek treatment with a non-AWCA Network provider, AWCA will arrange with the non-network provider for services to be provided in a timely manner and within timeframes appropriate to your circumstances and condition.

In cases of true and legitimate emergencies, CALL 911 and seek care with the nearest emergency room or urgent care center in your area regardless of their participation status in the AWCA Network. All emergency services will be paid by your insurance carrier for any emergency care needed to treat your work related injury or condition.

Please note: Except in cases of emergency, your insurance carrier may not be liable, you may have to pay for services and treatment that you seek out of network if not approved in advance by AWCA.

8 PAYMENTS TO PROVIDERS:

You do not have to pay for your medical care if you get treatment for your work related injury from an AWCA Network Treating Doctor or a network specialist that you were referred to by your Treating Doctor. Also, you do not have to pay for your medical care provided to you from your HMO primary care doctor for a work related injury, as long as your HMO primary care doctor has agreed to the terms of the AETNA WCHCN. The carrier will pay those medical bills.

If you decide to get medical care from an out of network provider, you may have to pay for those services, except for emergency care.

9. CHANGING YOUR TREATING DOCTOR:

You can change your Treating Doctor at least once during the course of treatment without the need of obtaining approval from AWCA.

Additionally, you do not need to obtain approval from AWCA if you change your Treating Doctor for one of the following reasons:

- for a second opinion
- if your Treating Doctor dies
- if your Treating Doctor retires
- if your Treating Doctor leaves the AWCA Network
- you move outside of the service area outlined in the enclosed

Simply choose another Treating Doctor from the AWCA Network listing of Treating Doctors.

If you change your Treating Doctor more than once, the change must be approved by AWCA.

10. REFERRALS FOR SPECIALTY CARE:

Only your Treating Doctor can determine and provide you with a referral to seek treatment with a specialist. You are only able to seek care by a specialist through a referral from your Treating Doctor. The specialist must be participating in the AWCA Network.

If your Treating Doctor determines that the specialist you need is not available in the AWCA Network, your Treating Doctor may call AWCA for approval to have a specialist outside the AWCA Network treat you.

In cases of emergency, you do not need a referral for Specialty Care. Seek treatment at the nearest emergency room, or call 911. Please refer to section 3 “Emergency and after-hour medical care.”

11. IF YOUR DOCTOR LEAVES THE AWCA NETWORK:

If your doctor leaves the AWCA Network, your employer will tell you the options for continued medical care. If your condition is acute or life threatening and might be harmed by a change of doctor, you will be allowed to continue treatment with the doctor for 90 days. If the doctor leaves the network because of medical disciplinary reasons, you will not be allowed to continue treatment with the doctor. You will need to find an alternate doctor. Contact your employer or case manager for advice on your options. Also, please refer to section 9 “Changing your Treating Doctor.”

12. OUT OF NETWORK TREATMENT:

You may treat with an out of network doctor without pre-approval if you need emergency care. All other out of network treatment must be pre-approved by the AWCA Network.

You may be allowed to get out of network treatment if:

- you do not live in the network service area
- you need medical care that is not available in the network service area
- you are an injured employee who temporarily lives outside of the network service area during recovery
- you did not receive the AWCA Network employee information

Call your workers’ compensation representative to receive approval for out of network care.

13. CARE REQUIRING PRE CERTIFICATION OR CONCURRENT CERTIFICATION:

Certain medical services require approval before being performed. Your doctor will contact UniMed Direct for review of these services. Dedicated Fax: 1-877-UMD-NTWK (863-6895)

UniMed Direct is our utilization review agent assigned to independently review your treatment needs.

UniMed Direct applies evidence based treatment and disability guidelines to ensure appropriate and fair decisions. This ensures that your doctor's proposed treatment is proven to be effective in treating your injury. The disability guidelines will assist you and your doctor in developing your return-to-work plan. The disability guidelines also explain what kinds of limitations, if any, are usual for your injury. Your adjuster or case manager can assist you in understanding these guidelines.

Medical Treatment that may require approval includes any of the following. Your doctor will know when treatment requires approval and will submit the requests for approval on your behalf.

- Hospital Admissions
- Surgery including injections
- Physical, Occupational and Chiropractic treatment or rehabilitation programs
 - Includes Chronic Pain Management, Work Hardening, Work Conditioning or similar programs or services
- Psychological testing and therapy
- Durable medical equipment including implanted devices
- Diagnostic tests
- Experimental or investigational service, device, or treatment
- Home health services
- In-patient or clinic services, treatments or programs
 - Includes weight loss, nursing home, chemical dependency, addictions
- Narcotic, anti-psychotic, or other drug prescriptions outside of adjuster authorization
- Specialist Referrals outside of adjuster authorization

When initial treatment is approved but continued treatment may be necessary, your doctor will need to call for concurrent (or ongoing) review for any service listed above.

14. HOW TO FILE AN APPEAL:

If the request for initial or ongoing treatment is denied, you or your doctor can file an appeal with UniMed Direct. UniMed will send your request to a different doctor for review. Your doctor usually handles this for you but you have the right to contact us directly.

To request an appeal, you can call 1-866-931-5100 or write UniMed at:

UniMed Direct
PO Box 262001
Plano, TX 75026-2001

The appeal must be received within 30 days of the receipt of the original written decision. You may call the toll free number 24 hours a day. A contact person is available during normal business hours. After normal business hours, on weekends and holidays, you may leave a message and someone will call you during the next business day.

The written notice must contain:

- Your name, address and phone number,
- Your employer's name, address and phone number
- The names, addresses and phone numbers of all providers relevant to the appeal;
- The nature of your appeal and
- Any action you believe would remedy the situation

If you do not agree with the UniMed appeal decision, you can request an Independent review through the Texas Department of Insurance at the following address:

Texas Department of Insurance
HMO Division, Mail Code 103-6A
Austin, TX 78701

Independent Review Organization (IRO) requests must be sent within 45 days after the date of notification. If an independent review is requested, the Texas Department of Insurance will assign the IRO. Your insurance carrier will pay for the IRO and is responsible for payment of your health care while the IRO is completing its review. If the IRO upholds the denial, you or your doctor may seek judicial review. The Division of Workers' Compensation and the Department of Insurance are not considered parties to the independent review.

15. MEDICAL CASE MANAGEMENT:

If you are injured on the job, you may work with a Medical Case Manager. This case manager is a nurse who will help you with your medical treatment, finding the right doctor, and getting back to work. Your case manager can also answer any questions you have about the AWCA Network.

16. HOW TO FILE A COMPLAINT:

You can file a complaint about any aspect of the AWCA Network operations and/or an AWCA network provider. If you file a complaint, AWCA cannot retaliate against you, your doctor, or any person filing a complaint for you.

- The complaint must be filed within 90 days after the event by calling or writing to:

Aetna Workers' Comp Access
Attention: Client/ Provider Relations Liaison
151 Farmington Ave. RC 61
Hartford, CT 06156
1-866-417-8017
Fax number 1-860-273-1954
Email AWCATXHCNProviderMailbox@aetna.com

You may call the toll free number above 24 hours a day. A contact person is available during normal business hours. After normal business hours, on weekends and holidays, you may leave a message and someone will call you during the next business day.

- Within 7 days of receiving the complaint, the AWCA Network will send you an acknowledgement letter
- Within 30 days of receiving the complaint, the AWCA will review and resolve the complaint

If you don't agree with the resolution of your complaint, you may also file a complaint with the Texas Department of Insurance.

You may file a complaint with the Texas Department of Insurance at:

HMO Division
Mail Code 103-6A
Texas Department of Insurance
P.O. Box 149104
Austin, Texas 78714-9104

To speed up the processing of your request, please include the following information:

- Your name
- Current physical address
- Telephone number
- Copy of the Carrier/Employer or WCHCN decision
- Any information that was provided to make the decision

17. EMPLOYEE RIGHTS:

Texas law **does not permit** AWCA to retaliate against you if you file a complaint against the network. AWCA also cannot retaliate if you appeal the decision of the network. The law does not permit AWCA to retaliate against your Treating Doctor if he or she files a complaint against the network or appeals the decision of the network on your behalf. You have the right to file a complaint with the Texas Department of Insurance. The Texas Department of Insurance complaint form is available on the department's web site at www.tdi.state.tx.us or you may request a form by writing to:

HMO Division, Mail Code 103-6A
Texas Department of Insurance
P. O. Box 149104
Austin, Texas 78714-9104

Aetna arranges for the provision of health services. However, Aetna itself is not a provider of those services and therefore cannot guarantee any results or outcomes. All participating providers are independent contractors and are neither employees nor agents of Aetna or its affiliates. The availability of any particular provider cannot be guaranteed.