



# **GEORGIA STATE BOARD OF WORKERS' COMPENSATION**

[www.sbwc.georgia.gov](http://www.sbwc.georgia.gov)

## **BEST PRACTICES SELECTING PHYSICIANS FOR YOUR PANEL**

July, 2007

## Selecting Your Panel of Physicians

### **Best Practices:**

- A. Learn and understand the three (3) panel options available to you under Georgia law and determine the panel that meets your company's needs and philosophy.

### **Option 1 – Panel of Physicians**

This panel must include at least six (6) physicians or professional associations. The makeup of the panel must include one orthopedic surgeon, a minority physician and four other properly qualified physicians, but no more than two (2) industrial clinics. The **employer** determines the physicians to be included on the panel, and if the panel meets the above requirements, the employer maintains control. The panel doctor is the primary authorized treating physician. **The injured worker is allowed one change to another doctor on the panel without approval.**

### **Option 2 – Conformed Panel**

The Conformed Panel requires a minimum of ten (10) physicians or professional associations. In addition to the physician requirements for the traditional Panel of Physicians, the Conformed Panel must include a general surgeon and chiropractor. The major difference between the traditional Panel of Physicians and the Conformed Panel is the expanded number of physicians or professional associations and the addition of general surgeon and chiropractor. **The injured worker is allowed one change to another doctor on the panel without approval.**

### **Option 3 – Managed Care Organization**

The Managed Care Organization (MCO) provision allows insurers and employers to contract with a Board Certified MCO to provide a health care program for injured workers. This program is to include: health care providers and financial incentives to reduce service costs and utilization, peer review, service utilization review, dispute resolution, safety and an early return-to-work program. Participating organizations are required to provide each covered employee with an information card that explains how the program works and a toll-free, 24-hour telephone number to call in the event of an on-the-job injury. The employer must post the MCO procedures in prominent places on the business premises.

### **Benefits:**

Each option has something to offer depending on your corporate structure and philosophy.

1. The Panel of Physicians is very structured and allows you to keep control of the medical treatment of your injured workers.
2. The Conformed Panel is also structured but allows your employees an expanded choice of physicians.
3. The MCO is greatly expanded and might lend itself to organizations with multiple locations in the state. The MCO like a PPO will offer discounts. The MCO is a complete program of managed care for the injured worker.

### **Best Practice**

- A. Whichever panel type you choose, post the appropriate posting notice, completely filled out, in a conspicuous place in every location. Advise all employees of the panel, and document each employee's personnel file that they have been made aware of the current panel.

### **Benefits:**

1. Employees will know what to expect if they become injured on the job.
2. Your company will be in compliance with the law, which requires proper posting of the panel.
3. You will maintain control of the medical costs of the claim, and your injured workers will have their medical needs met.

### **Best Practice**

- A. Meet with the physicians on your panel. Have them visit your work site and see the type of work the employees perform.

### **Benefits:**

1. The doctor will have a clearer understanding of the type of work the employee is expected to perform and will know whether the injured worker is capable of performing regular duty or restricted duty.
2. The injured worker will feel comfortable knowing the doctor is informed regarding the work he is expected to perform.

### **Best Practice**

- A. Make the physicians aware of company policy regarding transitional work, drug testing, and your concern for the injured workers.

### **Benefits:**

1. The doctor will work in partnership with you, the employer, and the employee to return the injured worker to gainful employment as soon as he/she is physically able.

### **Best Practice**

- A. The physicians on your panel should be willing to take the time to listen to the injured worker about his medical needs. They should communicate with the employee and the examiner handling the claim regarding the employee's medical condition.

### **Benefits:**

1. The employee has fewer worries and is less likely to consult an attorney.
2. The examiner handling the case always knows the medical status of the case which enables him/her to work toward returning the employee to work.

### **Best Practice**

- A. Select doctors for your panel who will refer the injured worker to a specialist, if necessary, rather than treat them indefinitely without beneficial results for the employee.

### **Benefits:**

1. The medical treatment does not go on indefinitely.
2. The employee sees improvement in his/her medical condition, which relieves stress and anxiety.

### **Best Practice**

- A. Review your panel every six months to determine that all of the physicians listed are still valid and are doing a good job for your company and your employees.

**Benefits:**

1. You must post an appropriately structured panel or your panel will become invalid and your injured workers will be allowed to seek medical treatment from any physician of their choosing. When this occurs, you must pay for this treatment and you lose control over medical costs.

**SELECTING DOCTORS FOR YOUR PANEL**

**Best Practice**

- A. Select doctors you feel will give the best medical care.
- B. Select doctors who will take time and listen to the injured worker and determine their medical needs.
- C. Select doctors as close as possible (within 50 miles of the job site).

**Benefits:**

1. Your employees will probably know these doctors and feel comfortable going to them.

**Best Practice**

- A. Select doctors who are not afraid to refer the injured worker to another doctor if necessary.
- B. Do not select doctors that have the injured worker return time and again, with no apparent progress, when they possibly need to be seen by a specialist.
- C. Referrals must go back to panel doctor for any further referral.

**Benefits:**

1. When the panel physician refers the injured worker to a specialist for treatment, chances are the worker will get back to work sooner and the medical cost will be less, since the specialist is more knowledgeable in the proper treatment for the specific injury.

**Best Practice**

- A. Select doctors that understand your company policy when it comes to early return to work.
- B. Ask your doctor to visit your work site so they know the type of work your employees perform.

**Benefits:**

1. By understanding your company's policies and knowing what the various job types are, the doctor has a better idea of when he can release a patient for transitional duty or release an employee back to their normal work activities.

**Best Practice**

- A. Remember, you as an employer are in control of your panel, and you can remove a doctor from your panel at any time. Just be sure to notify the doctor that he is no longer on your company's panel and update your posted panel of physicians.

**Benefits:**

1. The doctor you select today may not suit your needs as time progresses. Listen to feedback from your employees as to the doctor's treatment and attitude towards them and the company.

**July, 2007**