

Managed Care Plan – Kentucky

WORKERS COMPENSATION

Overview

A Managed Care Plan (MCP) provides injured employees with a designated network of medical professionals. This network delivers quality medical care at a reasonable cost and helps facilitate a medically appropriate return to work for the employee. Travelers has an approved Managed Care Plan in every Kentucky County.

Gatekeeper Physician

After incurring a compensable injury, each employee shall choose a “gatekeeper physician” from the provider network upon the determination that continuing treatment will be needed. The gatekeeper physician is the primary care doctor responsible for directing the treatment and referring the injured employee to a specialist, if necessary. Gatekeepers are pre-designated and may be physicians, chiropractors, physician specialists and other medical professionals, as defined by statute.

What Employers Should Know

- Participating in the MCP allows the employer to take advantage of the benefits of a provider network including employee selection of a gatekeeper physician from this network.
- A Travelers Managed Care Coordinator will help facilitate the enrollment process.
- Travelers provides Employer/Employee Handbooks to employers.
- Gatekeeper physicians must file a treatment plan with the employer and/or insurer and make referrals for specialized care and diagnostic services within the MCP.

- The grievance process enables medical decisions to be made within the managed health care system rather than through a formal legal process.

The Bottom Line Results

The result of the MCP can be measured in several ways:

- The employer may experience a reduction in claim costs if unnecessary or excessive treatment is avoided. Kentucky employers who have an MCP experience, on average, a 9.6% reduction in medical claim payout.*
- The employee is more likely to make a safer and medically appropriate return to work, which helps to improve productivity and reduce retraining and/or replacement costs.
- The MCP providers are paid in accordance with a specially negotiated reduced fee schedule.

Visit www.travelers.com/claims for access to Managed Care Plan provider directories, as well as other information related to workers compensation.

*December 2018 Network Penetration Report

travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.