

## **WORKERS' COMPENSATION POLICIES AND PROCEDURES**

### **OVERVIEW**

The City of Miami has a Managed Care Arrangement with AmeriSys which will provide care for job-related injuries. Medical services will be provided through Dimension Comp. The City of Miami and AmeriSys want you to receive medical care and help you return to work as soon as you are medically able. This Section will explain your responsibilities and AmeriSys' responsibilities in working together to treat job-related injuries.

If you are injured on the job, you must report this to your supervisor or AmeriSys immediately. Normally, you must go to the Dimension Comp treatment center assigned to your worksite for care. More details are contained in this Section.

### **WHAT IS WORKERS' COMPENSATION?**

Workers' compensation is a program which pays medical and disability benefits due to a disability when the disability is a result of an injury or occupational illness arising "out of and in the course of" employment. Workers' compensation is regulated by the State of Florida and the benefits are set by law.

Workers' compensation laws exist in all U.S. States and Territories. In Florida, the law:

- Allows for a Managed Care Arrangement to be the exclusive provider for treatment of work-related injuries; and,
- Allows the employer to maintain a Drug-Free Workplace.

### **YOUR WORKERS' COMPENSATION PROGRAM: MANAGED CARE**

Under the Florida Workers' Compensation Law passed in 1993, the City of Miami is now offering a workers' compensation managed care arrangement to provide quality medical care for injured workers. The firm providing managed care is AmeriSys.

The City of Miami will coordinate and work with you, your doctor and AmeriSys to provide treatment that is appropriate and that will help you return to work as soon as medically possible.

## YOUR RIGHTS AND BENEFITS

### GENERAL

- This workers' compensation insurance coverage is provided by your employer at no cost to you.
- It will provide for all necessary medical care if you get injured at work or develop an occupational disease arising out of and in the course of your employment.
- You are covered from your first day of work on the job.
- If you are injured on the job, you may be required to take a drug and alcohol test and if you test positive for alcohol or illegal drugs at the time of your injury, you may not be entitled to workers' compensation benefits under this program as per Florida law. Post-accident drug and alcohol tests of any bargaining unit employee will be in accordance to applicable labor contract provisions.
- You have the right to copies of any medical reports you request (\$.50 per page for regular copies, actual costs for X-rays or non-paper documents).

### MEDICAL CARE

- Care that is medically necessary will be provided at no cost to you. This includes surgical, hospital, dental care, prescriptions and medical supplies if needed. Except for medical emergencies, AmeriSys will assign physician(s), clinic(s) or facilities. Care will be authorized by AmeriSys.
- If you go out-of-network and seek medical care, your benefits may not be covered, except in the case of a limb or life threatening emergency. This will not preclude a bargaining unit employee from the receipt of those benefits provided by the collective bargaining agreement.
- A Dimension Comp treatment center has been assigned to provide medical care near your worksite. You should go there for care unless it is an emergency, or unless you are told otherwise by AmeriSys. If you prefer an alternative treatment provider/facility, contact AmeriSys to choose from the list of providers available within our network. You must contact AmeriSys for the appropriate authorization of the provider.
- The City of Miami's workers' compensation plan will pay providers directly for authorized services. If you receive provider bills, please call AmeriSys or send them to AmeriSys. Do not pay them.

## **DISABILITY BENEFITS**

- The program provides payment to you for a portion of the wages you might lose from your injury.
- These payments continue until the Dimension Comp physician releases you back to work, with or without restrictions. You must follow the physician's instructions and prescribed medical treatment. If you have any questions on a disability payment, you can call Gallagher Bassett Services at 1-800-473-9009.

## **PHARMACY**

- If you go to an AmeriSys participating pharmacy, the pharmacy will bill your workers' compensation plan directly through AmeriSys. Or, you can go to any pharmacy you choose, pay the bill yourself and then send the original receipt in to Gallagher Bassett Services, Inc., P.O. Box 279490, Miramar, Florida, 33027.
- If you go to a non-participating pharmacy, make sure the receipt includes the following information:
  - Date dispensed
  - New or refill
  - Prescription number
  - Medication name and strength
  - National Drug Council number
  - Quantity dispensed
  - Number of days supplied
  - Reason for use of non-generic drug (when applicable)
  - Prescribing physician's name and DPR license number
  - Usual charge for each medication billed
- Reimbursement will be made according to State rules.

## **YOUR RESPONSIBILITIES IF YOU GET HURT ON THE JOB**

### **Emergency Care:**

- If it is a true emergency, have someone call 911 or take you to the nearest emergency room.
- Your supervisor or another responsible person should call the Network to report the injury as soon as practical at 1-877-647-4545.

- AmeriSys will coordinate additional care for you as needed and may make arrangements for a drug and alcohol test. Post-accident drug and alcohol tests of any bargaining unit employee will be in accordance to applicable labor contract provisions.

### **ROUTINE OR URGENT CARE:**

- Tell your supervisor immediately.
- Your supervisor or another responsible person will report the injury to the Network at 1-877-647-4545.
- Go to or have someone take you to the assigned Dimension Comp center or to the physician indicated by AmeriSys.
- The Dimension Comp physician(s) will treat you and may perform a drug and alcohol test. Post-accident drug and alcohol tests of any bargaining unit employee will be in accordance to applicable labor contract provisions.
- For assistance call AmeriSys at 1-800-338-0476.

AmeriSys will work with the physician to set up any other treatment needed and get you back to work as soon as possible.

### **IF YOU ARE OUTSIDE THE STATE OF FLORIDA OR AWAY FROM THE WORKSITE**

Call AmeriSys before seeking treatment. The AmeriSys Case Manager will refer you to a nearby provider.

### **IF YOU THINK A SICKNESS OR INJURY MAY BE WORK-RELATED**

Tell your supervisor immediately.

Your supervisor will report it to the Network at 1-877-647-4545.

AmeriSys will coordinate with your employer to determine if it is covered under workers' compensation and advise you.

## IF YOU NEED SURGERY OR HOSPITALIZATION

AmeriSys must pre-certify surgery or hospital admissions, except in emergency situations.

The physician should call AmeriSys at 1-800-338-0476 for authorization. AmeriSys will give authorization to the physician or hospital.

If AmeriSys determines that the procedure or admission is not medically necessary, the Medical Care Coordinator will call the physician for further discussion or to develop an alternative plan of care. AmeriSys may also request a second opinion.

You may also request a second surgical opinion. Call AmeriSys to ask for a second physician appointment.

You can also file a grievance if you are not happy with the ultimate decision. See the section on Grievance Procedures.

You may ask for one change of physician/center during the course of the treatment by calling AmeriSys at 1-800-338-0476. The AmeriSys Case Manager will help you select a second physician within the Dimension Comp network.

Your dimension Comp physician may refer you to another Dimension Comp physician or specialist if needed. The physician should call AmeriSys for approval.

The specialist will consult with the AmeriSys Case Manager to arrange for additional tests or care as needed.

You are responsible for keeping all of your scheduled appointments.

If you have any problems, call AmeriSys at 1-800-338-0476. They will be glad to help you.

## ABOUT MATRIX

You may call Matrix at 1-877-804-4900 to locate a Matrix participating pharmacy in your area.

The pharmacy should call AmeriSys at 1-800-338-0476 for authorization. City of Miami employees are identified by group number **10602147**.

## **SAFETY**

You must wear and use any safety equipment required by your employer. If you do not and you get hurt, your workers' compensation benefits may be reduced.

## **RETURN-TO-WORK**

You are expected to return to work in your normal job, or a modified job as approved by the physician. If you refuse to return to work, you may lose certain workers' compensation benefits.

## **GRIEVANCE PROCEDURE**

Most issues can be resolved by discussing them with the AmeriSys Case Manager at 1-800-338-0476; but, it does not stop there. If you are still not satisfied, you have the right to file a grievance.

The injured worker has the right to file a complaint with our Department of Medical Management if he/she is not satisfied with the services being provided by either the treating physician or by the treating facility.

We realize the importance of having open lines of communication in those occasions where a difference of opinion regarding reimbursement or treatment plan occurs. The policies and procedures to follow in case of a disagreement are detailed as follows:

### **REQUEST FOR SERVICE (RFS)**

- If the injured worker complaint involves ***services being provided by either treating physician or facility***, he/she can contact AmeriSys at 1-800-338-0476.
- If the RFS concerns a ***change in physician or a change in treating facility during the course of treatment***, AmeriSys will provide the injured claimant with a list of physicians or facilities from which to make a one time change.

### **WRITTEN GRIEVANCE**

- If the injured worker is not satisfied with the RFS resolution, he/she must submit a written grievance using AHCA form number 3160-0019 to:

AmeriSys  
140 Alexandria Blvd.  
Suite H  
Oviedo, Florida 32765

- If the grievance involves an ***additional change in physician (within the same specialty), an additional medical opinion or an additional change in treating facility***, you must include the specific reasons why you feel such a change is necessary. Within fourteen (14) calendar days of such communication, a decision will be made and you will be notified in writing with seven (7) calendar days thereafter.

A grievance which is arbitrated pursuant to Chapter 682, Florida Statutes, is permitted an additional time limitation not to exceed 210 calendar days from the date the insurer or delegated authority receives a written request for arbitration from the injured employee. Arbitration provision in a workers' compensation arrangement shall not preclude the employee from filing a request for assistance with the Division of Workers' Compensation relating to non-medical issues.

If necessary, a meeting between the AmeriSys program and the injured worker can be scheduled at a location within the service area.

The City may become involved at anytime during the RFS or written grievance process upon request of the injured employee.

**Please Note:** The provision of workers' compensation medical care benefits by AmeriSys for the City will not preclude a bargaining unit employee from the receipt of those benefits provided by the collective bargaining agreement.

## **FILING A PETITION WITH THE STATE OF FLORIDA**

The claimant or provider shall be considered to have exhausted all managed care grievance procedures if a determination on a written grievance has not been rendered within the required time frame specified or other time frame, as mutually agreed to in writing by the grieving party and the insurer or delegated entity.

Upon completion of the grievance procedure, the insurer or delegated entity shall provide written notice to the employee of the right to file a petition for benefits with the Division of Workers' Compensation pursuant to Section 440.192, Florida Statute.

## **AMERISYS RESPONSIBILITIES**

AmeriSys will provide you with convenient access to medical care by assigning a treatment center/physician near your normal worksite.

AmeriSys will make sure that all medical services are provided by licensed, qualified providers.

If you have any complaints about your care, AmeriSys will provide you with the information needed to file a grievance.

AmeriSys will help you with questions about Workers' Compensation and how to access medical care.

### **THE CITY OF MIAMI'S RESPONSIBILITIES**

Gallagher Bassett Services is responsible for all payment. If you need to speak with someone at Gallagher Bassett Services, you may call them at 1-800-473-9009.

