

Questions Frequently Asked by Employees

Am I required to use only those physicians in the network?

Yes. If you seek treatment outside the network, you will be responsible for paying the bills unless treatment falls under one of the following exceptions:

(A) For emergency care defined as:

1. Medical service 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
2. Medical services that are immediately necessary to alleviate severe pain.
“Emergency care” does not include follow-up care, except when immediate care is required to avoid serious disability or death.

(B) If the employee is referred by a gatekeeper physician outside the managed care plan for medical services.

(C) If authorized treatment is unavailable through the managed care plan.

(D) To obtain a second opinion if a managed care plan physician recommends surgery.

For those injuries or diseases for which continuing treatment was initiated before the date the managed care plan for the employer was approved, the employee may continue with the current treating physician.

If initial emergency care following a compensable injury is rendered by a medical provider outside the managed health care plan, the injured worker may remain under the care of that provider so long as the provider complies with utilization review, reporting standards, and quality assurance mechanisms prescribed by the employer’s managed care plan.

If you need to have prescriptions filled for treatment of your work injury, you must utilize the Prescription Card which will be sent to you by the Pharmacy Benefit Manager, Mitchell International, following an injury. All prescriptions must be filled by a network pharmacy. A list of approved network pharmacies is available at www.omca.biz.

How do I get an appointment with a gatekeeper?

Report your injury to a supervisor **before** seeking medical treatment. A directory of approved gatekeepers is available at www.omca.biz. From this directory, you may choose a gatekeeper physician. If you have an “incident” but do not require medical attention, it is still your responsibility to report that incident to your supervisor so your employer will have a record of your injury if care is required at a later time.

What if I feel I need treatment from a specialist?

You are required to obtain a referral from a gatekeeper before seeing a specialist.

What if I am not satisfied with my doctor? Can I change?

If you are not satisfied with your gatekeeper physician, you may change one time during the life of your claim without prior approval. After the first change, your employer's workers' compensation insurance carrier, Kentucky Employers' Mutual Insurance (KEMI), must approve any other requests to change your gatekeeper. Call **800-KYCOMP-1 (800-592-6671)**, or **502-495-5040** in the Louisville area, and network directory information will be provided. A network directory is also available at **www.omca.biz**.

What if I'm hurt at work and don't seek treatment, but later at home I feel I need treatment?

If it is something that can wait until the next business day, report it to your supervisor first thing in the morning. If you feel you need immediate care, call **800-KYCOMP-1 (800-592-6671)**, or **502-495-5040** in the Louisville area, and network directory information will be provided. A network directory is also available at **www.omca.biz**.

What if an emergency room doctor tells me to follow up with my family physician?

Emergency room doctors may not be aware that your employer participates in a certified managed care plan, and you may be instructed to follow up with a family physician. However, emergency room doctors are not authorized to refer outside the approved network. The best thing to do is call **800-KYCOMP-1 (800-592-6671)**, or **502-495-5040** in the Louisville area, and network directory information will be provided. A network directory is also available at **www.omca.biz**.

What is a nurse case manager (NCM)?

A nurse case manager is an OMCA employee whose job is to make sure that you receive the appropriate medical treatment for your work injury. Please note that an NCM will not be assigned to every claim. Assignment of an NCM will depend on various factors.

If you need further assistance or clarification on any of these answers, please call the OMCA Client Services Department at **502-495-5040**.