



PROFESSIONAL INSURORS  
AGENCY, LLC

# Choosing Workers Compensation Medical Doctors



How you choose and work with Medical Providers is a key component in reducing your Workers Compensation costs when an employee is injured on the job. This should be a process similar to hiring a good employee who will become a crucial part of your team.

## **We recommend the following:**

- Be sure you understand your state law concerning Work Comp.
  - Most states allow you to choose the medical providers for Workers Comp injuries.
  - If possible, choose a Medical network of doctors after your policy is written. Many insurance companies offer networks of Occupational doctors who are very accustomed to dealing with workers compensation claims and insurance companies. Work Comp is much different than health insurance, so it's important to work with the appropriate doctor or clinic. Usually, there are Occupational Medical Clinics in larger cities. In smaller towns, employers may send employees to a local physician when they are injured.
  - Each of your locations should know which physician or clinic an injured worker should go to, their phone number, and address. I recommend posting this somewhere employees can easily see it, such as a bulletin board or in the break room.
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## Choosing Workers Compensation Medical Providers

- Each location should also have the nearest hospital and emergency number (if not 911) readily available for injured employees. This should also be posted.
- Set up a meeting with the physician's office or clinic in advance and let them go through their procedures with you. Tell them what you expect, and find out what they expect.
- Get a list of the provider's staff who handles work-related injuries, as well as their contact information.
- Let the provider know if you have an Early Return to Work Policy (ERTW) or Alcohol and Drug Testing Policy. Give them job descriptions of your most common worker classifications.
- If you don't have frequent work-related injuries, schedule annual meetings to keep your medical provider up to date with your procedures.
- If you have certain specialist(s) in the area you prefer to use, make sure your provider knows your preferences. If not, ask the provider who they use. This also applies to Physical Therapists. Ask if they own their own PT practice, MRI facility, etc. This lets you know of any possible conflicts.
- Communicate to your employees who your local clinic or physician is and remind them of your ERTW Policy (if you have one). This should be done on an annual basis and for all new hires.
- If you are having trouble finding a provider, ask a medium-to-large company (50+ employees) in the area who they recommend.
- Do not allow employees to choose their own provider unless you have approved them in advance.
- Find out the provider's policies on using pain killers. You want to keep this at a minimum.