

## California Medical Provider Network

### Workers' Compensation – Employer FAQs

#### What is an MPN?

A Medical Provider Network (MPN) is a network of medical providers created to provide medical treatment for workers' compensation claims in California. Self-insured employers, workers' compensation insurers, or entities providing physician network services may establish an MPN. An MPN is approved by the California Division of Workers' Compensation (DWC). Once in place, all medical care is handled and provided through the MPN.

#### What are the advantages to participating in the Lodestar MPN?

##### Participating in the MPN provides employers numerous advantages:

- **Life of claim medical control.** If an employer participates in the MPN, their employees must treat within the network for the life of the claim. The only exception is if an employee has a valid pre-designation from his/her primary treating physician. If an employer chooses not to participate in the MPN, the employer only has 30-day medical control. After 30 days, employees can then seek medical treatment by a provider of their choice.
- **Medical cost savings.** The MPN provides contracted control of medical fees, which are lower than the State's Official Medical Fee Schedule. An employer who implements the MPN will experience a reduction in overall medical payout and, on average, increased in-network usage. California medical network contracts on average reduce medical claim expenses by 9.5%.  
Multiple California Workers' Compensation Institute (CWCI) studies have documented MPNs' success in improving outcomes for injured workers in the quality and consistency of care and faster return to work; and for employers through reductions in litigation as well as lower medical and indemnity (lost-time) payments.
- **Quality medical providers.** Lodestar uses Coventry Healthcare as our medical network partner. Coventry has an extensive credentialing process, providing us with quality medical providers. Not every physician is accepted into the MPN. Additionally, with an MPN in place, there is improved provider accountability through the network's quality assurance and provider relations departments. All complaints are tracked and monitored for severity and frequency. Monitoring can result in education, warning, and/or termination of a provider from the network.

- **Appropriate treatment.** MPN providers follow evidence-based standards of care in accordance with the State's Medical Treatment Utilization Schedule. If the employer has an MPN in place, employees who pre-designate their primary treating doctor can only pre-designate their personal medical doctor (MD) or doctor of osteopath (DO). If the employer does not implement the MPN, employees can also pre-designate their personal chiropractor or acupuncturist.

#### What MPN does Lodestar use?

Lodestar uses the "Lodestar MPN." Our custom MPN includes medical providers and pharmacies. We also have ancillary services, such as home health, diagnostic, durable medical equipment, transportation, and translation. Lodestar providers are focused on providing quality care and positive outcomes.

The identification number associated with the Lodestar MPN is **3238**.

### Lodestar MPN PARTICIPATION

#### How do I enroll in the Lodestar MPN?

##### What do I need to do to participate?

MPN "enrollment" or "implementation" is done on a claim-by-claim basis by providing the MPN Employee Notification at the time a work-related injury is reported and referring the injured worker to an MPN provider. To participate in the MPN, customers should:

1. Download the "MPN Notification" from [lodestar.com/CAMPN](https://lodestar.com/CAMPN) and provide to employees at the time an injury is reported. Alternatively, a copy of the Notification can be provided by your Client Account Manager. Additionally, Lodestar will send a copy of the Notification to the injured worker once a claim is established.  
This "enrolls" the claim in the MPN.
2. Select an occupational medicine clinic, urgent care clinic, or an acute care hospital from within the MPN to serve as your designated initial injury treatment facility. This should be done for each plant/location. Any employee who reports a work-related injury should be referred to the MPN facility for the initial examination. MPN participation and medical control is established with an employee's initial appointment with an MPN provider.
3. Include the Lodestar MPN information on the **State Form DWC-7 Notice to Employees – Injuries Caused by Work**.

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### Do I have to participate in your MPN?

Because of the benefits of MPN participation, Lodestar encourages all workers' compensation customers to participate in the MPN. To participate in the MPN, customers should select an occupational medicine clinic, urgent care clinic, or an acute care hospital from within the MPN to serve as your designated initial injury treatment facility. This should be done for each plant/location. MPN participation and medical control is established with an employee's initial appointment with an MPN provider. If you have any questions or concerns regarding this, you should contact your Lodestar Client Account Manager or Account Executive.

### What if I don't participate?

By not participating in the MPN, you lose medical control of your claims, which typically leads to greater medical costs. Further discussion should be held with your Lodestar Client Account Manager or Account Executive to address your concerns.

### Can I distribute the required MPN Notification to the injured employee via email?

Yes, the MPN Notification can be sent electronically.

### None of my employees speak Spanish. Do I have to pass out the Spanish version of the notices?

No. The MPN regulations require that the MPN Notification be given to employees in English and in Spanish if the employee primarily speaks Spanish.

### Is there an MPN Posting Notice? Where do I get it?

No, the current regulations do not require an MPN-specific posting.

### Where do I get the California Workers' Compensation Posting Notice? How do I fill out the Posting Notice?

A copy of the California Workers' Compensation Posting Notice (state form DWC-7) is included in the policy packet. It is also available on the state's website ([www.dir.ca.gov](http://www.dir.ca.gov)).

Specific MPN information is required on the state's Workers' Compensation Posting Notice. Below is the information for the Lodestar MPN:

MPN Website: [www.lodestar.com/CAMPN](http://www.lodestar.com/CAMPN)

MPN Effective Date: <input policy/contract effective date>

MPN ID #: 3238

MPN Access Assistant: 844-728-1516, Option 3

MPN Contact: 844-728-1516, Option 1

### Who is the MPN Contact?

Lodestar partners with our network, Coventry, for our MPN and filing. Coventry currently supports our MPN administratively and acts as our MPN Contact. Coventry has a team of people that act as the MPN Contact to address MPN-related questions or concerns. As such, we indicate "MPN Contact" on the MPN Notification rather than an individual person. Additionally, if the customer has MPN-related questions in connection with a specific claim, or if injured employees have MPN questions about their claims, the best resource is their Claims Adjuster or Client Account Manager.

### Does Lodestar provide us with the DWC-1 Employee Claim Forms?

No. However, the forms are available to the public and can be obtained on the state's website: <https://www.dir.ca.gov/dwc/dwcform1.pdf>

### Do I have to distribute the pre-designation form along with the MPN Notification?

The pre-designation form is contained within the state-required "Time of Hire Pamphlet." Though pre-designation is related to the MPN (an employee who has a valid pre-designation in their personnel file before an injury occurs is not required to treat within the MPN), the notification requirements are not the same. Employers typically include the state "Time of Hire Pamphlet" in their new hire material.

Employers are required to advise employees only once that they have the right to pre-designate a provider. You are not required to remind employees or re-distribute the forms. If you have not already provided employees with the "Time of Hire Pamphlet," you should do so. But if the information has already been provided to employees, it does not need to be provided again.

### Where do I get the "Time of Hire Pamphlet" and pre-designation form?

The state Time of Hire Pamphlet, which includes the pre-designation form, is available to the public and can be obtained on the state's website: <https://www.dir.ca.gov/dwc/DWCPamphlets/TimeOfHirePamphlet.pdf>

### What happens if we have an injury and fail to provide the required MPN Notification?

The Labor Code provides employers (and us as your TPA) with 30 days of medical control following the reporting of an injury. This is separate from the MPN requirements. So, even though the MPN Notification has not been given, during the first 30 days following

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the reporting of an injury, you should refer all your employees to an MPN provider.

If 30 days have passed and the MPN Notification still has not been given, the injured employee will be able to treat with a doctor of his/ her choice. However, once the MPN Notification is given, the injured employee will be transitioned to an MPN provider, if they don't meet one of the medical exceptions outlined in the Labor Code. The claim adjuster assigned to the case will address this at the appropriate time.

### **We have locations in other states.**

#### **Does the MPN apply to those locations also? What are the requirements for the other states?**

No. The MPN is specific to California only. Other states have their own workers' compensation laws and regulations. Your agent/broker may have information regarding workers' compensation in other states, or you can contact your Lodestar Account Executive or Client Account Manager.

### **How do I locate an MPN provider?**

The entire MPN directory is available at:

[www.lodestar.com/find-a-network-provider](http://www.lodestar.com/find-a-network-provider)

### **Do we have to pick a provider?**

#### **Do we have to let the provider know we picked them? Do we have to let Lodestar know who we picked?**

We recommend that every employer designate an occupational medical clinic (or urgent care clinic) or hospital to which they will refer all their injured employees for initial medical treatment. We also recommend that the employer contact the provider's office to let them know they've been designated as your provider for treatment of your injured employees. You can establish standard practices with the provider,

make the provider aware of the kind of work your company does, and what kind(s) of injuries you typically see, what your return-to-work policy is, and what your expectations are, etc. You do not need to notify Lodestar which provider(s) you've chosen; just be certain the provider is in the MPN.

### **Will the MPN clinic do our pre-employment drug testing?**

MPN providers are not required to perform pre-employment drug testing. While most clinics offer this service, it is a specific protocol that you, the employer, would set up directly with the clinic.

### **We have employees who work out of their homes. Do we have to designate a clinic for each of them?**

If possible, it is recommended that you designate clinics for all your covered employees. However, if you are unable to do so, ensure that each of your remote employees knows how to access the online MPN directory. It is recommended that remote employees be instructed to check the online MPN directory and locate a network clinic nearby to which they will go in the event of a work-related injury.

### **Is Kaiser in your MPN?**

No. Kaiser is not currently in the Lodestar Primary MPN.

### **Can I get a copy of your entire MPN directory?**

The entire directory, if printed, is thousands of pages. As such, we recommend that you access our directory online to search for providers in your area. The entire directory is available through this [link](#). You can produce a directory specific for your needs through the online directory. Furthermore, because the online directory is updated monthly, printed copies may not accurately reflect the updates.

For additional information, please visit:

[LODESTAR.COM/CAMPN](http://LODESTAR.COM/CAMPN)

Lodestar Claims & Risk Services, Inc. (Previously PMA Management Corp.) is a top 10 national third-party administrator (TPA) providing claims administration and risk management services to middle-market and large employers, carriers, and distribution partners across all 50 states. Founded more than 30 years ago, the company helps organizations manage claims complexity, reduce total cost of risk, and support safer, healthier workplaces. Lodestar delivers specialized expertise across multiple industries through a high-touch service model and tailored claims solutions, resulting in 97% of clients being repeat buyers. Lodestar is a standalone operating company within Old Republic.