

## 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 as defined in 803 KAR 25:110<sup>15</sup>;
- (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; and
- (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 prior to the date the managed care plan for the employer was approved, the employee may continue with its current treating physician.<sup>16</sup>

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.<sup>17</sup>

### **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](http://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 to your supervisor so that if care is required at a later time, your employer will have a record of your injury.

### **What if I feel I need treatment from a specialist?**

You MUST 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 doctor, you may change one time during the life of your claim. Call **1-800-KYCOMP-1 (1-800-592-6671)** or in the Louisville area **502-499-6000** and network directory information will be provided. A network directory is also available at [www.omca.biz](http://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 to your supervisor first thing in the morning. If you feel you need immediate care, call **1-800-KYCOMP-1 (1-800-592-6671)** or in the Louisville area **502-499-6000** and a case coordinator will provide you with network directory information. It is also available at [www.omca.biz](http://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 **1-800-KYCOMP-1 (1-800-592-6671)** or in the Louisville area **502-499-6000** and we will provide you a network directory. This is also available at [www.omca.biz](http://www.omca.biz).

### **What is a Nurse Case Manager (NCM)?**

The 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 a Nurse Case Manager will not be assigned to every claim. Whether or not you are assigned a Nurse Case Manager will depend on a variety of factors.

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

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<sup>15</sup> 803 KAR 25:110 Section 1(2) defines "emergency care" as: (a) Medical services 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 (b) 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.

<sup>16</sup> 803 KAR 25:110 Section 9(1)(a).

<sup>17</sup> 803 KAR 25:110 Section 9(1)(c).