

Continuity of Care Policy
Athens Insurance Service, Inc
Athens Administrators MPN
MPN ID #: 2377

Athens Insurance Service, Inc will, at the request of a covered injured employee, provide for the completion of treatment by a *terminated MPN physician* or provider in accordance with Labor Code§4616.2(d) and (e) and the adopted medical treatment guidelines.

The completion of treatment will be provided by a terminated provider to a covered injured employee who, at the time of the contract's termination, was receiving services from that provider for one of the conditions described below, unless the provider was terminated or non-renewed for reasons related to disciplinary cause or reason, as defined in paragraph (6) of subdivision (a) of *Section 805 of the Business and Professions Code*, or fraud or other criminal activity.

(A) **An acute condition.** An acute condition is a medical condition that involves a sudden onset of symptoms due to an illness, injury, or other medical problem that requires prompt medical attention and that has a duration of less than ninety (90) days. Completion of treatment shall be provided for the duration of an acute condition.

(B) **A serious chronic condition.** A serious chronic condition is a medical condition due to a disease, illness, or other medical problem or medical disorder that is serious in nature and that persists without full cure or worsens over a period of at least ninety (90) days or requires ongoing treatment to maintain remission or prevent deterioration. Completion of treatment shall be provided for a period of time necessary to complete a course of treatment and to arrange for a safe transfer to another provider, as determined by the insurer or employer in consultation with the injured employee and the terminated provider and consistent with good professional practice. Completion of treatment under this paragraph shall not exceed 12 months from the contract termination date.

(C) **A terminal illness.** A terminal illness is an incurable or irreversible condition that has a high probability of causing death within one year or less. Completion of treatment shall be provided for the duration of a terminal illness.

(D) **Performance of a surgery or other procedure** that is authorized by the insurer or employer as part of a documented course of treatment and has been recommended and documented by the provider to occur within 180 days of the contract's termination date.

Athens Insurance Service, Inc may make a determination whether an injured covered employee's treatment should be transferred to a physician or provider within the MPN if the above conditions are not met. Whether or not the injured covered employee is required to select a new physician or provider in the MPN, Athens Insurance Service, Inc will notify the covered injured employee in writing in both English and Spanish and use lay terms to the maximum extent possible of the determination. The determination notice will be sent to the injured covered employee's address and a copy of the notice will be sent to the injured covered employee's primary treating physician.

If the terminated provider *agrees to continue treating* the injured covered employee in accordance with Labor Code section 4616.2 and if the injured covered employee *disputes* the medical determination made by Athens Insurance Service, Inc, the injured covered employee shall request a report from his/her primary treating physician that addresses whether he/she falls within any of the conditions set forth in (A) through (D). If the treating physician *fails* to provide a report to the covered injured employee within 20 calendar days of the request from the covered injured employee, the determination made by Athens Insurance Service, Inc shall apply.

Disputes regarding the medical determination made by the treating physician concerning the continuity of care policy shall be resolved pursuant to Labor Code §4062.

If the treating physician **does not agree** with the determination made by Athens Insurance Service, Inc that the injured covered employee's medical condition does not meet the conditions set forth in (A) through (D), the injured covered employee shall continue to treat with the terminated provider until the dispute is resolved.

If the treating physician **agrees** with the determination made by Athens Insurance Service, Inc that the injured covered employee's medical condition does not meet the conditions set forth in (A) through (D), the employee shall choose a new provider from within the MPN during the dispute resolution process.