



Using a Panel of Physicians

In Virginia, the employer has the right to present an injured employee with a list of physicians to choose from if medical care is needed as a result of a work-related injury. There is no legal requirement to provide a list or “panel” of physicians; however, it is highly recommended. You, as the employer want to ensure the physicians involved in the care for a work-related injury are fair, objective, and proactive with medical care for your employee. If the employer does not have a panel of physicians, an employee can seek medical treatment wherever they choose, which has the potential for negative, long-term ramifications on your bottom-line.

Use of the panel of physicians is the only time an employer/insurer can interject any influence on the claim. Once the medical treatment relationship is established between an employee and his/her physician, the physician is in full control over what happens. Therefore, the employer would want to make sure that the physician is going to provide good quality medical care for the injured employee, provide good communication, and be “return-to-work” oriented.

The Virginia Workers’ Compensation Act specifies what makes up a valid panel. The basics are that there must be at least three available and willing physicians for the employee to choose from. If there are, then the employer must also be able to prove that the employee was aware that the panel existed. This can be accomplished in a number of ways (all options are recommended in combination): present the panel during “New Employee Orientation”, post the panel in the workplace, and re-present the panel to the employee when the injury is reported.

If the above Criterion is met, then the employee MUST select from the list. If he/she then CHOOSES to seek treatment elsewhere, the employer/workers comp insurance carrier is NOT obligated to pay for the treatment. Of course, if the injury requires emergency medical treatment, there are no initial restrictions. But, if follow-up care were needed, the panel can and should be enforced.

Whether you’re in a large metro area or in a small town, it is always a good idea for the employer to meet with, or at least contact the doctors on the panel. Let them know what kind of facility you have, what modified job options you can offer and that you are interested in your employees’ outcomes and getting them back to employment as soon as possible.

Selecting Approved Doctors for Your Panel of Physicians

VADA GSIA’s third-party administrator, PMA, uses a national PPO network called First Health Network to provide access to highly qualified physicians in your area. Many of these physicians are likely to be in your healthcare PPO networks as well. By using the First Health Network, you can take advantage of First Health’s negotiated provider rates, often fixed below state fee schedules or usual and customary charges. To develop your customized physician panel, follow the instructions below:

1. Go to the VADA GSIA website at www.vadagisa.com
2. Click on the “Create a Panel” link in the main menu and then the “Click Here to create a Panel of Physicians” button
3. Select “Panel” from the menu

Creating a Full Panel for Employee Use

1. Follow steps 1& 2 above.
2. Select “Create a Worksite Poster”
3. Enter your zip code, then click “Find Providers”
4. Choose your language, then add or remove any hospitals or physicians
5. Click the “Create Provider Panel” button at top or bottom
6. Print the screen

NOTE: Clinics meet the following criteria: open at least 8AM-5:30 PM with doctor on duty, working lab and x-ray equipment, and capability to handle minor emergencies.