



HFN WC PPP FAQ

Frequently Asked Questions Regarding Workers' Compensation Preferred Provider Programs (WC PPPs)

1. **What is a WC PPP?**

Illinois HB 1698 created a workers' compensation preferred provider program (WC PPP), under the Department of Insurance, for the direction of medical treatment of injured employees. Approved WC PPPs must comply with all of the existing PPA requirements and additional PPP-specific guidelines.

The IDOI has a link on their website, <http://insurance.illinois.gov/>, of [Approved Workers' Compensation Preferred Provider Program Administrators](#). The list is the source for all approved workers' compensation PPPs in the state of Illinois and is located on the lower right of HFN's [IL WC Reform Guide blog](#) under the heading **Illinois Dept. of Insurance Registered Administrators**.

When an employer has a Department of Insurance–approved workers' comp preferred provider program (“WC PPP”) in place, an injured employee is only allowed to select a provider or facility from the WC PPP network. Employees have two choices of **WC PPP** providers, and all of the resulting **in-network WC PPP referrals** from those providers, covered by their employers. All of the subsequent referrals in that provider's referral tree must remain with the WC PPP as well.

2. **Are employers required to use a WC PPP for workers' comp injuries?**

No, it is not a requirement to use a WC PPP for workers' comp injuries. Employers are not currently required to make a change and may continue with handling injuries as they are now. HFN has the ability to administer a traditional WC PPO.

3. **Who should use a WC PPP?**

Designating a WC PPP is beneficial for any employer that is interested in the ability to direct the care of their injured workers. Depending on the specific client needs, HFN can work with any client to determine if a WC PPP is appropriate for their workforce.

4. **What are the requirements for employee notification of the WC PPP?**

There is only 1 required WC PPP notification form provided to an injured employee at the first report of injury. That official form is available on the IWCC website in either English or Spanish.

This form needs to be given to the employee from the employer at the time of injury. In addition to the HB 1698-required IWCC injury PPP notification form, there is an example of a general employee notification form on the IWCC website that is not mandatory or required. All IWCC forms, including optional WC PPP notification forms, are located in the [Forms Section](#) of the IWCC website. The IWCC web site is www.iwcc.il.gov.

5. What is the opt out requirement?

If an employer has an approved WC PPP, the injured worker may opt out of the WC PPP at the time of injury. If the employee opts out at the time of injury he or she must notify the employer in writing. The employee's opt out constitutes one of the employees two choices.

6. What choices does the employee have?

An injured worker in Illinois may select two medical providers. If an employer has an approved WC PPP, an employee may select two doctors from within that network. If an employee wishes to "opt-out" of the PPP network, he or she must notify the employer in writing. The "opt-out" is then technically considered the employee's first choice, so he or she is then limited to only one other choice of medical provider.

7. Who tracks the employees opt out decisions?

The opt out decisions must be tracked by the employer or Payor.

8. Are there other requirements to be met by the employer and/or Payor?

Yes, there are policy and procedural requirements that must be met for utilization of a WC PPP.

9. Can UR and IME still be utilized?

Yes, employers still have the right to use Utilization Review (UR), bill review and Independent Medical Exam (IME) when using an approved WC PPP.

10. Is there the ability to add and delete providers in the WC PPP?

Yes, the approved WC PPP has the ability to add and delete providers. A material change must be submitted by the WC PPP to the IDOI when a substantial change to the network is made.

11. Are the networks composed of doctors and facilities?

Yes, in addition, WC PPP networks may also be specialty networks.

12. How are out of state providers handled.

Out of state providers may be part of the PPP. The employer or Payor must determine what the policy and/or procedure for out of state injuries is.

13. Will an employer have to register as a WC PPP Administrator if they utilize more than one WC PPP?

Yes, if they are the entity which directly contracts with multiple WC PPPs they must file for their own WC PPP and would be the Administrator.

14. Will an employer be able to continue to use directly contracted providers or sub/specialty networks (i.e. pharmacy and physical therapy)?

If any entity utilizes any of their own contracts outside of the approved WC PPP, that entity would be considered the administrator and must file for their own WC PPP.

To access the information online, please go to www.tmamerica.com and click on the **Claims** dropdown menu and select **Cost Containment**.