



# Health Care Benefits



Health care to treat your work-related injury or illness is a workers' compensation benefit that is provided at no cost to you, for your lifetime.

## OVERVIEW

Health care is covered whether or not you lose time from work or are receiving a benefit for lost wages. Medical bills for your injury or illness are paid directly by your employer's workers' compensation insurer to your health care providers.

If you're injured at work, notify your employer, in writing, within 30 days. You should also file an **Employee Claim (Form C-3)** with the NYS Workers' Compensation Board (Board). Forms are found on the Board's website ([wcb.ny.gov](http://wcb.ny.gov)).

Health care providers must be authorized by the Board to treat workers' compensation claimants. You can search for an authorized health care provider on the Board's website, [wcb.ny.gov](http://wcb.ny.gov). If you have issues with your care or need help finding an authorized health care provider, call the Board's **Office of the Medical Director** at **(800) 781-2362**. You can receive care from your own doctor if he or she is authorized by the Board.

Health care providers will bill the insurer directly. Don't pay any medical bills unless the Board does not accept your claim or you don't pursue it. Your doctor(s) may ask you to sign a notice (Form A-9) stating that you'll pay the medical bills if the Board does not allow your claim, or if you drop your case before it's accepted.

Preauthorization is sometimes required, and will be obtained by your provider(s).

## PROVIDER NETWORKS

In addition to using authorized providers, insurers can establish networks that you may be required to use.

- **Preferred Provider Organizations (PPO):** Insurers may require you to use their PPO for your medical care. The insurer must notify you if it uses a provider network. If you aren't satisfied with the PPO care, you may select an authorized provider outside the PPO after 30 days of treatment.
- **Diagnostic Networks:** Insurers may require you to use their facility network for diagnostic tests (except in a medical emergency). Tell your providers if the insurer has this requirement.
- **Pharmacy Network:** Insurers may require you to use a network pharmacy. If so, tell the pharmacist you have a workers' compensation case; the pharmacy will bill the insurer directly. There are no copayments. However, the pharmacy can ask you to pay for the prescription at the time of service. The insurer must reimburse you in accordance with regulation and the pharmaceutical fee schedule. You don't have to use your insurer's network pharmacy in a medical emergency and you cannot be required to receive prescriptions via mail order. A network pharmacy must also be within 15 miles of your home or employment if you live in a rural area, or within five miles if your home is an incorporated city or village having a population of 2,500 or more.

## TYPES OF SERVICES COVERED

Medical and Osteopathic	Psychological (by referral)	Hospital Care	Nursing Services
Dental	Chiropractic Treatment	Laboratory Tests	Surgical Appliances
Podiatric	Surgery	Prescribed Drugs	Prosthetic Devices

## REHABILITATION & SOCIAL WORK

Rehabilitation services help people return to work, and to lead full and active lives. Specific services are explained below.

- **Vocational Rehabilitation:** Vocational rehabilitation helps people whose disability prevents them from returning to their usual job. Board counselors help injured workers find employment that fits their abilities. They also help develop a plan to return to work. This may include vocational counseling and referrals for training and selective job placement.
- **Social Workers:** Board social workers assist people when family or financial problems interfere with their return to work. Board social workers help people cope with their disability and discuss their concerns about rehabilitation. They can also help workers prepare to return to work.

The Board has counselors, social workers and claims examiners who coordinate and follow up on medical and physical rehabilitation services. If you could benefit from these services, contact the Board.

## MEDICAL TREATMENT GUIDELINES

Treatment for certain conditions and injuries to particular body parts (back, neck, knees, shoulders, carpal tunnel, non-acute pain) are covered under the Board's Medical Treatment Guidelines. The Guidelines were created to ensure that you get the best medical care for your injury, so you can get well, get back to work and get on with your life. The Guidelines are supported by the strongest scientific data available. They were developed with the expertise of doctors around the country who specialize in helping people who've been injured on the job. The Guidelines can also reduce red tape because most of the recommended treatments are pre-approved. That means less time waiting for treatment — so you can start feeling better sooner.

Your health care provider(s) will know which injuries and illnesses are addressed by the Medical Treatment

Guidelines. They will ensure that your treatment is consistent with the best practices contained in them.

For help finding an authorized health care provider, please contact the **Office of the Medical Director** at **(800) 781-2362**.

## CARE OUTSIDE NEW YORK STATE

Your claim continues even if you are outside New York State. You will need to find providers in other states who are willing to accept New York's fee schedule and treat in accordance with New York State Medical Treatment Guidelines.

## TRAVEL REIMBURSEMENT

You may be reimbursed for mileage, public transportation or other necessary expenses incurred when traveling for treatment. Submit receipts for those expenses, every six months or more frequently, to the insurer on **Claimant's Record of Medical and Travel Expenses and Request for Reimbursement (Form C-257)**, available on the Board's website.

## LANGUAGE ASSISTANCE

The Board will translate documents into any language you need. It will also provide an interpreter for your hearing, always at no cost to you. Please call **(877) 632-4996** to arrange translation or interpretation.

**Visit:** [wcb.ny.gov](http://wcb.ny.gov)

**Call:** (877) 632-4996

**Email:** [General\\_Information@wcb.ny.gov](mailto:General_Information@wcb.ny.gov)

