

Smoke and Mirrors – Causing Delays

While the effort to decrease delays in obtaining medical care for injured workers through legislation has only just begun, the constant refrain from the insurance and employer groups that “the sky is falling” has started early and gotten even more preposterous.

CAAA-sponsored [Assembly Bill 1465](#), introduced by Assemblymembers Eloise Reyes (D-San Bernardino) and Lorena Gonzalez (D-San Diego), would create a statewide Medical Provider Network (MPN) to allow injured workers the ability to seek medical care without the delays of the current piecemeal MPN system. A coalition of employer and insurance groups assert there is no reason to establish a statewide MPN because their current MPNs – often rife with denial of care in order to save a buck – are working just fine.

But if the statistics are any indication, that’s simply not true. The delays in medical care under the current system often lead to permanent disability for workers who are unable to obtain care in a timely manner.

[A recent study released](#) by the Workers’ Compensation Insurance Rating Bureau (WCIRB) confirmed this, showing that in a group of workers studied who didn’t receive treatment within 30 days, 71% of the claims had permanent disability awarded. Alternatively, claims which received timely medical treatment in the first 30 days, only 51% of the claims had residual permanent disability. What’s worse is that a WCRI study released in 2018 showed California’s worker’s compensation system being ranked as the [slowest from injury to date of treatment](#) for everything except the initial medical exam. They also claim the creation of a new statewide MPN system, labeled CAMPN under the bill, would override the employers’ MPN systems – another false claim.

The statewide MPN would simply allow the injured worker the option of choosing a treating physician in either network, allowing more freedom and giving the employee the ability to choose a doctor or specialist in their area so they wouldn’t have to travel hundreds of miles to find one under the employer’s restrictive MPN.

The evidence clearly shows the system is rife with delay. While advocates for injured workers and other labor groups seek to help workers and establish a system that works for the employee, business and insurance groups continue their campaign of smoke and mirrors so they can continue to generate record profits while absolving themselves of their obligation to protect their injured workers.

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