



West Virginia Managed Health Care Plan



Fast facts

- › Managed Health Care Plan (MHCP) governed by:
 - CSR §85-21 Medical Management
 - CSR §85-20 Medical Management of Claims
- › Oversight by West Virginia Offices of the Insurance Commission (OIC)
- › Genex certified as a non-fiduciary MHCP on August 20, 2008

Legislation

Regulatory history: West Virginia was previously a monopolistic state. Brick Street Mutual Insurance Company was implemented in January 2006, when the State Fund was eliminated due to a regulatory change in 2005. Effective July 1, 2008, the market opened up to all carriers to underwrite workers' compensation insurance in West Virginia.

Employer benefits

- › All medical care is managed within the MHCP (outside the MHCP, an employee can choose his/her own provider)
- › Limited exceptions for out-of-network care
- › Disputes must be resolved through the Alternative Dispute Resolution (ADR) process prior to seeking other remedies of law

Payers benefits

- › PPO discounts only available through MHCP
- › Premium Discounts: Workers' compensation managed health care is intended to enhance cost containment of claims
- › Medical Fee Schedule: The medical fee schedule for workers' compensation is set by the Offices of the Insurance Commissioner (OIC)
 - The fee schedule serves as "maximum allowable" and applies to all workers' compensation medical care, except for care provided under an OIC-approved MHCP (exempt from fee schedule)



Plan administrator

- › Susan McDonough
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Required components

- › Preferred provider organization
- › Utilization review (prospective, concurrent, retrospective)
- › Pharmacy utilization review (carrier client can use their own pharmacy benefit manager)
- › Second opinion coordination
- › Case management (telephonic, field-based (CCM), and vocational)
- › Medial bill review
- › Quality improvement program
- › Grievance/appeal process (must be exhausted before litigation)
- › Client education
- › State-mandated reporting

Responsibilities

- › Execution of a WV MHCP Agreement — WV OIC must receive copy within 15 days of execution (minus any proprietary information)
- › Completion of the WV Client Form — must be submitted to WV OIC upon implementation of WC MHCP (Genex files on behalf of client)
- › Employer/employee notice
- › Notify WV OIC of employer/carrier termination from MHCP
- › State-mandated reporting bi-annually (completed by Genex)

For over 35 years, Genex has helped customers manage disability and lost productivity costs through a full portfolio of consumer-focused managed care services. Our expertise is the result of a unique blend of clinical, informational, and technological knowledge that helps us optimize the outcome of each case — outcomes that are further enhanced by managing worksite injuries in a managed care environment.