

INDIANA LABORERS WELFARE FUND

YOUR GUIDE TO MEDICAL CARE REVIEW

Administered by:
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Our Medical Care Review Program

At a time of steeply rising costs for medical care, the protection of your medical benefits is an extremely important issue for all of us. To assist in managing medical benefit costs, we have retained Med-Care Management, Inc.

Because your cooperation is so essential to the success of our medical cost management partnership, we have prepared this reference guide for you. We urge you to read this guide carefully and to keep it with your other insurance and benefit information for reference. Failure to participate in the program when a physician recommends hospitalization or surgery may result in longer than necessary hospital stays or unnecessary medical treatment which results in higher medical costs to you.

Participating in the program is not difficult. By simply calling or having your physician contact Med-Care Management any time that you or one of your dependents requires:

- Inpatient hospital care
- Inpatient or Outpatient surgery
- Home Health Care/Hospice
- Durable Medical Equipment

you will be helping to protect yourself and your dependents. With your help, we can continue to provide our current high standards of health care benefits or medically necessary care.

HOW MEDICAL CARE REVIEW WORKS

The Med-Care Management program is designed to work with you and your physician to keep your medical care costs as low as possible, consistent with good medical care. In many instances, review of the need for hospitalization and exploration of available alternatives will indicate that admission to the hospital can be avoided and that quality treatment can better be provided in a less stressful environment. This program has been added to your benefit plan to help you use alternatives effectively, so you can avoid the inconvenience of a hospital stay entirely, or spend some of your time recovering in a less restrictive setting, perhaps even in your own home. In many instances, home health care services can be used to reduce the number of days spent in the

hospital and in some cases can eliminate a stay altogether. Home health care is administered in the home by registered nurses, professional therapists and other health care specialists. The Med-Care Management staff works with your physician, you, and your family to coordinate home health care services when needed.

To achieve the best result, you must use the program properly.

WHEN HOSPITALIZATION IS RECOMMENDED...

Non-Emergency Cases

If your physician recommends that you or your dependent be admitted to a hospital on a non-emergency basis for treatment or surgery, Med-Care Management *should be contacted as soon as the decision to hospitalize you or your dependent is made and no less than five days before the scheduled admission*. Your physician can provide the information necessary for the pre-admission by using the toll-free number on the back of your medical identification card (1-800-367-1934). Med-Care Management *must* review all proposed (non-emergency) hospitalizations *before you or your dependents are admitted to the hospital*.

Med-Care Management staff and physicians will review the clinical information submitted by your physician. The Med-Care Management staff will work with your physician throughout your confinement to see that your continuing care needs are met in the most effective way possible.

Emergency Cases

If you or your dependent is hospitalized for emergency treatment, the most important thing is to receive the necessary medical attention. Med-Care Management *must be contacted by you, your physician or the hospital, using the toll-free number on the back of your medical identification card (1-800-367-1934), no later than the next business day following an emergency admission*.

Extensions of Time

If complications arise and it becomes medically necessary for you or your dependent to stay in the hospital longer than the time originally authorized, an extension of the authorization will be issued by Med-Care Management.

Maternity Cases

When your physician confirms your or your spouse's pregnancy, ask him/her to call the Med-Care Management, using the toll-free number on the back of your medical identification card (1-800-367-1934), as soon as possible so that Med-Care can coordinate any services you might require during pregnancy.

WHEN SURGERY IS RECOMMENDED...

When your physician recommends a non-emergency surgical procedure (inpatient or outpatient), Med-Care Management must be contacted by using the toll-free number on the back of your medical identification card (1-800-367-1934). The request for non-emergency surgery *must be reviewed and authorized at least five days before you undergo surgery*. Upon completion of the review process, you, your physician, and the surgical facility will receive written authorization for the length of stay and the appropriate inpatient, outpatient facility or physician office. Any surgical procedures performed on an emergency basis will not require prior written authorization from Med-Care Management.

Considering Options

Surgery does not necessarily mean an automatic stay in the hospital. Due to improvements in medical techniques, many surgical procedures can now be performed in a hospital's outpatient surgery facility and, in some cases, in the physician's office. Outpatient surgical facilities are viewed as a viable alternative to in-hospital treatment. Prior to any surgical procedure, discuss with your physician what alternatives to surgery may be available to you. You may also call the Med-Care Management where nurses are available to answer your questions.

WHEN OTHER CARE IS RECOMMENDED...

Home Health Care or Durable Medical Equipment

When your physician recommends Home Health Care or Durable Medical Equipment, ask your physician to telephone the information to Med-Care Management using the toll-free number on the back of your medical identification card (1-800-367-1934).

In case of an emergency, seek medical attention and call Med-Care Management no later than the next business day.

REQUIRED PRECERTIFICATION SERVICES UNDER THE FUND

1. All inpatient hospital admission
2. All surgeries
3. Dialysis
4. Durable Medical Equipment
5. Endoscopy
6. Enternal Feeding Equipment & Supplies
7. Epidural Spinal Injections
8. Growth Hormone Treatment
9. Home Health Care
10. Hospice Care
11. Infusion Therapy
12. IV Antibiotics
13. Outpatient Chemotherapy
14. Outpatient Radiation Therapy
15. Occupational Therapy
16. Pet & Spec Scans
17. Pregnancy certification when determined
18. Physical Therapy
19. Skilled Nursing Visits
20. Sleep Studies
21. Speech Therapy
22. Synagis Injections
23. TMJ Claims
24. Varicose Vein Procedures
25. Vision Therapy

