

TheZenith

Continuity of Care Policy

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Zenith Policy and Procedures

Zenith Insurance Company ("Zenith") has established a Medical Provider Network ("ZMPN") for any work related injuries that employees of its policyholders may sustain. Under Labor Code 4616.2, if an employee has an injury and the treating provider terminates from the ZMPN, the injured worker may qualify to continue treating with the terminated provider under specific circumstances.

Zenith will provide to all employees entering the workers' compensation system notice of its written Continuity of Care policy and information regarding the process for an employee to request a review under the policy and will provide, upon request, a copy of the written policy to an employee.

Zenith will file a revision of the Continuity of Care policy with the Administrative Director if it makes a material change to the policy.

Completion of Treatment by a Terminated Provider. Zenith will, at the request of an injured employee, provide for the completion of treatment by a provider whose contract with the MPN has been terminated. The completion of treatment shall be provided by a terminated provider to an injured employee who, at the time of the contract's termination, was receiving services from that provider for one of the conditions described below. Zenith will provide for the completion of treatment for the following conditions subject to coverage through the workers' compensation system:

1. **An acute condition** is a medical condition that involves a sudden onset of symptoms due to an illness, injury, or other medical problem that requires prompt medical attention and that has a limited duration. Completion of treatment shall be provided for the duration of the acute condition.
2. **A serious chronic condition** is a medical condition due to a disease, illness, or other medical problem or medical disorder that is serious in nature and that persists without full cure or worsens over an extended period of time or requires ongoing treatment to maintain remission or prevent deterioration. Completion of treatment shall be provided for a period of time necessary to complete a course of treatment and to arrange for a safe transfer to another provider, as determined by the insurer or employer in consultation with the injured employee and the terminated provider and consistent with good professional practice. Completion of treatment under this paragraph shall not exceed 12 months from the contract termination date.
3. **A terminal illness** is an incurable or irreversible condition that has a high probability of causing death within one year or less. Completion of treatment shall be provided for the duration of a terminal illness.
4. Performance of a surgery or other procedure that is authorized by the insurer or employer as part of a documented course of treatment and has been recommended and documented by the provider to occur within 180 days of the contract's termination date.

Contractual Terms and Conditions. Zenith may require the terminated provider whose services are continued beyond the contract termination date pursuant to this section to agree in writing to be subject to the same contractual terms and conditions that were imposed upon the provider prior to termination. If the terminated provider does not agree to comply or does not comply with these contractual terms and conditions, the insurer or employer is not required to continue the provider's services beyond the contract termination date.

Compensation. Unless otherwise agreed by the terminated provider and Zenith, the services rendered pursuant to this section shall be compensated at rates and methods of payment similar to those used by Zenith for currently contracting providers providing similar services who are practicing in the same or a similar geographic area as the terminated provider. Zenith is not required to continue the services of a terminated provider if the provider does not accept the payment rates provided for in this paragraph.

Termination. The Continuity of Care policy shall not require Zenith to provide for completion of treatment by a provider whose contract with Zenith has been terminated or non renewed for reasons relating to a medical disciplinary cause or reason as defined in paragraph (6) of subdivision (a) of *Section 805 of the Business and Professions Code*, or fraud or other criminal activity.

Zenith may require the terminated provider whose services are continued beyond the contract termination date pursuant to this section to agree in writing to be subject to the same contractual terms and conditions that were imposed upon the provider prior to termination. If the terminated provider does not agree to comply or does not comply with these contractual terms and conditions, Zenith is not required to continue the provider's services beyond the contract termination date.