

Injured Worker FAQ MN Certified Managed Care (MCO)

Q WHAT IS THE MINNESOTA CERTIFIED MANAGED CARE (MCO) PROGRAM?

A The MCO is a network of doctors, clinics, and hospitals approved to treat work injuries. It helps you get the right care, return to work safely, and manage your recovery.

Q WHAT SHOULD I DO IF I GET HURT AT WORK?

A Tell your supervisor right away. You'll be given a brochure and a Patient Identification Card with instructions on how to see a doctor through the MCO.

Q CAN I SEE MY REGULAR DOCTOR?

A Yes, if you've seen that doctor at least twice in the past two years. This is called an "established provider." If not, you'll need to see someone in the MCO network.

Q WHAT IF I NEED EMERGENCY CARE?

A Go to the nearest urgent care or emergency room right away. After your emergency visit, call CorVel so we can help you continue care with a network doctor.

Q CAN I CHANGE DOCTORS IF I'M NOT COMFORTABLE?

A Yes, you can change your main doctor once without going through the dispute process. If you want to change again, CorVel will review your request.

Q WHAT HAPPENS IF MY DOCTOR RECOMMENDS A TREATMENT?

A Your doctor may need to get approval from CorVel to make sure it follows Minnesota's treatment guidelines.

Q WHAT IF TREATMENT IS DENIED?

A You have the right to request a dispute resolution process, where another medical professional reviews the decision.

Q WHO WILL HELP COORDINATE MY CARE?

A A CorVel nurse case manager may be assigned to your case. They will help with appointments, make sure your care follows the rules, and talk with your employer about work restrictions.

Q WHAT ABOUT RETURNING TO WORK?

A Your case manager and doctor will work with your employer to get you back to work safely, sometimes with light duty or modified tasks while you recover.

Q DO I HAVE TO PAY FOR MEDICAL BILLS?

A If your claim is compensable, your work injury treatment is covered under workers' compensation. Providers send bills directly to CorVel or your employer's insurer.

Q WHAT IF I LIVE FAR FROM A NETWORK DOCTOR?

A If no network doctor is within 30 miles (metro area) or 50 miles (greater Minnesota), CorVel may approve you to see a non-network provider.

Q HOW CAN I FIND A DOCTOR IN THE NETWORK?

A You can look online at www.corvel.com under "Find a Provider" in the MN Certified Managed Care Network or call the Access Line for help.

Q WHO CAN I CALL IF I HAVE QUESTIONS?

A CorVel Access Line: 877-703-4241