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Your Right to Choose a Doctor

I just saw a TV ad that asks injured workers whether they know that they have a right to choose their own doctor. Enough wasn't said in this ad in my opinion. The actual law, NRS 616C.090, gives injured workers just a **limited right** to choose a different doctor.

An employer can require that their injured employees first go to specific clinics to report a claim and to get initial treatment. Concentra, Fremont Medical, Harmon Medical Center, and Industrial Medical Group are examples of clinics that many insurers and self-insured employers use for that purpose. If you don't want problems in getting your claim accepted, you should go where your employer tells you to go to file your claim and to get evaluated by a physician. Then, you can change doctors after your claim is accepted.

Injured workers who want to change doctors have the right to request a different treating doctor, but they must request the name of one who is already on their particular employer or insurer's provider list. Injured workers cannot just make an appointment with a doctor of their choosing to treat their job injury or occupational illness. If it isn't an emergency, an employee with with an accepted claim must go through his or her adjuster to first ask which doctors are on the provider list, and to then ask for a change of doctors.

Most injured employees simply don't k now to ask for a copy of the employer or insurer's provider list. If you ask for it writing, they must give it to you. First get this, then request a change of doctors so that you aren't wasting your time asking for a doctor who isn't on the provider list.

Also, if the injured worker asks to change doctors after 90 days following the date of the accident, the adjuster may refuse to grant the change. This is a very important right that injured workers have, but one that few use. If you are dissatisfied with your initial treating doctor, and many injured workers aren't happy with the quality of care, get immediate legal help in transferring your care if you don't feel capable of doing it yourself. This is the single most important decision you will make on your claim- who will be your doctor? And ideally, this decision should be made within the first 90 days of your claim with the help of someone who is knowledgeable about each of the doctors on the provider list. For more information on the law on choice of physicians, and to read what the Nevada Supreme Court said about this choice, read my earlier blog post when they changed this law in 2009.