

Can I Get Care in Another State?

If you are injured in Nevada, and you still need medical care on your accepted claim when you decide to move to another state, make sure that you first request that the adjuster authorize out-of-state care. You want to find an appropriate physician in your new home state that is willing to accept what the Nevada fee schedule provides before you move and before you put your request for out-of-state care in writing to your adjuster. The regulation states that prior authorization by your adjuster for out-of-state care is required. NAC 616C.176.

The real problem with getting medical care in another state is getting the new doctor or physical therapist to agree to the Nevada fee schedule and then getting the doctor to give you the necessary reports and forms so that you get uninterrupted benefits on your claim. When searching for a new doctor, first ask your adjuster whether the insurer has an out-of-state provider list. If not, and you must find a new doctor yourself, then let the doctor's staff know that they can access the Nevada fee schedule at www.dirweb.state.nv.us/WCS/wcs.htm. The doctor can then decide whether he is willing to accept what the Nevada fee schedule pays for particular services.

Once you get your adjuster's approval to treat with the out-of-state doctor, make sure that you obtain something similar to the physician progress report form used in Nevada by adjusters to pay off work compensation benefits. You might even copy some of these blank forms to give to your doctor following each office visit. Also, make sure that your doctor is requesting prior authorization for any surgeries or more than six physical therapy visits, so that you don't have problems with the insurer denying medical bills. Out-of-state care requires more coordination and can involve delays on the claim, but if the injured worker, or his attorney, is willing to put more time into overseeing the claim, it can be done. Any rating for permanent impairment when you are released from care would be done by a rating doctor in Nevada, with the insurer paying for reasonable travel expenses back to Nevada.