

New Jersey Doctors Should Be Aware of Workers' Compensation Issues

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For any doctors who treat workers' compensation patients, there are several issues they should be aware of in order to effectively provide treatment to these injured workers in **New Jersey**. If you are injured at work and getting medical treatment, the issues below are crucial for you to understand and discuss with your doctor if necessary:

Who is an authorized workers' compensation doctor?

In New Jersey, the workers' compensation carrier or the employer has the right to dictate medical care. This is an absolute, and is a strict rule in workers' compensation cases. The employer can pick any doctor they want, and they usually pick the doctors that are in their networks. There are no workers' compensation panel doctors in New Jersey, and any doctor can treat an injured employee as long as the workers' compensation carrier authorizes that doctor to do so.

What if an insurance adjuster won't authorize certain tests of treatment?

In exchange for the right to pick the doctor, the workers' compensation adjuster must authorize everything that the doctor they chose orders. So if the doctor in question prescribes certain tests, medications, or procedures, the carrier must authorize it. If the carrier does not authorize the things prescribed, an attorney can file a Motion with the court to force the carrier to give authorization. Essentially, whatever a doctor puts in writing must be authorized.

What is Maximum Medical Improvement (MMI)?

A doctor treating an injured worker is authorized to give treatment until a person reaches MMI. Once a person is deemed to have all of the curative treatment necessary to relieve them of the effects of their injury, the carriers will not pay for ongoing medical care. Generally, the carriers will not pay for long periods of physical therapy or pain management, unless the doctor says that the treatment is helping the patient get better—or helping them to continue working if they are already back to work. Generally, a worker will receive weekly workers' compensation checks as long as the doctor is giving them active treatment and they have not yet reached MMI.

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