

IOD Network *Q&A*

What is the purpose of the new IOD program?

The general purposes of the new IOD program are:

- To provide access to quality medical care at no cost to the employees injured on the job
- To establish an efficient system for processing claims, and
- To maintain records of all injuries and/or illnesses.

The Metro Employee Benefit Board (MEBB) will provide overall directional control of the program. Confidentiality of medical information is assured through the involvement of the Department of Health Civil Service Medical Examiner.

Why did Metro implement this program?

Under the former program, it was difficult to track IOD expenses; procedures were not consistent among departments; employees were receiving different time off for same/similar injuries; and there were scheduling issues with General Hospital for some treatment plans.

How does the new program help me?

The new program

- Offers a network of physicians and hospitals in the Metro area (General Hospital included)
- Provides access to quality medical care at no cost to the injured employee
- Ensures the confidentiality of medical information
- Establishes an efficient system for processing IOD claims
- Maintains complete records of all injuries
- Provides for professional oversight and direction of the program
- Provides a method of payment for covered expenses
- Provides an appeal process for dispute resolution
- Offers thorough injury investigations to verify compensability
- Provides direction and advice to injured workers
- Makes program recommendations to the Civil Service Medical Examiner, and
- Provides regular reports to the board and Civil Service Medical Examiner on program success.

What are my options under this program?

- You may continue to use your personal physician under your Metro group health plan. You will now be eligible for reimbursement of any out-of-pocket copayments and coinsurance.
- Emergency care continues to be covered at all Nashville/Davidson County hospitals.

- IOD network care is covered at 100% with no out-of-pocket expenses

If I want to keep my current doctor and use my Metro group health insurance, what should I do?

You should contact an adjuster at ASC and let them know. Then, send in to ASC the Out-of-Pocket Reimbursement form provided by the adjuster (see address below).

If I want to get reimbursed for expenses, where do I obtain and send the form?

From the nashville.gov website, locate the Department of Human Resources. Then locate the IOD Network link, and the form is available on that homepage.

Complete the Out-of-Pocket Reimbursement form and mail it along with all receipts or proof of payment to:

Alternative Service Concepts, LLC
Metro IOD Program
P. O. Box 291587
Nashville, TN 37229-1587

Call 360-1355 if you have any questions.

If I want to use a doctor in the IOD network, what do I need to do?

Contact the adjuster at ASC and let them know. They will educate you on the IOD network, facilitate your care, and make sure that the appropriate party is billed.

Does this program cover prescription medicines? How?

- Metro group health insurance -- governed by your policy. If you incur IOD related out-of-pocket expenses, you may submit them for reimbursement.
- IOD Network – covered at 100% at participating pharmacies, with a Pharmacy Authorization Form, or Covered at 100% at Metro Nashville General Hospital Pharmacy.

If I am being treated for job-related injuries/conditions and other problems that are not job-related, how does this program work?

This program is for IOD related injuries/illnesses only. Any treatment of prescriptions for non-IOD related problems will be forwarded to your group insurance.

If I have questions, who should I contact?

ASC will be happy to assist you regarding any IOD-related issue. If you have questions, please call 360-1355.