

## Comp concern

### Insurers must clean up their acts - or risk new reforms

An injured worker shouldn't have to wait weeks for treatment. Yet, according to a study by the California Medical Association, treatment of patients in the state's workers' compensation system is often delayed - sometimes for months.

Press Democrat Staff Writer Mary Fricker talked to local doctors about their experiences with the workers' comp reforms enacted last year. Unfortunately, their stories appear to mirror those highlighted in the CMA report.

"It is very difficult to get authorization to do the surgeries we think are appropriate, and some treatments we just can't get authorized," Michael Star, a surgeon at Santa Rosa Orthopaedic Medical Group, told Fricker.

The delays seem to be related to two provisions in the reform package. The first is that insurance companies may refer doctors' recommendations for treatment to a reviewing physician. The second change is that doctors must use nationally recognized guidelines for treatment, rather than relying on their own experience and knowledge of the patient.

Together, these changes have led to doctors being second-guessed by physicians who are many times specialists in unrelated medical fields. Often, the insurance company doctors refuse to approve treatment or don't return phone calls, resulting in delays.

With workers' comp a hot-button political issue, many legislators will be eager to use the CMA report to re-reform the system.

At this point, dramatic changes in the law would be premature. Everyone, including doctors, acknowledge that California's previous system was out of control, with costs rising as much as 32 percent annually. As a result, the reforms of 2003 and 2004 were far-reaching - and will take a while to implement properly. Elected officials shouldn't rush to make changes through legislation that could, yet again, shake up the system.

In the meantime, insurance companies must simplify, streamline and professionalize their approval process. Workers shouldn't be denied necessary treatment, and doctors shouldn't waste hours of valuable time on needless bureaucracy.