

PA Federation of Injured Workers



Questions for a Perspective Physician

Finding and evaluating a perspective physician that will give you medical treatment is one of the most important issues you will face while on worker's compensation. It will determine the quality of your medical treatment and the outcome of that treatment. It will also determine how well you will fair in establishing your claim. If a physician is not will to stand behind you and help to establish your claim it will be very difficult for you to make any progress in your recovery from the injury and to remain on workers compensation until you are completely recovered.

- Before you start medical treatment with a physician, interview him or her. Some people talk to other injured workers for a referral. Call any injured worker groups in your state and ask them for a referral. The PFIW has panel physicians that have been interviewed and have signed an agreement with the PFIW to support injured workers.
- Ask if he/she is loyal to injured workers. Never treat with a physician that is more loyal to employers or insurance companies. This is a clear conflict of interest during your medical treatment and may cause you to get bad medical treatment.
- Ask if the physician participates in ex-parte communications about patients with insurers. The type of communication can interfere with the physician's loyalty to the injured worker.
- It is important that you know exactly what is going on in your medical treatment. Ask the perspective physician if he/she will give you copies of all medical records needed by you to support your worker's compensation claim in court.
- During the medical treatment the worker's compensation insurer may refuse to pay any medical bill until your claim is established and bills may start to pile up. Ask the perspective attorney if he/she will help you by waiting for the claim to be established to receive payment. No money for medical treatment should ever come out of pocket.
- Ask the perspective physician if they will aggressively treat your injury or will they be more concerned about keeping the cost low for the insurer/ employer.
- Ask the perspective physician what the plan of action will be for the treatment of your injury. Make sure the treatment is what you want and need for the injury you have.
- Ask the perspective physician how far they will go to ensure that you get proper medical treatment. Will he/she go to bat for you if a treatment is denied by the workers compensation insurer or self-insured employer.
- Ask the perspective physician if his/her fiduciary duty to you as an injured worker and patient is paramount to everything else during your medical treatment. *This is important because if a physician turns on you then your worker's compensation claim could be in danger of being terminated.*
- Ask the perspective physician if he/she will evaluate job offers your are sent on by the insurer with your health & safety in mind. Sometimes physicians are contacted and convinced that injured workers can do work they are not able to perform. You want a physician that will stand behind you and make sure that you are able to perform the job your will interview for.

How to Find and Rate a Physician

There are not many reliable methods of finding and evaluating a perspective physician. Most people rely on a word of mouth referral from someone who has had success with a physician. P.F.I.W. offers the opportunity for injured workers to review the physicians we have on the Panel Physicians List on our website. These reviews could be helpful if you are considering using a physician listed. Listed below are a few ways to find and evaluate a physician:

- [Castle Connelly Medical Ltd.](#)