

What services do the MCO and TPA offer employers?

The MCO and TPA play distinct roles in the Ohio Workers' Compensation System. All state-funded employers in Ohio are required to have a managed care organization (MCO) to manage the medical portion of their workers' compensation claims. Many employers also retain the services of a third party administrator (TPA) to assist them with overall claims management.

Employers often ask us "What is the difference between the MCO and the TPA, and when do we contact each?"

The primary functions of the MCO are:

- * Initial Processing of First Report of Injury (FROI-1) information
- * Medical management of workers' compensation claims
- * Adjudication of workers' compensation medical bills

The primary functions of the TPA include:

- * Assisting with questions concerning claim certification
- * Representing employers at workers' compensation hearings
- * Verifying claim reserves
- * Performing risk analysis
- * Administering group rating programs

Contact CHS, your Ohio MCO, for the following:

- * Reporting an injury
- * Medical Treatment Disputes
- * Claim Status
- * Utilization Management
- * Questions on return to work
- * Injured worker change of physician
- * Questions on treatment/excessive treatment
- * Information on BWC certified physicians
- * Information on CHS policies and procedures such as prior authorization for medical treatment
- * Questions on medical bills
- * Vocational rehabilitation eligibility
- * Provider Fraud
- * Allowance of additional conditions
- * Medical Reports and documentation