Free Prescriptions for MTA Employees Injured on the Job

By BILL HEARD, Editor

(Oct. 22, 2002) Beginning in November, active, inactive See also> New and retired MTA employees who need medication for their on-the-job injuries will be eligible for free prescriptions from a nationwide network of participating on Medical Claims pharmacies.

Contract Will Help MTA Save Money

The program, which is optional for employees, will cover doctorprescribed medications to treat injuries sustained at work. These may be one-time prescriptions or prescriptions for medications needed to treat medical conditions that last for months or years.

The prescriptions will be filled without requiring the employee to make an up-front payment or co-payment, or to file a claim for reimbursement as is currently practiced.

A second program now in the planning stage will add orthodics, such as back or wrist braces, and medical appliances, such as wheelchairs or special rehabilitation equipment, to the list of items that will be provided without a required employee payment.

Both programs were initiated by MTA Risk Management to upgrade services offered to employees who have injury-on-duty claims.

Getting well faster

"MTA's program is designed to help employees get well as quickly as possible with the least amount of cost to them," says Michael Koss, executive officer, Risk Management. "I believe strongly that the employee who is given the resources to get well, up front, gets well faster."

Before he started a similar program during his time with New York's MTA, Koss found that some injured employees couldn't pay in advance for the expensive medications or rehabilitation equipment they needed.

"An employee's treatment shouldn't be held up because he or she doesn't have the money in their pocket," he says.

The agency receives about 3,000 employee injury claims each year. Koss estimates that 1,000 of those employees might participate in the free-prescription program. Perhaps another 75 to 100 may have longterm medication needs.

Here's how the free-prescription program will work:

An employee who sustains an at-work injury reports the injury to his supervisor, who sees that the proper forms are completed. The forms are forwarded to the Workers' Compensation unit of Risk Management where the information about the injury is entered the same day in a database administered by EOS, a medical services company under contract to MTA.

Hundreds of pharmacies

The employee's injury information is made available to the American Healthcare Network (AHN) whose hundreds of member pharmacies – including major chain stores – will stand ready to fill prescriptions for any needed medications.

Meanwhile, the injured employee has visited his doctor and has received one or more prescriptions. The employee then may call a toll-free number or check the Internet for the closest AHN participating pharmacy. All MTA locations also will have lists of pharmacy locations.

The employee presents the prescriptions at an AHN participating pharmacy. The pharmacist checks the prescriptions against the data base to ensure accuracy before issuing the medication – free of charge – to the employee.

"Where there's a question about whether the medication is appropriate to the injury, I've authorized the pharmacy to fill it with a seven-day maximum supply so there's no interruption of care," says Koss. "That gives MTA time to research it with the employee's physician. No employee, unless the situation is flagrant, will be denied medication."

Inactive or retired employees who are on maintenance medications for at-work injuries – no matter where they live in the U.S. – can be included in the new free-prescription program. They also can easily arrange through MTA and AHN to have medications mailed to them at home.

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