

# OVERVIEW OF THE DISABILITY REVIEW PROCESS OF THE PUBLIC EMPLOYEE RETIREMENT ADMINISTRATION COMMISSION

## SCHEDULING

PERAC Disability Unit staff members will initiate contact with physicians to schedule examinations.

PERAC generally gives applicants for disability retirement and retirees who are being evaluated for restoration to service at least 14 days' advance written notice about examination appointment dates, times, and locations.

PERAC will send an appointment notice to the physician, the member, the member's retirement board and employer. The member will also receive directions to the physician's office and an evaluation sheet to complete after being examined.

## MEDICAL PANEL CONFIGURATION & DUTIES

### *Disability Retirement Regional Medical Panels*

Three physicians must evaluate the member. For these medical examinations, PERAC seeks to schedule joint medical panels (three doctors convening in one place on the same date) except when logistics prevent it or when a disability retirement applicant requests three separate single examinations. Regardless of whether the doctors meet jointly or conduct separate examinations, the three physicians are referred to as a regional medical panel.

When a joint regional medical panel is convened, PERAC will designate one physician to write the report and complete the certificate (to be signed by all three doctors). When "separate single examinations" are conducted, each physician writes his/her own report and signs a separate PERAC certificate.

When a physician disagrees with the other physicians, he or she must submit a minority report in support of his/her own conclusions.

### *Restoration to Service Regional Medical Panels*

Three physicians must evaluate the member. These examinations are not conducted on a joint basis. Each physician will conduct a separate examination, write his/her own report, and complete a PERAC certificate.

### **MEDICAL SPECIALTIES**

At least one of the three regional medical panel physicians must be specialist in the medical field related to the condition for which the member seeks to retire (or in the case of restoration, retired). The other two physicians will specialize in fields whose relevancy is determined by PERAC.

For members with multiple conditions, multiple medical panels may be appropriate.

### **APPOINTMENT TO A REGIONAL MEDICAL PANEL**

No physician who has already examined or treated a member, except as part of a prior disability medical panel, can be appointed to a regional medical panel (joint or separate/singles) to examine a member.

PERAC will not appoint physicians who have a direct and substantial financial interest in each other's practice, unrelated to their service on PERAC appointed regional medical panels, to serve with each other on a regional medical panel (joint or separate/singles). Statute provides that physicians who provide services through a disability review organization are not "associated" unless they have a direct and substantial financial interest in the profit and loss of the organization.

### **MEDICAL TESTS**

In no event will PERAC approve any invasive medical tests.

Physicians may order additional testing if it is necessary to complete the evaluation.

A physician who determines that additional testing should be performed at a facility other than his/her office should contact PERAC. PERAC will work with the physician to make the necessary arrangements.

Testing fees that do not exceed \$100 total per case do not require PERAC's prior approval.

PERAC must pre-approve all fees for testing that exceed PERAC's fee schedule.

Charges for additional testing will be reimbursed in accordance with PERAC's fee schedule.

### **REPRESENTATION**

In addition to the member, his/her legal counsel and personal physician may attend the examination. The member's employer may also attend, as well as the employer's legal counsel and physician. At the discretion of the member and employer, these "outside" physicians may observe and answer questions raised by the panel physicians. They may not otherwise participate, and they have no vote in the regional medical panel's final determination.

### **SUBMISSION OF NARRATIVE REPORT**

A physician should submit his/her completed PERAC certificate and narrative report to PERAC within 60 days of examining the member. PERAC will review the documents to insure that they are complete and then send them to the member's retirement board.

For disability retirement examinations, the physician should also submit a signed payment voucher and an itemized invoice for any additional services.

### **PAYMENT**

PERAC guarantees payment within 30 days of receipt of the completed PERAC certificate, narrative report, and voucher/invoice.

### **CLARIFICATION**

A retirement board may seek clarification of a regional medical panel report either by contacting the physicians directly or by requesting assistance from PERAC. Physicians are reimbursed for such clarifications by PERAC.

### **MEDICAL PANEL QUALITY**

#### **ASSURANCE PROGRAM**

PERAC's Disability Unit has designed a program to systematically monitor and evaluate the medical panel processes. Disability Unit staff members review each certificate and narrative report to ensure that each question has been answered, the written conclusions reflect the proper legal language, and the provider has fully complied with PERAC's procedures and requirements.

PERAC Disability Unit staff members communicate with providers on a regular basis to make them aware of the latest statutory changes and procedural modifications.

PERAC Disability Unit staff members visit provider locations to ensure that the directions to the provider locations are correct and easy to follow, the offices are wheelchair accessible, and the staffs are helpful and accommodating.

## QUESTIONS

Please Contact Kate Hogan, PERAC's Manager of Medical Services, by phone at 617-666-4446 ext. 949, via fax at 617-628-4002, or write to Ms. Hogan at:

The Disability Unit  
Public Employee Retirement  
Administration Commission  
Five Middlesex Avenue, Third Floor  
Somerville, MA 02145

Extensive information about the disability review process may also be found on PERAC's Home Page, [www.mass.gov/perac](http://www.mass.gov/perac), under the Disability Unit.

