

## Texas Health Care Provider Network Fact Sheet

### What is a network?

- House Bill 7, passed by the Texas legislature in 2005, created a system that allows employers whose insurers have designated an approved Health Care Provider Network to handle all work related medical care through that network.
- Employees have the right to change doctors, but only within the network.

### What does an employer need to do to participate in the network?

- In order to participate in the network, employers must provide notice to all of their employees and post certain documents at their worksites.

### Who is our approved network?

- We use the *Coventry Workers' Comp Network* Health Care Provider Network which has been approved by the State of Texas.

### What are the benefits of using a network?

- Employers who choose to participate in the network are eligible for a premium discount of up to 10% subject to standard minimum premium requirements. For mid-term endorsements the 10% is pro rated for the remainder of the policy term.
- Under current law, employers and insurers have little control over the direction of medical care. Injured workers can see just about any doctor they choose. However, under the new system, injured employees will be required to obtain medical care ONLY from medical providers within the *Coventry Workers' Comp Network* network.

### Does the new network cover the entire state?

- *Coventry Workers' Comp Network* is now available in the areas of greater Dallas, greater Houston, Austin/San Antonio, Amarillo, Central Texas, North East Texas, El Paso, Lubbock, Midland, Rio Grande Valley, Texarkana, Nacogdoches, Central East Texas, Abilene, Victoria, Corpus Christi, Orange, and Laredo, and Wichita Falls areas. The combined Coventry Workers' Comp Network Service Area now includes 231 counties throughout the state.

### What doctors are in the network?

- The *Coventry Workers' Comp Network* we use is comprised of doctors experienced in treating occupational injuries. Studies show that doctors skilled in treating occupational injuries help workers recover faster and with improved outcomes. Unless directed by their employers, injured workers tend to seek treatment from providers who may not be occupational health specialists.
- The network consists of primary care doctors, hospitals and specialists such as orthopedists, surgeons and neurosurgeons. There are also other specialties such physical therapy and chiropractic.

### What if our company is currently using a medical provider not in *Coventry Workers' Comp Network*?

- We strongly encourage you to use providers in the network because this will allow for greater medical control of claims. If non-network providers are used, then your company will not fully realize the benefits of this program.
- After *Coventry Workers' Comp Network* is launched, we will work with Concentra on an ongoing basis to refine the network process and help employers take advantage of these exciting changes in the system.

### What if an employer does not direct employees to a network doctor?

- If you do not direct care to only those providers in the network, then you may forfeit your eligibility for a premium discount.

- If you don't send your injured employees to doctors within the medical provider network then you risk losing medical control of the claim. We recommend that you establish a relationship with a primary medical care provider in your area that is in the network.

**How do you know where to send an injured employee for medical treatment? Is there a directory of HCN providers? How does our company obtain one?**

- In your Implementation Packet, we will give you a directory listing Coventry Workers' Comp Network medical providers in your area.
- We are designing a web page that will have more information about the new network and a provider search website giving you the capability to locate network providers in any specialty and download additional provider directories.
- The Safeco Network Provider Search website will be located at:  
www.safeco.com/hcn\_tx

**What are the specific steps a policyholder must follow to implement the network?**

1. Return the "Network Acknowledgement" form to us, electing to participate in the network. You may be eligible for a premium discount by participating in the network.
2. **Provide every employee (current and new hires) with a copy of the Health Care Provider Network "Employee Information Materials."** This document will be included in your implementation packet and this notification process is extremely important. If not followed, you could lose the ability to direct medical care into the network.
3. Have each employee sign and return an "**Employee Acknowledgment of Workers' Compensation Network**" form. Retain this form. This form should be kept on file as proof that the employee received notification about the Health Care Provider Network. Please do not return this form to us. (A sample of this form is enclosed.)
4. The law also requires that you document the following information with regard to distribution of the Employee Information Materials:
  - Method of delivery
  - To whom the notice was delivered
  - Location of the delivery
  - Dates of delivery.
5. Clearly post information on the network process in a location accessible to all employees (Sample notice provided in your implementation packet)
6. **Whenever an employee is injured on the job, you MUST direct the injured employee to a network provider (unless emergency care is required).** We will provide you with information on medical providers in our Implementation Package.

**Are there any tips on distributing the Employee Information Materials?**

- You may wish to use one of the following methods for distributing the notices to your employees:
  - Send hard copy notices to all employees
  - Email the notice to employees and ask them to complete and return the acknowledgment form.
  - Distribute notices to employees electronically and obtain an electronic signature (if you do this, fully document how this is done and keep on file)
  - Provide the notice to new employees as part of your "new hire" process.

**Do you have any suggestions for tracking this notice process?**

- We have enclosed a "tracking form" in your implementation packet. This form is also available as an Excel spreadsheet on our website. You may download the form and use it on your PC.

**If I have further questions about these changes, where do I go for further information?**

- You can visit our website at: [www.safeco.com/hcn\\_tx](http://www.safeco.com/hcn_tx) for more information and to download the forms that you might need.
- You may also contact Safeco at 800-332-3226. Questions about the Coventry Workers' Comp Network Health Care Provider Network can be directed to Concentra at 800-873-0055.

## Employee Acknowledgment of Workers' Compensation Network

I have received information that tells me how to get health care under workers' compensation insurance.

If I am hurt on the job and live in the service area described in this information, I understand that:

1. I must choose a treating doctor from the list of doctors in the network. Or, I may ask my HMO primary care physician to agree to serve as my treating doctor.
2. I must go to my treating doctor for all health care for my injury. If I need a specialist, my treating doctor will refer me. If I need emergency care, I may go anywhere.
3. The insurance carrier will pay the treating doctor and other network providers.
4. I might have to pay the bill if I get health care from someone other than a network doctor **without** network approval.

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Printed Name

I live at: \_\_\_\_\_  
Street Address

\_\_\_\_\_

\_\_\_\_\_  
City State Zip Code

Name of Employer: \_\_\_\_\_

Name of Network: *Coventry Workers' Comp Network*

**Network service areas are subject to change.**

Please indicate whether this is the:  <input type="checkbox"/> Initial Employee Notification  <input type="checkbox"/> Time of Injury Notification (Date of Injury: ____/____/____)
---

Electronic distribution (to employees) and receipt confirmation (from employees) is permitted for this document.

**DO NOT RETURN THIS FORM TO SAFECO UNLESS REQUESTED**