



Frequently asked questions regarding networks

New/amended questions from the previous version are noted in *italics*

Network Questions

1. **What is a network?** House Bill 7, passed during the 2005 legislative session, created a system that allows for formation of workers' compensation health care networks certified by the Texas Department of Insurance (TDI). These networks have contracts with carriers and contracts with health care providers to deliver health care to injured workers.
2. **What is a "network" doctor?** A network doctor is a doctor who has a contract with one or more certified workers' compensation health care networks.
3. **What is a "service area"?** TDI will certify networks to operate in one or more service areas. A service area is a geographic area within which network health care services are available and accessible to employees who live in that geographic area.
4. **Has Texas Mutual formed its own network?** Yes. Concentra helped us create our healthcare provider network, Texas Star Network. While other insurance carriers may also have a network contract with Concentra, Texas Star Network has been built by carefully choosing providers that share our focus on getting employees well and back to work.
5. ***When is the network effective?*** *The network option is available now.*
6. ***What will the network discount on a policy be?*** *Most eligible policyholders will receive an annual network premium discount of 12%. For mid-term endorsements the 12% is pro rated for the remainder of the policy term. The network discount is only applicable to Texas policies.*
7. **How does a provider get into the network?**
 - **Provider calls** should be directed to Concentra Provider Recruitment. They can apply via:
 - On line: www.concentra.com/forms/provider%5Frecommendation/
 - By Phone: Call **1-800-243-2336** for Provider Relations
 - By Mail: Send correspondence expressing interest directly to:
Provider Recruitment Coordination Unit
Concentra

**720 Cool Springs Blvd. Suite 300
Franklin, TN 37067**

- **Agent and policyholder referrals** should be directed to Texas Mutual's provider relations specialist Chris Agosta ext 2880. Health care provider inquiries which need in-depth answers should be referred to Chris Agosta ext 2880.
- 8. What doctors are in the network?** The network consists of primary care and specialists such as orthopedic, general surgeons, and neurosurgeons. There are other specialties that are provided for in the network such as occupational and physical therapy, and chiropractic services. Hospitals including general, acute and specialty are also included in the network. Texas Mutual and Concentra are working in partnership to solicit quality doctors for network inclusion. Specific questions from agents and policyholders should be directed to Chris Agosta ext 2880.
- 9. Where can we get a list of the network doctors?** *A network provider list is available in the "Health Care Networks" section at www.texasmutual.com. Call (800) 381-8067 if you need a list of providers in your area and do not have internet access.*
- 10. What specialist doctors are in the network?** The network includes such specialties as orthopedic surgery, general surgery, neurosurgery, dermatology, pain management, and chiropractic medicine. These specialists will be available to injured employees by referral through the treating network doctor. This list is not all inclusive, but represents those specialties normally utilized in workers' compensation.
- 11. Where are the network service areas? Where can I access this information?** Initially, provider network service areas include Dallas/ Fort Worth, Houston, San Antonio, and Austin metropolitan areas. We will be expanding the service area to cover most employees over the next several months.
- 12. What communication will Texas Mutual send to agents?** Texas Mutual is offering this FAQ, updates on our website, information in our agent newsletter, additional network information at our agent workshops, and policyholder communications prior to the distribution to policyholders.
- 13. What communication will Texas Mutual send to policyholders?** Texas Mutual Insurance Company has provided or will provide the following policyholder communications:
- Network information on Texas Mutual's website
 - Network information inserted with quote and network policy packets
 - A flyer with network information to be distributed during policyholder visits
 - Network information provided during scheduled workshops
 - A postcard to eligible policyholders announcing that the network option is available and directing them to contact their agents to elect the network option

14. Where can an agent locate a copy of a new business or renewal quote for in-network accounts? Copies of all quotes may be retrieved in PDF format at www.texasmutual.com. In-network quotes will be added as they are available.

15. Does Texas Mutual expect all employers to elect the network option? Will employers that do not elect this option be viewed unfavorably? *No, Texas Mutual will continue to evaluate each employer's experience on its own merits. There are many advantages to using our network, but Texas Mutual wants each employer to make the right choice for his or her employees.*

Employer questions

16. How will contractors comply with the acknowledgement form for subcontractors? If subcontractors are independent then there are no network notice or acknowledgement requirements. If subcontractors are not independent, the employer is required to provide network notice and obtain a signed acknowledgement form for each subcontractor.

17. Are Start accounts eligible for selecting the network option? Most employers insured through the Start program will be eligible for the network option if they have a location within a network coverage area.

18. Do contractors have to post the notice at every job site? *We have requested that TDI provide clarification for this situation. It is recommended that you post the notice in the same location as OSHA and employment-related postings.*

19. What notification of network participation do I have to provide to my employees, and when should I provide it? *Employers must provide their employees with a detailed notice of network requirements and a list of network doctors. This information can be provided electronically, as long as a paper copy is available upon request. Employees must receive this notice and sign an acknowledgment form for the network requirements to be effective. Employers must provide this notice :*

- *When electing a policy with network coverage **or***
- *Within three days of an employee's date of hire **and***
- *When the employee is injured **or***
- *When an employer changes insurance carriers*

Texas Mutual and its network partner will provide employers with the notice and form. You must maintain a document delivery process. Texas Mutual has developed materials that are available at www.texasmutual.com to assist employers with the network notification documentation.

20. What if one of my employees does not sign the form? *Employees are not required to seek network care until they have received the employee notice. An employee that receives the notices but refuses to sign the acknowledgment forms is subject to network requirements.*

Injured employees that seek care outside the network may be financially responsible for their medical costs. Indemnity payments to that injured employee should not be affected.

- 21. What if one of my employees wants to be treated by his/her existing doctor?** Employees may seek treatment from their HMO doctor if the doctor accepts the network's terms and conditions. This provision does not apply to preferred provider organization (PPO) plans or family doctors.
- 22. Are there exceptions to the requirement that employees seek care within a network if the employer has a network policy?** Yes. In addition to the ability to treat with their HMO doctor (see question #21), employees may go outside the network:
- To receive emergency care
 - To visit a specialist upon the referral of the employee's network treating doctor
 - If they live outside the network's service area
- 23. Whom do I contact when an employee is injured?** If you have an injured employee, report your claim to Texas Mutual in one of the following ways:
- **Online - www.texasmutual.com**
 - **Telephone - (800) TX-CLAIM (892-5246)**
 - **Fax - (877) 404-7999**
- 24. What should I do if my injured employee does not want to see a network doctor?** Notify your Texas Mutual adjustor and remind your employee that injured employees that seek care outside the network may be financially responsible for that care. Indemnity payments to that injured employee will not be affected.
- 25. Where do I find network doctor information?** A network directory is available online at www.texasmutual.com. Call (800) 381-8067 if you need a list of providers in your area and do not have internet access.
- 26. Will I now have two companies to contact regarding my employees claims?** No. If you purchase a policy with network coverage, your Texas Mutual adjustor will be your primary point of contact for claims. A medical case manager may also contact you regarding certain claims in addition to the assigned adjustor.
- 27. Whom do I contact if an injured worker's care is inadequate?** Contact your Texas Mutual adjustor if you are dissatisfied with a network provider's service.
- 28. Whom do I contact if I need more information about an injured worker's care?** Contact your Texas Mutual adjustor if you need more information about an injured worker's care.
- 29. How will this affect indemnity costs?** We believe that the network's occupational focus, should result in more appropriate return-to-work outcomes for workers, and ultimately, lower indemnity costs.

- 30. What happens if an employer accidentally directs an injured employee to a non-network provider?** The adjustor will work with the employer and employee in these situations and will assist an injured worker in locating a network doctor.
- 31. What happens to claims that are in progress when an employer signs up with the network?** *Texas Mutual may elect to transfer the claim to a network provider if we believe it is in the best interest of the injured employee. If this occurs, Texas Star Network will work with the injured employee during the transition. Once formal notification is given, the employee will need to select a new treating doctor from the network within 14 days.*
- 32. Who do I contact to discuss a claim or return-to-work program?** Contact your adjustor or if a case manager is working the claim, you may contact the case manager to discuss return-to-work issues, such as the essential duties of the job and the availability of short-term job modification.
- 33. How will I know when an employee has been released to return-to-work?** If you have any questions regarding an employee's claim, your primary contact continues to be your Texas Mutual adjustor. In most cases, the network provider will give the injured worker a return-to-work release (DWC-73 form). The injured worker should give a copy of the release to the employer. Employers can also access summaries of the injured employees' care through the loss run and claim detail tool at www.texasmutual.com.
- 34. Are there required elements for a return-to-work program? What information does Texas Mutual have available for helping injured employees return to work?** Texas Mutual encourages all employers to have a return-to-work program in place. Visit the Safety and Return-to-Work section at www.texasmutual.com to download manuals and videos that show you how to establish a return to work program, conduct a safety job analysis and many other safety related topics.

Employee questions

- 35. Do I have to see a network doctor if I'm injured on the job?** You must seek care from a network doctor if:
- Your employer purchases a policy with network coverage
 - Your employer provides you with the employee notices and acknowledgement forms, and
 - You live within a network's service area

The notice you receive from your employer will tell you how to find a network doctor in your area.

- 36. Are there exceptions to the requirement that I seek care within a network if the employer has a network policy?** Yes.

You are not required to seek care within a network if:

- You live outside the network's service area
- You need emergency care

- You visit a specialist upon the referral of your treating doctor
- You selected a doctor from your employer's HMO, and that doctor agrees to abide by the terms of the network contract.

37. How do I know if there are network doctors in my area? *A network directory is available online in the "Health Care Networks" section at www.texasmutual.com or you can contact your adjuster. Call (800) 381-8067 if you need a list of providers in your area and do not have internet access.*

38. What rules are in place for travel or expense reimbursement if I do not live within a network's service area but elect to visit the closest network doctor? The Texas Department of Insurance is currently reviewing rules related to travel reimbursement.

Specific questions regarding Texas Mutual's plans

39. Will Texas Mutual offer an option to join or not join a network? Yes. Texas Mutual is offering a network option to eligible policyholders.

40. What policyholders are eligible for the network program?

- Must have a physical location within the coverage area
- Must meet certain underwriting criteria

41. Is the network discount regulated? *Yes. The Texas Department of Insurance regulates rates and premium charged by insurance carriers.*

42. Is the network discount the same regardless of premium size? *The 12% annual network discount is the same for all eligible policyholders selecting the network option. However, the policy minimum premium rule still applies.*

43. Does the network discount appear on print products and invoices? The network discount appears on network quotes and network policy information pages.

44. Am I able to take advantage of the network discount mid-term? Eligible accounts are able to opt into the network during the policy period and the discount will be applied pro-rata.

45. Does the discount for being part of a network replace the incentive discount for being in a purchasing group? No. Both discounts will apply.

46. Will agents and employers be able to identify network claims online? *Network status is not part of the available online claim information at this time.*

47. Are there limits to claim information that can be provided to an agent for in-network accounts? The policyholder? Network provider? Texas workers' compensation and

privacy laws protect claimant information. The confidentiality of this information does not change if the policy has network coverage.

- 48. Will I get two quotes – one for network and one for out-of-network? Yes.** For eligible new and renewal business submitted to Texas Mutual, your quote will include both an in-network and an out-of-network price.
- 49. How do I enroll?** Inform your agent that you want to elect a policy with network coverage from Texas Mutual Insurance Company.
- 50. How can I opt out of the network once I am enrolled?** You will be able to opt out of the network mid-term. Contact your agent for assistance.
- 51. How can I opt into the network once my policy is in effect?** If you are eligible, you will be able to opt in mid-term. Contact your agent for assistance.
- 52. How will a network policy impact my experience modifier?** The experience modifier will continue to be based on individual policyholder experience; however, it will take at least a year before there is any impact on the experience modifier.
- 53. Will premium payment or deposit methods change if I select a network policy?** No. Payment options will be the same as they are today.
- 54. How does this affect my potential to earn a dividend?** There should be no effect on dividend earning potential. Dividends will continue to be based on loss ratios.
- 55. If a leasing company opts to be in the network, can client companies opt out? If the leasing company elects not to participate in the network, can client companies opt in?** No. The option chosen by the leasing company applies to all client companies.
- 56. Can a master agent or association of a purchasing group elect that all accounts within a purchasing group be in-network?** No. Each employer in the group must decide whether to participate in the network.
- 57. Does the network cover claims with Federal coverage?** Workers whose injuries are covered by Federal programs are not required to seek care from network providers.
- 58. If a policyholder changes addresses during the policy term and the new address is within the network service area, what should the policyholder do?** The policyholder should contact his or her agent to request a network endorsement.
- 59. I received a quote with only an out of network price. However, I went to your online directory and see that there are network providers in my area. Why did I not get an in network quote?** We may have added a service area since you received your network quote. Please contact your agent and have them contact Texas Mutual to request a new quote with the network option.

60. Why is my area not part of the initial network offering? *We chose a phased approach to the network rollout because we wanted to take the time to “do this right.” We are focusing on signing up a select group of “right” providers, rather than just setting up a “discount off fee schedule” arrangement with lots and lots of providers. We believe that this approach will yield the best overall results in terms of total claim costs and injured employee return-to-work outcomes. We expect to have service areas that cover the vast majority of the state by the end of the second quarter.*