



Workers' Comp Network Facts – Injured Workers

Injured employees will receive care from doctors and specialists that have extensive occupational experience. The network's focus will be on directing injured employees to the right providers while employees maintain choice by being able to select their doctor from those in the network.

Employees who meet the following conditions must seek care within the network:

- the policyholder has purchased a policy with network coverage
- the policyholder has provided the employee with the required notice and obtained a signed acknowledgment form
- the employee lives within a network's service area

If the employee does not seek care within the network, he or she may be responsible for payment to non-network medical providers. Employees are entitled to one change of treating doctor within the network. Any subsequent requests to change treating doctor must be approved by the network.

Employees may seek treatment from their HMO doctor, if the HMO doctor will accept the network's terms and conditions. Employees who select their HMO primary care physician as their treating doctor should inform Texas Mutual Insurance Company. In addition to the ability to treat with their HMO doctor, employees may go outside the network if they live outside the network's service area, to receive emergency care or to visit a specialist upon the referral of their network treating doctor.

Common Questions:

- **Do injured workers have to use a form to change their treating doctor within the network?** No. The injured worker should contact the network to petition for a change of treating doctor. An injured worker is allowed one change of treating physician and then the network must approve any changes beyond that.
- **Whom do I contact if an injured worker's care is inadequate?** Contact your Texas Mutual Insurance Company adjuster if you are dissatisfied with a network provider's service.
- **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?** Texas Department of Insurance rules provide that injured employees who do not have medical treatment reasonably available within 30 miles from where they live and travel more than 30 miles one-way to secure medical treatment may request reimbursement for their travel expenses. This provision applies regardless of whether or not the claim is a network claim.

Resources:

Notice of network requirements (English)	Notice of network requirements (Spanish)
Network presentation for employees (English)	Network presentation for employees (Spanish)