

Frequently Asked Network Questions

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General Questions

1. **How will policyholders & agents be notified when the future service areas are updated?** Texas Mutual Insurance Company has a communication plan for all network expansions. The plan generally involves notice to newly eligible policyholders via postcard and mailings to current network policyholders that are affected by the expansion. The company will notify new eligible policyholders via postcard. The company will also send out a *FactsLine* to notify agents and update our website.
2. **Will payments appear on a policyholder’s claim/loss run if we pay network medical bills and then successfully dispute a claim on the basis of compensability?** Yes, all medical expenses incurred will continue to appear on the policyholder's claim/loss run, including a potential of up to \$7,000 on disputed network claims.
3. **What is the definition of rural vs. urban areas?** A rural area is one with a population of 50,000 or less according to the last census or an area that is not designated as urbanized by the U.S. Census Bureau.
4. **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.
5. **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.
6. **What is a service area?** TDI certifies networks to operate in one or more service areas. A service area is a geographic area (usually a county) within which network health care services are available and accessible to employees who live in that geographic area.
7. **Has Texas Mutual Insurance Company formed its own network?** Yes. Coventry helped us create our healthcare provider network, *Texas Star Network*[®]. While other insurance carriers may also have a network

contract with Coventry, *Texas Star Network*[®] has been built by carefully choosing providers that share our focus on getting employees well and back to work.

8. Where are the network service areas? Where can I access this information? The *Texas Star Network*[®] serves the Dallas/Forth Worth, Houston, San Antonio and Austin metropolitan areas, along with West Texas (Abilene, El Paso, Lubbock, Midland/Odessa, San Angelo, etc.), East Texas (Nacogdoches, Tyler, Longview, etc.), the Panhandle and the Rio Grande Valley. The workers' compensation health care network is now available to approximately 99 percent of the company's policyholders.

9. Does Texas Mutual Insurance Company offer an option to join or not join a network? Texas Mutual Insurance Company is offering a network option to eligible policyholders.

10. How can agents and employers identify network status of a claim or policy? Network status is available via the telephone automation options. To find out the network status of a policy or claim:

- Call our claim information line: (888) 53-CLAIM (532-5246)
- Select option 4 for network information
 - Select option 1 for claim network status (Social Security number or claim number is required)
 - Select option 2 for policy network status (policy number or policyholder FEIN is required).

Network claim status is not currently available online, but network policy status is available to agents online.

11. 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.

12. 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.

13. Why is my area not part of the current network offering? The *Texas Star Network*[®] focuses on selecting the "right" providers, rather than setting up a large "discount off of fee schedule" network of providers. We believe that this focus yields quality care and the best return-to-work outcomes for injured workers.

14. What are the results of this approach?

The 2008 Network Report Card issued by the Texas Department of Insurance concluded that *Texas Star Network*[®] medical costs were lower (at six months post-injury) than non-network claims, and return-to-work outcomes were significantly better for *Texas Star Network*[®] injured workers than non-network and other networks. Additionally, 80 percent of injured workers treated in the network thought that the network provided good medical care that met their needs.

Claims Questions

Questions Regarding Injured Workers

- 15. If an employee's claim is not paid because an employee goes outside the network for treatment and the employer is sued, who is responsible for payment, and in what situations will we defend the policyholder?** If the employee has received information from the employer regarding the network and the employee lives in the network's service area, the employee would be liable for payment to non-network medical providers. The employer would not be liable, because the injury is part of the workers' compensation system. Texas Mutual Insurance Company will examine any suits that are tendered to us for a defense on a case-by-case basis. If the suit is covered under PART TWO: EMPLOYERS' LIABILITY INSURANCE, we will defend as required by the policy.
- 16. If the injured employee's claim is moved into the network, what is the time frame for the injured employee to choose an in-network doctor?** The claimant will have 14 days from the date that they were notified that the claim is being transferred into the network to select a network treating doctor.
- 17. Is the notification to the injured employee provided via certified mail?** Yes, all notifications are being sent via certified mail.
- 18. When does the 14-day timeframe start? Does it start when the certified letter is received?** The 14-day clock starts from the date of signature that appears on the certified mail green card.
- 19. How are employees contacted when their claim is transferred into the network?** Prior to sending the certified letter, Coventry will call the injured worker to notify them of network requirements.
- 20. How do injured workers change their treating doctor within the network?** If the claim has a telephonic case manager assigned, the injured worker should contact the assigned case manager. If the claim does not have a telephonic case manager assigned, call (888) 252-5075. An injured worker is allowed one change of treating physician, and then the network must approve any changes beyond that.
- 21. What if one of my employees wants to be treated by his/her existing doctor?** Employees may seek treatment from their existing 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. What constitutes emergency care?** An accidental injury or a condition that occurs suddenly and unexpectedly and is life-threatening or could result in permanent damage if not treated immediately.
- 24. What should an employer do if an injured worker requires emergency care?** If an employer or employee feels that emergency care is required, the injured worker should go to or be taken to the nearest

medical facility capable of handling the condition, such as a hospital emergency room or an urgent care facility. **Please note:** The emergency care facility does not need to be a network provider.

- 25. Whom do I contact when an employee is injured?** If you have an injured employee, report your claim to Texas Mutual Insurance Company in one of the following ways:
- **Online - www.texasmutual.com**
 - **Telephone - (800) TX-CLAIM (892-5246)**
 - **Fax - (877) 404-7999**
- 26. What should I do if my injured employee does not want to see a network doctor?** Notify your Texas Mutual Insurance Company adjuster, and remind your employee that injured employees who seek care outside the network may be financially responsible for that care.
- 27. Do I now have two companies to contact regarding my employees' claims?** No. If you purchase a policy with network coverage, your Texas Mutual Insurance Company adjuster will be your primary point of contact for claims. A medical case manager may also contact you regarding certain claims.
- 28. 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.
- 29. Whom do I contact if I need more information about an injured worker's care?** Contact your Texas Mutual Insurance Company adjuster if you need more information about an injured worker's care.
- 30. How will this affect indemnity costs?** The network's occupational focus is appropriate return-to-work outcomes for injured workers. The 2008 Network Report Card issued by the Texas Department of Insurance reported that *Texas Star Network*[®] claims had lower medical costs (at six months post-injury) than non-network claims and other networks. In addition, return-to-work outcomes were significantly better for *Texas Star Network*[®] workers than non-network and other networks. Findings showed that *Texas Star Network*[®] patients returned to work an average of 24 percent sooner than non-network patients.
- 31. What happens if an employer accidentally directs an injured employee to a non-network provider?** The adjuster will work with the employer and employee in these situations and will assist an injured worker in locating a network doctor.
- 32. What happens to claims that are in progress when an employer signs up with the network?** Texas Mutual Insurance Company may elect to transfer the claim to a network provider. If Texas Mutual Insurance Company transfers a claim into the network, *Texas Star Network*[®] will work with the injured employee during the transition. After formal notification is given, the employee must select a new treating doctor from the network within 14 days, or a treating provider may be selected for the injured worker.
- 33. 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 acknowledgment 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.

34. 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

35. 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 the claim is a network claim.

Employee Notice/Acknowledgment Form

36. Are employers required to have a witness of an employee refusal to sign the network acknowledgment form? Employers are not required to have a witness. They may document the refusal as they see fit. If the policyholder elects a network policy, once the injured worker has received notification of the network, the injured worker must select a network treating doctor if they want the insurance carrier to pay the medical bills. Otherwise, the injured worker may be responsible for payment of medical bills for treatment to non-network doctors.

37. What are some methods an employer can use to distribute the network notice? The employer may wish to distribute the notices via email, at a staff or safety meeting, mail the notice and acknowledgment form to all employees or distribute the notice along with employee paychecks, and have employees return the acknowledgment form.

38. Does the policyholder have to renew the employee acknowledgment annually? No. Once the notice has been distributed and the acknowledgment form is signed, the network requirements remain in place as long as the policyholder stays with Texas Mutual Insurance Company. A second acknowledgment form is required, however, when an injury occurs.

39. What happens if an employee is injured before I have rolled out the network option? If an employee is injured and has not been provided the notice of network requirements, Texas Mutual Insurance Company will provide the notice to the injured employee and give them 14 days to select a network treating doctor. Medical care will be paid for by Texas Mutual Insurance Company in accordance with Division of Workers' Compensation fee guidelines. The employer will not be responsible for making payments to the health care provider.

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

41. Do contractors have to post the notice at every job site? We recommend that you post the notice in the same location as OSHA and employment-related postings.

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

43. 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 who receives the notices but refuses to sign the acknowledgment forms is subject to network requirements. Injured employees who seek care outside the network may be financially responsible for their medical costs.

Provider-Related Questions

44. What should I do if I search for a provider and find fewer than two providers in my area? If your search results are inadequate, please call (888) 252-5075 for network access assistance.

45. Would a doctor be able to come into the network just to treat a single patient? No, a doctor must have a contract with the network to treat network patients. The only exceptions are if the doctor is an HMO provider (see question #21) and agrees to the terms of the network, or if the doctor is providing emergency care.

46. Where does a network provider file an appeal for bills denied for medical necessity? The network has an appeals process for providers. The process outside the network remains the same.

47. How does a provider get into the network? Provider calls should be directed to Coventry Provider Recruitment. They can apply:

- *Online: <http://epn.coventrywcnetworks.com/Provider-Recommendation/?nominate=self>*
- *By Phone: Call 1-800-243-2336 for Provider Relations*
- *By Mail: Send correspondence expressing interest directly to:*

Provider Recruitment Coordination Unit

Coventry

720 Cool Springs Blvd. Suite 300

Franklin, TN 37067

Agents and policyholders can nominate a provider by sending an email to providernominations@texasmutual.com.

48. 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 Insurance Company and Coventry are working in partnership to solicit quality doctors for network inclusion.

49. Where can we get a list of the network doctors? A network provider list is available in the “Health Care Network” 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.

50. 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.

51. 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.

52. How do I know if there are network doctors in my area? A network directory is available online in the “Health Care Network” 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.

53. Who do I contact to discuss a claim or return-to-work program? Contact your adjuster 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.

54. Which network services require preauthorization? A list of services that require preauthorization can be found at www.texasmutual.com/hcp/preauth.shtm.

Return-to-Work Questions

55. 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 Insurance

Company adjuster. 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.

- 56. Are there required elements for a return-to-work program? What information does Texas Mutual Insurance Company have available for helping injured employees return to work?** Texas Mutual Insurance Company encourages all employers to have a return-to-work program. Visit www.texasmutual.com for more information about safety and return-to-work.

Underwriting Questions

General Questions

- 57. What are the penalties for an employer who has selected the network option and does not comply with the network requirements?** Employer compliance will be examined on a case-by-case basis. Texas Mutual Insurance Company will work with policyholders to ensure they understand their responsibilities and are fully informed. The network endorsement allows Texas Mutual Insurance Company to remove the credit for making the network election if the employer does not comply with their responsibilities.
- 58. Can an agent or policyholder request a quote that does not include the network option?** The agent must contact an underwriter to get an "out only" quote. The Internet Quoting system will provide both options for policyholders with locations in network service areas.
- 59. What is the network discount on a policy?** Most eligible policyholders will receive an annual network premium discount of 12 percent. For mid-term endorsements, the 12 percent is prorated for the remainder of the policy term. The network discount is only applicable to Texas policies.
- 60. Does Texas Mutual Insurance Company expect all employers to elect the network option? Will employers that do not elect this option be viewed unfavorably?** No, Texas Mutual Insurance Company will continue to evaluate each employer's experience on its own merits. There are many advantages to using our network, but Texas Mutual Insurance Company wants each employer to make the right choice for his or her employees.
- 61. 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.
- 62. What policyholders are eligible for the network option?** To be eligible, policyholders must:
- have a physical location within the coverage area, and
 - meet certain underwriting criteria.
- 63. Is the network discount regulated?** Yes. The Texas Department of Insurance regulates rates and premium charged by insurance carriers.

- 64. Is the network discount the same regardless of premium size?** The 12 percent annual network discount is the same for all eligible policyholders selecting the network option. However, the policy minimum premium rule still applies.
- 65. Does the network discount appear on print products and invoices?** The network discount appears on network quotes and network policy information pages.
- 66. Can I take advantage of the network discount mid-term?** Eligible accounts can opt into the network during the policy period, and the discount will be applied pro-rata. Agents can endorse eligible policies via the online policy change request feature at www.texasmutual.com.
- 67. Does the discount for being part of a network replace the incentive discount for being in a purchasing group?** No. Both discounts will apply.
- 68. 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 Insurance Company, your quote will include both an in-network and an out-of-network price.
- 69. How do I enroll?** Inform your agent that you want to elect a policy with network coverage from Texas Mutual Insurance Company.
- 70. 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.
- 71. 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.
- 72. 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.
- 73. Will premium payment or deposit methods change if I select a network policy?** No. Payment options will be the same as they are today.
- 74. 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.
- 75. 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.
- 76. 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.
- 77. 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 Insurance Company to request a new quote with the network option.

Agent-Specific Questions

78. 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.