

MAKE THE RIGHT CHOICE

WORKERS' COMP
HEALTH CARE NETWORK



The *Texas Star Network*[®] is the state's largest by claim volume and premium volume, making Texas Mutual the leader in certified workers' compensation health care networks.

WHAT DOES IT MEAN TO YOU?

The *Texas Star Network*[®] affords policyholders the benefit of an annual premium discount and improved return-to-work results. The network may not be the right option for all policyholders, but most will benefit from choosing it.

STATS/FACTS

- More than 65% of policyholders have elected the network option.
- More than 80% of premium is in-network.
- More than 720,000 insured employees are covered by the *Texas Star Network*[®].
- More than 90,000 network claims have been received since the inception of the *Texas Star Network*[®].

TEXAS STAR NETWORK[®] RETURN-TO-WORK RESULTS

- On average, *Texas Star Network*[®] patients return to work eight days sooner (9% reduction) than non-network patients.
- Average indemnity benefits are 14% lower for network policies compared with non-network policies.
- Network results are significantly better in the metropolitan areas than rural areas.

TEXAS STAR NETWORK[®] MEDICAL MANAGEMENT RESULTS (TDI NETWORK REPORT CARD)

- **Physical medicine costs.** Lowest of all networks and non-network.
- **Prescription costs.** Significantly lower than non-network and other networks.
- **Office visits.** Second lowest among networks. Slightly higher than non-network, which was expected because of our occupational medicine approach.
- **Diagnostics costs.** Lowest of all networks for CT scans, and second lowest for nerve conduction studies.

[over...]

INJURED WORKER SATISFACTION

- 80% of injured workers “agree or strongly agree” that they were provided good medical care that met their needs.
- 37% of injured workers were “extremely satisfied” with the quality of medical care they received for their work-related injury (highest among all networks and higher than non-network).

PPOs TO BE ELIMINATED

Effective January 1, 2011, House Bill 473 will eliminate voluntary networks, also known as workers’ compensation PPOs and Fee for Service arrangements, from the Texas workers’ compensation system.

WHAT DOES IT MEAN TO YOU?

Nothing – *Texas Star Network*[®] policyholders will still benefit from the premium discount, improved return-to-work results and other advantages of joining the network:

- We have the state’s most established network.
- Texas Mutual is in the network refinement phase; other carriers are in the start-up phase.
- The *Texas Star Network*[®] is available in 231 of Texas’ 254 counties.
- Our competitors rely heavily on PPOs for medical cost containment.
- They are likely to start marketing their certified networks heavily.
- If they do not, they might raise pricing to make up for the 6% to 9% medical cost savings they are achieving with PPOs.



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