



# Health Care Network – Texas

## Overview

Travelers offers a customized Health Care Network (**HCN**) that is certified by the Texas Department of Insurance and is made up of credentialed medical providers who deliver initial and specialty care for the treatment of work-related injuries. A certified workers compensation **HCN** gives enrolled employers a means to reduce in-network medical costs by providing access to providers at contracted rates as opposed to typically higher state fee schedule pricing.

## HCN Benefits

- Travelers guaranteed cost customers receive a **12%** credit applied to Texas premium effective on the enrollment date. Travelers loss sensitive customers benefit from reductions in medical costs and expenses.
- Enrollment provides greater control over medical and indemnity costs leading to better overall claim outcomes.
- **HCN** providers work with Travelers to promote an active return-to-work and stay-at-work program by following the latest evidence-based medicine treatment protocols.
- Employees have access to a broad network of quality medical providers with expertise in treating work-related injuries and returning employees to work as soon as medically appropriate.
- Enrolled employers may direct employees residing in a certified county to choose a treating doctor from the **HCN**.
- The **HCN** is available in **91%** of the Texas counties and covers 99% of our existing policyholder workforce.
- The **HCN** includes facilities such as urgent care and occupational clinics as well as primary care and internal medicine physicians in family or general practices. Chiropractors are not part of **HCNs** under Texas law.
- Specialist referrals are jointly controlled by the treating doctor and Travelers case manager.

## Proven Results

- **21%** average reduction in medical payout for **HCN** claims two years post injury compared to **non-HCN** claims<sup>1</sup>
- **10%** average reduction in indemnity payout for **HCN** claims two years post injury compared to **non-HCN** claims<sup>1</sup>
- **15%** average reduction in total claim payout for **HCN** claims two years post injury compared to **non-HCN** claims<sup>1</sup>
- **6%** higher rate of closure for **HCN** claims two years post injury compared to **non-HCN** claims<sup>1</sup>

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<sup>1</sup> Lost Time claims for Accident years 2013-2020 evaluated at 24 months

Please visit our website at <http://www.travelers.com/TXHCN> for access to HCN provider directories, forms, FAQs as well as other workers compensation related information. Or contact us at 866.245.6472 or [texashcn@travelers.com](mailto:texashcn@travelers.com) for HCN enrollment questions.