



Health Care Network FAQ - Texas

Workers Compensation

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.

Frequently Asked Questions

Why was the Health Care Network (HCN) created?

Texas had the second highest workers' compensation costs in the country. The cost to employers was making it difficult for employers to operate in Texas and still be competitive. California and Florida had similar cost issues, and their workers compensation reforms have had significant impact on reducing employers' workers compensation costs. One measure taken in Chapter 1305 was to allow for the creation of Certified Health Care Networks to allow employers a tool to help curb the rising cost of claims. The HCN must have a sufficient number of contracted, credentialed network providers with specialties relevant to the treatment of work-related injuries in a service area defined by county. The HCN must also use evidence-based treatment guidelines and require their network providers to support return to work.

What is an approved Health Care Network (HCN)?

An HCN is an entity that must obtain certification from the Texas Department of Insurance (TDI). That certification is contingent upon the HCN meeting all requirements of Chapter 1305 and HCN rules. A certified HCN should offer quality medical care to an injured employee that is appropriate to cure or relieve the effects of a work-related injury. Employers who elect to enroll in an HCN can require injured employees to receive treatment for their work-related injuries from providers in the HCN.

What are the advantages to our Customers?

We believe there are many benefits available to our customers who participate in the HCN including, but not limited to:

- Convenience of a customized network of quality medical providers who have agreed to provide treatment to workers compensation claimants within accepted treatment guidelines.
- Prompt access to quality medical care with emphasis on returning your injured employees to work as soon as appropriate.
- Improved communication with treating providers allowing for better communication among all parties.
- Control of medical treatment by the designated Treating Doctor, who will refer to physician specialists within the HCN as appropriate (certain exceptions may be granted for out-of-network treatment).

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What are the benefits to the employees?

- Convenience of a broad network of quality medical providers with expertise in treating work-related injuries.
- Effective management of the employee's workers compensation claim throughout the entire process including medical case management provided by Travelers professional claim and medical staff, located here in Texas.
- Availability of appropriate medical treatment for the employee's specific work-related injury.

Does Travelers have an approved HCN?

Yes, our First Health/Travelers Health Care Network received initial certification from the TDI on August 18, 2006. Our current Network Service Area (NSA) includes 231 counties encompassing all major metropolitan areas throughout Texas.

What must employers do to enroll in the First Health/Travelers HCN?

Employers must elect to participate in the HCN; enrollment is not automatic. To enroll in the HCN, employers must communicate information about the HCN program to each of their current employees by distributing our Employee Notice, Employee Acknowledgement Form, and HCN Network Service Area Map. Employers must provide this information in English, Spanish, and any other language common to 10% or more of their employees, and record the date that they distributed this information. Employers must retain the Employee Acknowledgement Forms signed by each of their employees. The final step for enrollment is to send an executed Employee Training Verification Form back to our HCN Coordinator.

Policies for participating employers will have the Texas Health Care Network Endorsement (WC 42 04 08) added as required by the TDI. At that point, the employer will be considered enrolled in the HCN. As the TDI approves additional network service areas under the First Health/Travelers HCN, Travelers will issue the required HCN enrollment information to employers in the affected geographic region.

What resources does Travelers provide to assist with enrollment?

Travelers has provided numerous Texas Employer Schools and will schedule additional Employer Schools in the future along with multimedia webinars (web-based seminars). In addition, we have made information and enrollment materials available on our web site, www.travelers.com/txhcn. We also have a dedicated Healthcare Network Coordinator available to assist with employers' questions or concerns.

What is the role of the HCN Coordinator?

The Coordinator oversees the day-to-day HCN operations, serves as the primary resource to our Customers, Brokers, Providers, Account Executives, Claim Account Executives and our Claim Staff and monitors the HCN for compliance with all workers compensation laws and administrative rules. The HCN Coordinator is also responsible for tracking and communicating the verification of employer participation in the HCN and for tracking and responding to any grievances regarding the HCN.

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What happens if I enroll in the HCN, but not all of my employees are within the approved area?

We will notify our customers any time that TDI certifies additional counties in the First Health/Travelers HCN. Customers who already participate in our HCN then must notify their employees in the newly certified counties and follow the same enrollment procedures. Also, customers must provide all new hires with the updated Employee Notification document.

Can I change the Employee Acknowledgement form because I do not have an HMO and the form is confusing?

No, the language is required by the Texas Department of Insurance.

What if I can't get all employees to return the Employee Acknowledgment Form? Is there an acceptable percentage?

The TDI has not specified an acceptable percentage of returned forms. Therefore, employers should record the date(s) the HCN information was provided to employees and note their refusal or failure to return the signed form. As long as employers document that the materials were provided to employees, they will be bound to use the HCN.

Do I have to send all the Employee Acknowledgment forms signed by my employees back to Travelers?

No, employers should retain these forms in each individual employee's personnel file.

After I fax my Employer Training Verification form to the HCN Coordinator, how do I know the HCN enrollment is activated?

Enrollment will be completed within 24 hours of Travelers receipt of the properly executed Employer Acknowledgment form. You may contact your Underwriter, Claim Account Executive or HCN Coordinator for confirmation.

If I change carriers to Travelers and have completed the enrollment with my prior carrier, do I have to go through the enrollment again?

Yes, you must complete the enrollment process to participate in the First Health/Travelers HCN.

How can I find out if my company is enrolled in the HCN and if my policy has been properly endorsed?

Contact your Underwriter, Claim Account Executive or HCN Coordinator.

What impact will the HCN have on repricing of medical bills to the Texas WC fee schedule?

Travelers continues to use all current resources to review medical bills and apply the Texas WC fee schedule as appropriate. However, if an employer has enrolled in the HCN, then the HCN contract terms will override the fee schedule for those providers contracted in the HCN.

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If I don't enroll in the HCN, can I still receive the contract rates if the provider is in the network?

No, HB473 effectively eliminated the fee-for-service arrangement for dates on and after January 1, 2011. Therefore, if you are not enrolled in the HCN, then the rate that will be paid to the provider will be the fee schedule amount regardless of the provider's network status.

How can an employer alert the HCN of physicians whom the employer prefers?

If an employer has good experience over a period of time with a specific physician who is not contracted in the HCN the employer may nominate that physician for recruitment by the HCN by contacting the Travelers HCN Coordinator or sending an e-mail to texashcn@travelers.com.

How will employees know whom to treat with?

If the employer enrolls in the HCN program, the employer or Travelers Case Manager will tell the employees which HCN providers are available and how to contact them. If the employer does not enroll in the HCN, then the employee can use a provider of his or her choice.

What happens if an employer decides not to participate in the HCN?

The employee remains in control of the workers compensation process just as in the past. Travelers will administer the benefits but will not be afforded the medical management control over medical treatment available through the use of the HCN program.

Does the HCN change the way claims are reported to or handled by Travelers?

No, workers compensation claims are still reported to Travelers via the same process. The claim and medical professionals in our Claim Centers will continue to manage the entire claim process.

Is there any limit on how far my injured employee would have to travel to be treated by an HCN provider?

Yes, the regulations distinguish between rural and non-rural areas and between initial treatment and physician specialty treatment as follows:

	Initial Treatment	Specialist Treatment
Non-Rural	30 miles	75 miles
Rural	60 miles	75 miles



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If an employee has a medical emergency, must he or she treat within the HCN?

No, in an emergency situation the medical treatment can be provided outside the HCN. Once the employee is medically stable, however, the remaining treatment must proceed through the HCN.

Will the HCN have providers available in every city and town throughout Texas?

Our Network Service Area currently includes 231 of the 254 counties encompassing the major metropolitan areas throughout Texas. These 231 counties account for 99.9 % of all open claims and 99.6% of all medical dollars paid. Future NSA expansions are expected and will be announced once they are certified by TDI.

How many medical providers will our HCN have?

Our HCN offers a broad range of provider types and specialties as needed to service our workers' compensation business throughout the State of Texas. This information is available by visiting our Websites www.travelers.com, or www.travelers.com/injuredemployee.

What types of providers make-up the HCN?

Travelers HCN has general acute care hospitals, primary care providers including occupational medicine clinics, urgent care clinics, and individual physicians with specialties such as occupational medicine, family practice, general practice, and internal medicine. In addition, a range of physician specialists are available for referral purposes such as orthopedic surgeons, neurologists, physiatrists, psychiatrists, ophthalmologists, etc. The HCN comprises other medical ancillary service providers as well.

Will the HCN have Chiropractors in it?

Our HCN will have some chiropractors available as specialty providers, who will be used only if the primary treating physician requests this type of treatment and it is deemed appropriate for the injury.

How do I find out which providers are in the HCN in my area?

Travelers uses a customized version of the First Health network as our certified HCN. Information regarding the certified HCN (or as appropriate, certified network services areas of the HCN) is accessible to all our customers, agents and brokers on our Websites www.travelers.com, or www.travelers.com/injuredemployee. **Click [here](#)** to access the tool. This information lists the current providers that are included in the HCN filing. This information will be updated periodically as additional providers are added and the HCN expands to cover additional geographic service areas ("GSA").

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How long must the injured employee treat within the HCN?

If the employer has enrolled in the HCN, then all injured employees must treat with HCN Providers for the entire life of their claim with certain limited exceptions (e.g., the injured employee lives outside of the HCN service area).

Once an employer enrolls in the HCN, what happens with existing claims that were established before the enrollment date?

Once the employer enrolls in the HCN, then all employees who live within a certified area and are injured on or after that date must treat with HCN providers. Employees who are injured before the employer enrolls may be transitioned into the HCN based on a review of several factors. Claims with a date of injury before September 1, 2005 (legacy claims) may be transitioned into the HCN based on a review of individual factors specific to that claim, following a process similar to the notification of your current employees. According to guidance from the Texas Department of Insurance, however, claims with a date of injury on or after September 1, 2005, but before the date the employer enrolls in the HCN (gap claims) cannot be transitioned into the HCN. Our Claim Case Managers will assist the injured employee with finding, or transitioning their care to, providers within the HCN. Employees who have pre-designated their treating physician under a group health HMO to be their primary treating doctor for work-related injuries may treat with that pre-designated doctor.

What happens if the employer enrolls in the HCN and an injured employee initiates treatment with his or her own physician who is not an HCN provider?

The non-HCN provider will be notified that their medical bills will not be paid by Travelers, as the injured employee is covered under a HCN. The injured employee must switch their treatment to a HCN provider for continued treatment.

If I have no workers compensation claims this year, why should I go through the time and effort to enroll in this HCN?

Unfortunately, accidents do happen that lead to workers compensation claims. If an employer has already enrolled in the HCN, there is no additional work required if and when an accident occurs. The injured employee will already understand his or her responsibilities and will be directed to use medical providers within the HCN.

Do I need to send a copy of the Employee Acknowledgment form to the carrier if an employee elects to use his or her HMO physician for treatment of work-related illnesses or injuries?

No. The form should be forwarded to the insurance carrier's Claim Professional only if the employee files a workers compensation claim.

Can you explain the 80% statement in the Employer Health Care Network Enrollment Checklist?

In order to qualify for enrollment, 80% of your Texas employees (those Texas employees covered under the policy of workers compensation insurance) must reside within the current HCN Network Service Area. You will be notified and supplied with a map and list of counties each time our Network Service Area expands. You can then reevaluate if 80% of your employees reside within the total combined HCN Network Service Areas.

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Is the 80% criteria a Travelers or TDI requirement?

This is a Travelers requirement that allows us to manage claims effectively and be compliant with the TDI.

What department within the state monitors the HCN?

The Texas Department of Insurance, Health and WC Network Certification & QA Life, Health & Licensing Department. Employers may be audited to ensure compliance with the network notification requirements.

Are there penalties if employers are not in compliance?

The Texas Department of Insurance (TDI) has an active role in the compliance of the Network for all system participants. At this point it is not clear what the TDI might do to address non compliant participants.

Will the HCN reduce the duration of treatment and allow an employer to return an employee to modified duty earlier?

The goal of Chapter 1305 and the HCN is to reduce the overall cost of workers compensation in Texas. Employers who elect to participate in the HCN will benefit by having their injured employees treated by credentialed medical providers who have agreed to practice quality medicine in accordance with medical protocols and to support return to work within industry accepted disability guidelines.