

Texas Health Care Network

Employer Roles & Responsibilities



What is the Texas Health Care Network (HCN)

- ◆ A network of medical providers experienced in treating occupational injuries.
 - ◆ These providers have been certified by the Texas Department of Insurance.
 - ◆ These providers practice evidence-based medicine every day and follow set treatment protocols for work related injuries and illnesses.
- ◆ Access to medical care 24 hours a day, 7 days a week.



Texas HCN

- ◆ The Texas HCN provides better access to appropriate medical care with a focus on returning the injured employee back to work quickly and safely.

Functions Required of the HCN

- ◆ Contract with providers in sufficient numbers and types to meet access and availability standards (24/7 coverage).
- ◆ Network coverage for all employees living within a service area:
 - ◆ **Urban areas**
 - 30 mile radius of injured employee residence**
 - 75 miles for all necessary specialty services**
 - ◆ **Rural areas**
 - 60 mile radius of injured employee residence**
 - 75 miles for all necessary specialty services**



Benefits of Using a Health Care Network

- ◆ **Control over provider choice**
 - ◆ The employees choice of providers is limited to those doctors in the network.
 - ◆ Employees may only change treating doctors one time without approval by the Insurance Company. Any change must be to a doctor in the network.

- ◆ **Control over treating doctor specialties**
 - ◆ The network chooses the specialist that can serve as treating doctors.
 - ◆ This may or may not include physicians historically recognized as treating doctors.

- ◆ **Referral control**
 - ◆ Referrals within a network must be directed by the treating doctor. Additionally, specialty services referred by a treating doctor must be performed by a network specialist if the specialty is available in the network's service area.

- ◆ **Return to work**
 - ◆ Occupational medical specialists focused on management of timely appropriate medical care to the injured worker with the focus on return to work.

Benefits of Using a Health Care Network - continued

◆ **Reduced Medical Costs**

- ◆ By ensuring injured employees receive the right treatment by the right physician in an effective and efficient manner, less over-utilization should be evident which will lead to reduced medical costs per claim.

Goals of the HCN

- ◆ Control plan costs by contracting with health care providers specializing in work related injuries who can closely supervise injured workers' care and progress.
- ◆ Contract services with medical providers at a pre-negotiated rate.
- ◆ Incorporate return to work guidelines to monitor an injured workers' medical progress and the ability to return to work.
- ◆ Establish requirements for access and availability to medical care.
- ◆ Quality assurance improvement program to evaluate the network's overall effectiveness.

Employer Roles & Responsibilities

- ◆ Provide all employees a written notification of the implementation of the Texas HCN.
- ◆ Provide a notification to the existing injured employees of the requirement to choose an in-network provider within 14 days of notice if an out-of-network provider is being utilized.
 - ◆ If employee fails to choose an in-network provider within this timeframe the network will assign one.

Employer Roles & Responsibilities continued

- ◆ Distribution of network notification material is required at the time of network implementation or change, time of hire, and time of notification of a work related injury or illness.
- ◆ List of any health care services which require pre-authorization or utilization review.
- ◆ Provide access to a complete listing of all network providers.



Employer Roles & Responsibilities continued

- ◆ Employees must sign an acknowledgement form for receipt of the network implementation material at the time of implementation and at time of work related injury or illness and time of hire
 - ◆ An employee's failure to submit a signed acknowledgement form does not exempt them from network rules
- ◆ Employers must maintain a complete record of all acknowledgement forms with a copy of the signed acknowledgement form in the employee's personal file.

Employer Roles & Responsibilities continued

- ◆ Employers must post notices of network participation and network coverage prominently in the workplace.
- ◆ Employers must advise the injured employee that rendering non-emergency care outside of the network may require them to reimburse the provider in full if these services were not approved by the network or adjuster **PRIOR** to rendering these services.

Employer's Responsibilities for Record Keeping

- ◆ Must have a standard delivery process
- ◆ Method of delivery of material
- ◆ Recipient of the materials
- ◆ Where the materials were sent (location)
- ◆ When did the recipient receive the material (date)
- ◆ Retain copies of the signed acknowledgement forms

Notice Distribution Options

- ◆ Send a hard copy of the notice and acknowledgement form to all employees with a pay check.
- ◆ Email the notice to all employees and attach the acknowledgement form. Request that the employee reads the material then sign and return the acknowledgement form to a designated representative by a specific date.
- ◆ Distribute the notice electronically and obtain an electronic signature for both sending and receipt of the email notification.

Notice Distribution Options continued

- ◆ Distribute the notice to employees at a scheduled staff or safety meeting and collect signed acknowledgement forms at the termination of the meeting.
 - ◆ If an employee refuses to sign the acknowledgment form, designate a witness to the refusal and document in personal file.
- ◆ Distribute the notice and acknowledgement form as part of your “new hire” packet.

Posting Requirements

- ◆ The notice package material must be posted at each location of your business.
- ◆ You may wish to post this material in the same locations where you have your workers' compensation coverage notices, OSHA information, minimum wage posting or other related material.
- ◆ Network Provider panel cards should be posted within the same area, if applicable by state requirements.

Considerations

- ◆ Failure to provide employees with the notice of network requirements and obtain the signed acknowledgement form at the required times may allow injured employees to seek care from a non-network treating providers.
- ◆ If an employee refuses to sign the acknowledgement form, he/she are still subject to the network requirements.
- ◆ If an injured employee seeks medical care by a non-network provider and has acknowledged the implementation of the network, he/she may be responsible for all incurred medical bills associated with this care.



Employee Responsibilities

- ◆ Read and sign the network acknowledgement form.
- ◆ Choose an in-network provider at the time of a work related injury or illness.
- ◆ Exceptions to utilizing an in network provider:
 - ◆ Emergency
 - ◆ Employee lives out of service area
 - ◆ Designation of HMO provider prior to injury
 - ◆ Referral to a specialist when the specialty is not part of the network

Employee Responsibilities continued

- ◆ Report his/her correct primary residence address and advise their employers insurance carrier of any changes to residence.
- ◆ Pre-authorization of any medical treatment or services on Utilization Review pre-certification list within outlined timeframes.

Resources

- ◆ Locate a network provider or generate provider listings:
 - ◆ www.coventrywcs.com
 - ◆ Password: TX HCN

- ◆ Contact Coventry Provider Relations:
 - ◆ 1-800-355-4434 ext. 2312

- ◆ ***Report an injury:***
 - ◆ SUA Insurance Company
P.O. Box 154110
Irving, TX 75015
Phone: 877-782-2109
Fax: 877-782-2110

Questions

- ◆ If you have any additional questions concerning the roles and responsibilities of an employer in the participation of the Texas HCN, please contact SUA Insurance Company at 877-782-2109 and ask to speak with the Texas HCN representative.

Thank you for your time.