

Technical Appendix A: Additional Network and Non-Network Comparisons

Medical Costs

Median Cost per Claim, Six-Months Post-Injury

Medical Type	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Overall Medical	\$749	\$612	\$603	\$723	\$951	\$735	\$1,019	\$1,095	\$976	\$770	\$807
Professional	\$565	\$462	\$456	\$569	\$766	\$592	\$769	\$894	\$795	\$601	\$645
Hospital	\$822	\$721	\$728	\$860	\$989	\$872	\$1,008	\$780	\$1,053	\$964	\$891
Pharmacy	\$69	\$43	\$71	\$67	\$66	\$66	\$76	\$63	\$81	\$46	\$70

Percentage of Total Medical Cost by Medical Type, Six-Months Post-Injury

Medical Type	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Professional	55%	60%	72%	60%	59%	69%	65%	75%	61%	52%	65%
Hospital	42%	37%	23%	36%	39%	28%	31%	22%	36%	46%	33%
Pharmacy	3%	3%	4%	4%	2%	3%	4%	3%	3%	2%	3%

Average Medical Cost Changes From 2020 Network Report Card, Six- and 18-Months Post-Injury

Average Medical Costs	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Average Medical Costs, 6 Months	\$2,710	\$2,164	\$2,004	\$2,457	\$2,835	\$2,265	\$3,051	\$2,201	\$3,132	\$3,014	\$2,373
Average Medical Costs, 18 Months	\$3,881	\$2,554	\$2,781	\$3,556	\$4,154	\$2,790	\$4,846	\$2,853	\$4,855	\$4,022	\$3,002
Percentage Change from 6 to 18 Months	43%	18%	39%	45%	47%	23%	59%	30%	55%	33%	26%

Note: This update specifies only networks with medical costs reported in the 2020 Network Report Card.

Average Medical Cost Changes From 2020 to 2021, Six-Months Post-Injury

Average Medical Costs	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
2020	\$2,710	\$2,164	\$2,004	\$2,457	\$2,835	\$2,265	\$3,051	\$2,201	\$3,132	\$3,014	\$2,373
2021	\$2,721	\$1,936	\$1,667	\$2,408	\$3,240	\$2,116	\$2,824	\$2,439	\$3,236	\$2,932	\$2,416
Percent Change	0%	-11%	-17%	-2%	14%	-7%	-7%	11%	3%	-3%	2%

Professional Medical Costs

Average Cost per Claim for Professional Services by Service Type, Six-Months Post-Injury

Type of Service	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Evaluation & Management	\$584	*\$489	*\$474	\$584	*\$692	*\$637	*\$689	*\$716	*\$700	*\$593	*\$616
PM-Modalities	\$117	*\$96	\$116	\$108	\$135	\$101	*\$79	*\$78	\$100	*\$79	*\$89
PM-Other	\$1,479	*\$1,226	\$1,414	*\$1,329	\$1,435	*\$1,227	*\$1,302	*\$1,304	\$1,516	*\$1,117	*\$1,359
DT-CT Scan	\$174	\$164	\$178	\$179	\$207	\$186	\$169	\$178	\$194	\$183	\$170
DT-MRI	\$418	*\$380	*\$371	*\$451	*\$475	*\$392	*\$391	*\$461	\$406	*\$345	*\$443
DT-Nerve Conduction	\$591	*\$492	\$540	\$525	*\$469	\$524	*\$438	*\$497	\$577	*\$457	\$541
DT-Other	\$114	*\$98	*\$101	*\$104	\$114	\$113	*\$101	\$111	\$116	\$112	\$114
Spinal Surgery	\$5,244	\$4,994	\$0	\$4,374	\$4,022	\$2,341	\$2,904	\$6,089	\$3,516	\$4,714	\$3,681
Other Surgery	\$1,310	\$1,219	*\$1,045	*\$1,126	\$1,461	*\$1,628	\$1,269	\$1,198	\$1,255	\$1,266	\$1,281
Path. & Lab	\$84	\$80	*\$70	\$83	*\$65	\$77	*\$43	\$91	*\$62	*\$60	\$80
All Others	\$326	*\$213	*\$155	*\$218	\$293	*\$175	\$301	*\$215	*\$293	*\$281	*\$243

Note: An asterisk indicates that the differences between the Network and Non-Network are significant.

Hospital Costs

Average Cost per Claim for Hospital Services by Service Type, Six-Months Post-Injury

Type of Service	In-Patient	Out-Patient	Other
Non-Network	\$33,079	\$2,022	\$3,507
504-Alliance	*\$25,394	*\$1,756	*\$1,620
Corvel	*\$18,914	*\$1,416	*\$588
Coventry	\$36,914	\$2,109	\$5,268
First Health	\$33,050	\$2,322	\$20,671
IMO	*\$21,079	\$1,782	\$2,094
Liberty	*\$24,156	*\$2,492	*\$1,500
Sedgwick	\$27,319	*\$1,781	\$7,034
Travelers	\$34,211	*\$2,637	\$3,443
WorkWell	*\$27,642	*\$2,253	*\$2,445
Other Networks	*\$27,421	\$2,057	\$2,533

Note: An asterisk indicates that the differences between the Network and Non-Network are significant. Extreme values may be the result of low claim counts.

Pharmacy Costs

Average Cost per Claim for Pharmacy Drug by Type, Six-Months Post-Injury

Type of Service	Analgesics-Opioid	Analgesics-Anti-Inflammatory	Musculoskeletal Therapy	Central Nervous System Drugs	Other
Non-Network	\$61	\$129	\$93	\$330	\$261
504-Alliance	*\$38	*\$69	*\$49	*\$198	*\$156
Corvel	\$60	*\$109	\$78	\$295	\$202
Coventry	\$58	*\$112	*\$81	\$358	\$270
First Health	\$50	*\$106	*\$70	\$343	*\$185
IMO	*\$48	*\$100	\$83	\$281	\$214
Liberty	*\$48	*\$149	\$94	\$375	\$246
Sedgwick	*\$40	*\$106	*\$59	\$260	\$258
Travelers	\$55	\$125	\$84	\$305	*\$177
WorkWell	*\$43	*\$85	*\$64	\$283	*\$140
Other Networks	*\$52	*\$109	\$85	*\$252	*\$178

Note: An asterisk indicates that the differences between the Network and Non-Network are significant.

Professional Medical Utilization

Average Number of Professional Services Billed per Claim That Received Services by Type of Professional Service, Six-Months Post-Injury

Type of Service	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Evaluation & Management	4.1	*3.4	*4.3	*4.4	*4.9	*4.7	*5.3	4.7	*5.0	*4.4	*4.7
PM-Modalities	9.4	*6.2	7.5	8.0	8.0	*6.6	*7.0	6.3	*7.2	8.0	*7.0
PM-Other	39.8	*27.1	*32.7	*30.0	37.5	*32.8	36.9	*28.1	*34.2	45.0	40.1
DT-CT Scan	1.5	*1.3	1.6	1.5	1.4	1.4	1.5	1.2	1.5	*1.6	*1.4
DT-MRI	1.4	*1.3	1.4	1.4	*1.3	1.3	1.4	1.3	*1.3	*1.3	1.4
DT-Nerve Conduction	3.5	3.1	4.3	3.0	3.0	*2.6	4.4	2.6	3.0	3.2	3.2
DT-Other	2.5	*2.1	*2.2	*2.4	*2.3	*2.3	2.4	2.1	2.5	2.7	*2.3
Spinal Surgery	6.4	9.0	NA	5.3	2.0	2.0	2.0	6.0	5.7	5.9	4.7
Other Surgery	2.9	*2.5	*2.5	2.8	3.3	2.7	3.2	2.7	3.1	2.9	3.0
Path. & Lab	4.7	5.0	*2.6	4.6	*3.5	5.5	4.5	4.2	*3.7	*5.4	4.4
All Others	27.3	*14.4	*16.5	26.5	24.0	*15.9	22.8	18.3	28.9	32.5	32.0

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant.

Hospital Utilization

Percentage of Employees Receiving Hospital Services, Six-Months Post-Injury

Type of Service	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
In-Patient	4%	*2%	3%	5%	*7%	*2%	4%	*2%	*6%	*8%	4%
Out-Patient	96%	96%	*89%	97%	96%	*99%	*95%	*99%	96%	*94%	*97%
Other	3%	4%	*11%	*3%	3%	*1%	*5%	*1%	3%	*4%	*1%

Note: An asterisk indicates that the differences between the Network and Non-Network are significant.

Pharmacy Utilization

Percentage of Employees Receiving Pharmacy Drugs by Type, Six-Months Post-Injury

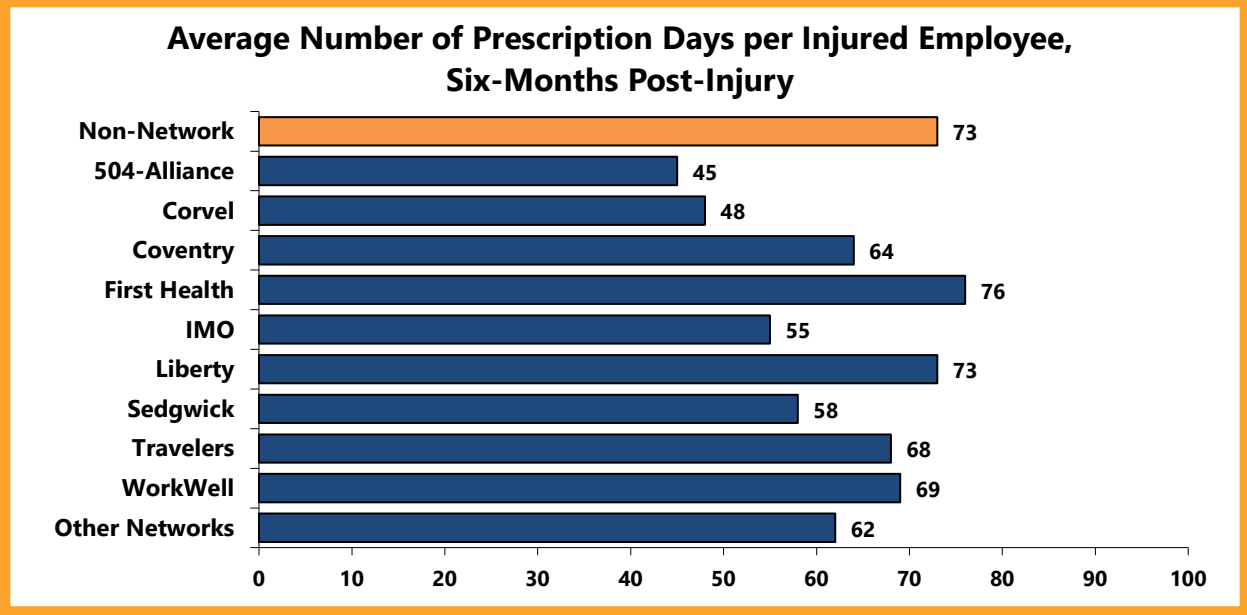
Type of Service	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Analgesics-Opioid	30%	*26%	*24%	*24%	30%	30%	30%	*25%	29%	*34%	*25%
Analgesics-Anti-Inflammatory	63%	63%	*67%	*66%	*69%	64%	*69%	*72%	*68%	62%	*68%
Musculoskeletal Therapy	37%	36%	*41%	37%	*42%	39%	39%	*44%	*42%	*33%	*40%
Central Nervous System Drugs	8%	*5%	*5%	*7%	8%	*6%	9%	*6%	7%	8%	*6%
Other	47%	*43%	*44%	47%	46%	45%	46%	*38%	46%	*49%	*43%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant

Mean Number of Prescriptions, Six-Months Post-Injury

Type of Service	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Analgesics-Opioid	2.4	*2.0	*2.0	2.6	2.5	*2.1	2.2	*2.0	2.4	*2.5	*2.2
Analgesics-Anti-Inflammatory	2.1	*1.7	*1.8	2.0	*2.3	*1.8	2.0	2.0	2.2	2.1	*1.9
Musculoskeletal Therapy	2.1	*1.6	*1.8	2.1	*2.4	*1.8	2.0	*1.9	2.2	2.1	*2.0
Central Nervous Systems Drugs	3.9	*2.7	*2.5	4.1	3.7	3.5	4.7	3.2	3.8	4.1	3.6
Other	2.2	*1.8	*1.7	*2.0	2.4	2.0	2.1	*2.0	2.1	2.1	*2.0

Note: An asterisk indicates that the differences between the Network and Non-Network are significant.



Mean Number of Days Injured Employees Were Prescribed Drugs, Six-Months Post-Injury

Type of Service	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Analgesics-Opioid	27	*18	*17	28	25	*20	24	*18	*21	25	25
Analgesics-Anti-Inflammatory	39	*28	*30	*34	40	*30	37	*33	37	38	*34
Musculoskeletal Therapy	35	*22	*25	34	39	*26	33	*25	34	*33	*31
Central Nervous System Drugs	112	*72	*73	114	103	92	131	94	110	115	110
Other	37	*25	*23	*32	37	*30	34	32	*31	*33	*32

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant.

Overall, How Much of a Problem, If Any, Was It to Get the Prescription Drugs You Believed Were Necessary?

How Much of a Problem?	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Not a problem	76%	76%	77%	79%	78%	85%	84%	84%	74%	76%	76%
A small problem	15%	16%	15%	11%	11%	9%	8%	9%	14%	14%	14%
A big problem	9%	7%	8%	10%	10%	6%	8%	7%	13%	11%	9%

What Was the Problem?	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Treating doctor not willing to give the care you believed was necessary	14%	14%	26%	27%	23%	18%	13%	37%	19%	27%	19%
The insurance company or network did not want this care provided	18%	34%	55%	54%	43%	26%	34%	15%	34%	41%	30%
The pharmacy didn't want to fill the prescription	23%	13%	6%	8%	11%	14%	10%	17%	20%	15%	18%

Satisfaction with Care

Percentage of Injured Employees Who Indicated That They Had Changed Treating Doctors

	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Percent of injured employees who changed doctors	22%	*14%	13%	*13%	*13%	*13%	20%	*15%	*17%	*11%	*18%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant.

Most Frequent Reasons Why Injured Employees Said They Changed Treating Doctors

Percentage of Injured Employees Indicating that They Changed Treating Doctors Because:	Non-Network	504-Alliance	Convel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Employee was dissatisfied with doctor's manner and caring	46%	18%	24%	39%	50%	33%	56%	42%	55%	34%	43%
Employee felt treatment was not helping	45%	30%	33%	56%	59%	39%	53%	35%	56%	39%	41%
Doctor released to go back to work, but employee didn't feel ready	29%	24%	22%	34%	32%	24%	35%	38%	46%	27%	27%
Doctor no longer seeing workers' compensation patients	8%	14%	7%	22%	22%	16%	9%	21%	4%	20%	17%
Employee saw emergency or urgent care doctor for first visit	62%	72%	68%	63%	58%	72%	61%	39%	64%	70%	44%
Employee saw company doctor for first visit	30%	24%	56%	53%	68%	25%	57%	55%	45%	39%	33%

Access to Care

Individual Question Results for “Getting Needed Care”

Overall, for your work-related injury or illness, how much of a problem, if any, was it to get a treating doctor you were happy with?

How Much of a Problem?	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Not a problem	69%	*78%	77%	*73%	71%	*65%	71%	65%	*66%	72%	*67%
A small problem	11%	10%	10%	10%	10%	*15%	11%	16%	*14%	*9%	*13%
A big problem	21%	*12%	*13%	*17%	20%	20%	18%	19%	20%	*19%	*20%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant.

What Was the Problem?	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
There were not enough treating doctors to select from	16%	23%	27%	22%	16%	14%	10%	20%	15%	13%	22%
You could not find a treating doctor that would take workers' compensation patients	22%	23%	25%	13%	5%	15%	7%	5%	6%	11%	18%
Travel to the doctor's office was too difficult to arrange	16%	8%	12%	14%	13%	15%	7%	6%	15%	12%	11%
Your treating doctor was not willing to give the care you believed was necessary	37%	34%	33%	48%	45%	31%	51%	49%	60%	46%	35%

Overall, for your work-related injury or illness, how much of a problem, if any, was it to get a specialist you needed to see?

How Much of a Problem?	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Not a problem	56%	*65%	*70%	*64%	*65%	*56%	*55%	*64%	56%	*59%	*61%
A small problem	17%	*14%	*10%	*9%	*11%	*17%	*13%	*11%	18%	*14%	*13%
A big problem	27%	*20%	*19%	*27%	24%	27%	32%	*25%	26%	*28%	*26%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant.

What Was the Problem?	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Couldn't see a specialist soon enough	25%	19%	38%	24%	20%	30%	16%	19%	33%	31%	19%
Couldn't find a specialist that would accept workers' compensation patients	14%	28%	37%	9%	10%	19%	14%	15%	12%	16%	14%
Travel was too difficult to arrange	9%	8%	21%	17%	10%	5%	12%	7%	14%	15%	9%
Treating doctor was not willing to send worker to a specialist	13%	18%	22%	23%	0%	13%	15%	37%	30%	19%	17%
Insurance carrier didn't want the care provided	34%	39%	18%	57%	42%	28%	47%	21%	25%	39%	28%

Overall, for your work-related injury or illness, how much of a problem, if any, was it to get the kind of care, tests, or treatment you believed was necessary?

How Much of a Problem?	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Not a problem	56%	*66%	63%	*64%	*64%	*64%	58%	60%	54%	*65%	*65%
A small problem	12%	*15%	17%	11%	10%	14%	14%	10%	*17%	13%	12%
A big problem	32%	*18%	*20%	*25%	26%	*22%	27%	30%	29%	*22%	*24%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

What Was the Problem?	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
There was difficulty in diagnosing your work-related injury or illness	22%	23%	19%	14%	28%	22%	27%	22%	27%	22%	20%
Travel to get medical care was too difficult to arrange	7%	10%	10%	11%	6%	6%	7%	9%	12%	12%	6%
Your treating doctor was not willing to give the care you believed was necessary	21%	29%	22%	29%	13%	25%	27%	29%	35%	33%	28%
The insurance company or health care network did not want this care provided	45%	32%	33%	43%	32%	38%	49%	38%	23%	42%	29%
You could not get care soon enough	24%	19%	20%	31%	25%	18%	15%	15%	22%	23%	18%

For your work-related injury or illness, how much of a problem, if any, were delays in health care while you waited for approval from the health care network or insurance carrier?

How Much of a Problem?	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Not a problem	57%	*73%	*68%	*66%	62%	63%	60%	57%	*66%	*64%	*65%
A small problem	14%	12%	16%	14%	17%	16%	17%	18%	11%	*17%	*14%
A big problem	29%	*15%	*17%	*19%	22%	*21%	*22%	25%	*23%	*19%	*20%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

Individual Question Results for “Getting Care Quickly”

Since you were injured, how often did you get care as soon as you wanted when you needed care right away?

How Often Did You Get Care?	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Always	54%	*64%	54%	52%	53%	50%	54%	51%	50%	*56%	*53%
Usually	15%	14%	10%	*19%	17%	18%	16%	15%	21%	16%	*16%
Sometimes/Never	31%	*22%	35%	29%	30%	31%	30%	34%	29%	28%	*30%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

Since you were injured, not counting the times you needed care right away, how often did you get an appointment for your health care as soon as you wanted?

How Often Did You Get an Appointment?	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Always	53%	*60%	51%	54%	49%	55%	54%	57%	51%	*53%	52%
Usually	19%	17%	17%	*15%	16%	18%	19%	16%	23%	*17%	*18%
Sometimes/Never	28%	*23%	32%	30%	*35%	26%	27%	27%	26%	*30%	*30%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

Since you were injured, how often were you taken to the exam room within reasonable amount of time of your appointment?

How Often Were You Taken to the Exam Room Within Reasonable Amount of Time?	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Always	51%	*58%	51%	51%	56%	59%	48%	49%	52%	51%	54%
Usually	20%	21%	20%	21%	*12%	20%	20%	21%	21%	*19%	23%
Sometimes/Never	30%	*21%	29%	28%	31%	*21%	32%	30%	28%	30%	*24%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

Individual Question Results for “Agreement with Treating Doctor”

The treating doctor for your work-related injury or illness took your medical condition seriously.

Treating Doctor Took Your Medical Condition Seriously	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Strongly agree/Agree	79%	*87%	86%	79%	81%	84%	82%	74%	74%	78%	*81%
Strongly disagree/Disagree	15%	*10%	10%	15%	*9%	*10%	13%	19%	15%	15%	14%
Not Sure	6%	*3%	4%	6%	10%	6%	6%	7%	*11%	*7%	*4%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

The treating doctor for your work-related injury or illness gave you a thorough examination.

Treating Doctor Gave You a Thorough Examination	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Strongly agree/Agree	76%	*82%	83%	76%	69%	82%	79%	71%	71%	77%	76%
Strongly disagree/Disagree	17%	*12%	11%	18%	20%	15%	17%	*24%	20%	17%	19%
Not Sure	7%	*6%	6%	6%	11%	4%	4%	5%	9%	7%	*5%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

The treating doctor for your work-related injury or illness explained your medical condition in a way that you could understand.

Treating Doctor Explained Your Medical Condition	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Strongly agree/Agree	82%	*90%	85%	82%	83%	*87%	87%	82%	*75%	80%	83%
Strongly disagree/Disagree	13%	*8%	10%	13%	14%	*9%	8%	14%	17%	14%	12%
Not Sure	5%	*2%	5%	6%	3%	4%	5%	5%	8%	*6%	5%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

The treating doctor for your work-related injury or illness was willing to answer any medical or treatment questions that you had.

Treating Doctor Answered any Medical or Treatment Questions	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Strongly agree/Agree	84%	*90%	90%	*89%	87%	88%	84%	79%	*78%	*83%	84%
Strongly disagree/Disagree	12%	9%	6%	9%	7%	8%	13%	17%	14%	11%	12%
Not Sure	4%	*1%	4%	3%	7%	4%	3%	4%	*8%	*6%	5%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

Individual Question Results for “Agreement with Treating Doctor”

The treating doctor for your work-related injury or illness talked to you about a mutually agreed upon return-to-work date.

Treating Doctor Talked to You About a Return-to-Work Date	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Strongly agree/Agree	74%	*82%	80%	75%	76%	*83%	71%	68%	*64%	*69%	*76%
Strongly disagree/Disagree	21%	*12%	17%	19%	19%	*13%	19%	*27%	*29%	24%	19%
Not Sure	6%	6%	3%	6%	5%	3%	*10%	5%	7%	7%	5%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

The treating doctor for your work-related injury or illness overall provided you with very good medical care that met your needs.

Treating Doctor Provided You with Very Good Medical Care	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Strongly agree/Agree	73%	*80%	79%	71%	76%	76%	75%	*67%	70%	72%	73%
Strongly disagree/Disagree	23%	*14%	13%	23%	22%	20%	22%	27%	23%	22%	20%
Not Sure	5%	5%	*8%	*5%	1%	4%	4%	6%	*6%	*6%	*7%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

You were informed and up to date about the care you received from specialists.

Informed and Up to Date About the Care You Received From Specialists	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Strongly agree/Agree	79%	*77%	75%	*82%	78%	73%	75%	71%	*70%	*74%	75%
Strongly disagree/Disagree	15%	*16%	12%	*15%	14%	19%	18%	22%	20%	*19%	17%
Not Sure	6%	*7%	13%	*4%	7%	8%	7%	7%	10%	7%	9%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

Distribution of Payments for Professional Services by Health Care Provider Type, Six-Months Post-Injury

Type of Providers		Medical Doctors	Chiropractors	Physical/Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-Network	Payments	\$73,666,815	\$7,059,779	\$29,839,846	\$8,903,296	\$35,057,073
	%	48%	5%	19%	6%	23%
504-Alliance	Payments	\$11,048,752	\$378,803	\$4,863,801	\$1,374,920	\$5,307,822
	%	48%	2%	21%	6%	23%
Corvel	Payments	\$1,142,170	\$38,532	\$789,506	\$185,758	\$926,566
	%	37%	1%	26%	6%	30%
Coventry	Payments	\$7,578,972	\$362,443	\$3,300,167	\$1,044,322	\$3,713,625
	%	47%	2%	21%	7%	23%
First Health	Payments	\$2,378,656	\$127,896	\$1,155,585	\$362,000	\$1,130,838
	%	46%	2%	22%	7%	22%
IMO	Payments	\$2,947,008	\$81,611	\$968,330	\$370,532	\$1,134,321
	%	54%	1%	18%	7%	21%
Liberty	Payments	\$3,018,943	\$119,778	\$1,211,782	\$629,965	\$819,599
	%	52%	2%	21%	11%	14%
Sedgwick	Payments	\$3,815,912	\$167,198	\$2,375,681	\$612,658	\$1,678,696
	%	44%	2%	27%	7%	19%
Travelers	Payments	\$4,272,894	\$148,994	\$2,424,069	\$680,624	\$2,247,544
	%	44%	2%	25%	7%	23%
WorkWell	Payments	\$23,686,969	\$598,463	\$9,143,858	\$3,192,036	\$11,448,362
	%	49%	1%	19%	7%	24%
Other Networks	Payments	\$10,272,515	\$475,228	\$5,098,614	\$1,957,712	\$5,471,126
	%	44%	2%	22%	8%	24%

Note: Percentages may not always add up to 100 percent due to rounding.

Distribution of Injured Employees Receiving Professional Services by Health Care Provider Type, Six-Months Post-Injury

Type of Providers		Medical Doctors	Chiropractors	Physical/Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-Network	Number	80,991	4,916	24,255	19,508	64,434
	%	42%	3%	12%	10%	33%
504-Alliance	Number	14,638	593	4,103	3,315	11,544
	%	43%	2%	12%	10%	34%
Corvel	Number	1,855	61	738	398	2,157
	%	36%	1%	14%	8%	41%
Coventry	Number	8,659	425	3,034	2,316	7,830
	%	39%	2%	14%	10%	35%
First Health	Number	2,214	132	992	679	1,892
	%	37%	2%	17%	11%	32%
IMO	Number	3,197	138	911	1,036	2,563
	%	41%	2%	12%	13%	33%
Liberty	Number	2,743	163	1,099	878	1,889
	%	41%	2%	16%	13%	28%
Sedgwick	Number	3,795	274	2,041	1,268	3,317
	%	35%	3%	19%	12%	31%
Travelers	Number	4,041	223	1,873	1,181	3,945
	%	36%	2%	17%	10%	35%
WorkWell	Number	25,392	1,050	8,570	6,330	21,911
	%	40%	2%	14%	10%	35%
Other Networks	Number	11,642	567	4,502	3,748	10,706
	%	37%	2%	14%	12%	34%

Note: "Other providers" includes physician assistants, nurse practitioners, etc.

Return to Work

Most Frequent Reasons Given by Injured Employees Who Said They Were Not Currently Working at the Time of the Survey

Most Frequent Reasons	Non-Network	504-Alliance	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Retired	25%	*35%	17%	21%	9%	22%	30%	29%	15%	*15%	22%
Employee was laid off	40%	*20%	29%	23%	36%	20%	38%	24%	33%	38%	24%
Employee was fired	34%	31%	29%	*28%	28%	25%	42%	20%	53%	30%	32%
Employee not physically able to perform job duties	42%	41%	42%	*36%	40%	*17%	57%	35%	*48%	44%	*41%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant.

Technical Appendix B: Data and Methods

Data Sources

The measures presented in this report card were created using data gathered from a variety of sources:

- Medical cost, utilization of care, and administrative access to care measures were calculated using the DWC medical billing and payment database, a collection of medical charges, payments, and Current Procedural Terminology (CPT) and diagnosis codes for each injured employee.
- Access to care, satisfaction with care, return-to-work, and health outcomes measures were calculated using the results of an injured employee survey conducted by the Texas A&M University, Public Policy Research Institute on behalf of REG.

Network claims were identified through a data call issued by REG in October 2020.

Medical Costs and Utilization Measures

Medical cost and utilization measures were calculated for all 11 groups at six-months post-injury for injuries occurring between June 1, 2019, and May 31, 2020.

Medical Costs

Medical cost measures are based on payments by insurance carriers to health care providers. Typically, actual payments are less than charges (billed amount).

Medical Utilization

Medical utilization measures represent the amount and types of services that were billed by health care providers for an injured employee's claim, regardless of whether those services were ultimately paid by insurance carriers. The goal of this measure is to calculate actual services delivered by health care providers, not just services paid.

Other utilization measures that account for the difference between services billed and services paid are more appropriate for quantifying the effectiveness of utilization review and are not addressed in this report.

Analyses

Duplicate medical bills and bills that were denied due to extent of injury or compensability issues, as well as other outlier medical bills were excluded from the analyses. Cost and utilization

measures were examined separately by type of medical service (professional, hospital, and pharmacy). Dental services were excluded in the medical cost analysis because the amount of dental services rendered in each network was too small. The analyses were conducted for all claims grouped together by network, as well as separately for medical-only and lost-time claims.

Professional cost and utilization measures were also analyzed by 11 sub-categories of services: evaluation and management services, physical medicine modalities, other physical medicine services, CT scans, MRI scans, nerve conduction studies, other diagnostic tests, spinal surgeries, other surgeries, pathology and lab services, and other professional services.

Similarly, hospital cost and utilization measures were examined separately for inpatient and outpatient hospital services, and other types of hospital services. Other hospital services include a broad range of services such as skilled nursing, home health, clinic, and special facilities.

Finally, pharmacy prescription cost and utilization were examined by five drug groups: opioid prescriptions, anti-inflammatory prescriptions, musculoskeletal therapy drug prescriptions, central nervous system drugs, and other therapeutic drug prescriptions. Network and non-network data, including survey results, were analyzed by the same methods, programs, and parameters to ensure compatibility of results. Data tests and adjustments confirm that the relative differences between networks and non-network were unaffected by any differences in risk factors such as outliers, injury type, claim type, or age of the injured employee.

Medical-Only and Lost-Time Average Costs

Average costs for lost-time and medical-only claims may be higher for networks that succeed in reducing their percentage of lost-time claims in favor of a higher percentage of medical-only claims. As the population of lost-time claims decreases, a greater share of the remaining claims will be more severe and higher-cost injuries. This will increase the average cost per lost-time claim. For an understanding of how the percentage of lost-time claims for each network and non-network claims compare, see the following table.

Networks	Percentage of Claims with More Than Seven Days Lost Time
Non-Network	15%
504-Alliance	11%
Corvel	6%
Coventry	14%
First Health	12%
IMO	37%
Liberty	34%
Sedgwick	17%
Travelers	21%
WorkWell	26%
Other Networks	18%

Also, as the types of injuries that would have previously incurred lost time shift to becoming medical-only claims, it may raise the average cost per claim for the medical-only claim group. This is because medical costs for these more severe medical-only claims will be typically higher than the general population of medical-only claims.

Injured Employee Survey

To capture information about access to care, satisfaction with care, return-to-work outcomes, and physical and mental functioning outcomes, the REG developed an injured employee survey using a series of standardized questions from the Consumer Assessment of Health Plans Study, Version 5.1 (CAHPS™ 3.0), the Short Form 12, Version 2 (SF-12™), the URAC Survey of Worker Experiences, and previous injured employee surveys conducted by REG.

The report findings are based on completed telephone surveys of 2,627 injured employees with new claims. To analyze the outcomes of individual networks, injured employees of all injury durations within the study period were surveyed in March - July 2021, and an age-of-injury control was included in the analyses.