

2010 Workers' Compensation Network Report Card Results

WC Network Report Card

- Health care costs
- Utilization
- Satisfaction with care
- Access to care
- Return-to-work
- Health outcomes



Texas Department of Insurance
Workers' Compensation Research and Evaluation Group

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Botao Shi managed the project, conducted the analyses, converted statistical results into tabular and graphical output and interpreted the results. REG Director DC Campbell provided methodological support, conducted the data management, and authored the final report. Dr. Soon Choi and Ward Adams provided valuable editorial comments.

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About this report

In 2005, the 79th Texas Legislature passed House Bill (HB) 7, which authorized the use of workers' compensation health care networks certified by the Texas Department of Insurance (Department). This legislation also directed the Workers' Compensation Research and Evaluation Group (REG), to publish an annual report card comparing the performance of certified networks with each other as well as non-network claims on a variety of measures including:

- Health care costs;
- Utilization;
- Satisfaction with care;
- Access to care;
- Return-to-work; and
- Health outcomes.

In March 2006, the Department began certifying workers' compensation networks. Currently 30 networks covering 249 Texas counties are certified to provide workers' compensation health care services to insurance carriers. Among the certified networks, 27 were treating injured workers as of February 1, 2010. Since the formation of the first network, a total of 142,214 injured workers have been treated in networks. One certified network accounts for 47 percent of all claims that were treated in networks, down from 53 percent a year ago, the result of smaller networks treating an increasing share of injured workers.

Public entities and political subdivisions

Certain public entities and political subdivisions (such as counties, municipalities, school districts, junior college districts, housing authorities, and community centers for mental health and mental retardation services) have the option to: 1) use a workers' compensation health care network certified by TDI under Chapter 1305, Texas Insurance Code; 2) continue to allow their injured employees to seek health care as non-network claims; or 3) contract directly with health care providers if the use of a certified network is not "available or practical," essentially forming their own health care network.

This report includes Alliance, a joint contracting partnership of five political subdivisions (authorized under Chapter 504, Texas Labor Code) that chose to directly contract with health care providers. While not required to be certified by the Department under Chapter 1305, Texas Insurance Code, the Alliance network must still meet TDI's workers' compensation reporting requirements.

The Alliance intergovernmental pools are:

- Texas Association of Counties Risk Management Pool
- Texas Association of School Boards Risk Management Fund
- Texas Municipal League Intergovernmental Risk Pool
- Texas Council Risk Management Fund
- Texas Water Conservation Association Risk Management Fund

How network results are reported

The results presented in this annual report card show a comparison of nine groups, eight of which are network entities with a total of 47,340 injured workers for the study period: Texas Star (19,086), Alliance (10,148), Liberty (3,608), Coventry (2,543), Travelers (2,233), Zurich (1,990), Corvel (1,795), and all other networks (5,937), relative to the non-network injured workers (183,927) treated as the ninth group, outside of the workers' compensation health care network context.

The “other network” category is comprised of the 20 remaining networks too small, in terms of the number of injured workers treated in each network during the study period (June 1, 2008 to May 31, 2009) to have their results analyzed separately. These networks are:

Aetna Workers' Compensation Access	GENEX
Bunch & Associates	Hartford
Bunch-Coventry	IMO Med-Select
Bunch-First Health	International Rehabilitation Assoc
CompKey Plus	Interplan Health Group
Dallas County Schools	Intracorp / Lockheed Martin
First Health/CSS	Lone Star Network/Corvel
First Health	Sedgwick CMS
First Health/AIGCS	Specialty Risk Services
Forte-Trinity	Zenith

The following Health and Workers' Compensation Network Certification Division (HWCN) link has the certified networks, each with a list and map of their respective coverage areas.

<http://www.tdi.state.tx.us/wc/wcnet/wcnetworks.html>

The end of voluntary or informal networks

In addition to certified networks, Texas also has “voluntary” or “informal” networks for the delivery of workers' compensation health care. These networks, established under Texas Labor Code §413.011(d-1), use discount fee contracts between health care providers and insurance carriers.

However, in 2007 the 80th legislature passed House Bill 473 which requires that effective January 1, 2011, voluntary and informal networks must either be dissolved or certified as a workers' compensation network under Texas Insurance Code 1305.

The potential impacts include increased participation in certified networks, as well as payment changes where fee guideline reimbursements replace contracted discounted rates. As of this report card, it is too early to accurately measure or project the system impacts of HB473.

Data sources

DWC Medical Billing and Payment Database Collection of medical data that includes charges, payments, CPT and ICD9 codes

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 Division of Workers' Compensation's (DWC) medical billing and payment database, a collection of approximately 100 medical data elements, including charges, payments, CPT and ICD9 codes for each injured worker.
- Access to care, satisfaction with care, return-to-work and health outcomes measures were calculated using the results of an injured worker survey conducted by the University of North Texas, Survey Research Center on behalf of the Workers' Compensation Research and Evaluation Group (REG).

These network claims were identified through a data call issued by REG in February 2010 to 30 workers' compensation health care networks. Results from the data call showed that 27 networks had treated 142,214 injured workers as of February 1, 2010. Of these, 47,340 (20 percent of all workers injured that year) were treated in networks, were injured during the analysis period June 1, 2008 to May 31, 2009. The report card examines only new claims and excludes legacy claims from the analysis.

How were medical costs and utilization measures calculated?

Medical cost and utilization measures were calculated for all 9 groups at 6 months post-injury for new injuries occurring between June 1, 2008 and May 31, 2009.

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 services that were billed for by health care providers, 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 for.

Other utilization measures that account for the difference between services billed for and services paid for are more appropriate for quantifying the effectiveness of utilization review, and are therefore 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.

Health care costs and utilization were examined across professional health care services, hospital services, and pharmacy services. Professional cost and utilization measures were also analyzed by eleven 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 in-patient, out-patient 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 (including ambulatory service centers). Finally, pharmacy prescription cost and utilization were examined by five drug groups (opioid prescriptions, anti-inflammatory prescriptions, musculoskeletal therapy drug prescriptions, mood stabilizers, 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, and age of the injured worker.

How was the injured worker survey conducted?

REG developed the injured worker survey instrument using a series of standardized questions from the Consumer Assessment of Health Plans Study, Version 3.0 (CAHPSTTM 3.0), the Short Form 12, Version 2 (SF-12TM), the URAC Survey of Worker Experiences and previous surveys conducted by the REG.

The findings presented in this report are based on completed telephone surveys of 3,167 injured workers with new lost-time claims. Since network claims only represented approximately 9 percent of the total lost-time claim population for the analysis period, REG utilized a disproportionate random sample and over-sampled network claims. In order to analyze the outcomes of individual networks, REG could not incorporate the duration of the injury into the survey design as was done in the 2007 report card. In other words, injured workers of all injury durations (1-24 months post-injury) were surveyed and an age-of-injury control was included in the regression analyses.

The survey results presented in this report card were adjusted for factors such as injury type, type of claim, and age that may exist between the groups. This was to ensure that differences that exist between each individual network and non-network claims cannot be attributed to those factors.

Summary of Findings

Health Care Costs

- Overall, networks had higher average medical costs than Non-network, but while Non network's average costs increased 8% from the 2009 results, most networks experienced either cost reductions, or lower increases than Non-network.
- Alliance's average medical costs were lower than Non-networks in 11 of 19 categories.
- Texas Star's average medical costs were lower than Non-networks in 10 of 19 categories, including all pharmacy groups.
- Zurich's average medical costs were lower than Non-networks in 7 of 19 categories.
- Liberty and Other Network's average medical costs were lower than Non-network in 6 of the 19 categories.
- Coventry's average medical costs were lower than Non-network in 5 and Travelers in 4 of the 19 categories.
- Six network entities (Alliance, Coventry, Liberty, Other Networks, Texas Star, and Zurich) had lower average medical costs than Non-network in Physical Medicine Modalities.
- Five network entities (Alliance, Coventry, Liberty, Other Networks, and Texas Star) had lower average medical costs than Non-network in Nerve Conduction Diagnostic Testing.
- Six network entities (Alliance, Coventry, Liberty, Other Networks, Texas Star, and Zurich) had lower average Spinal Surgery costs than Non-network.
- Five network entities (Alliance, Other Networks, Texas Star, Travelers, and Zurich) had lower average medical costs than Non-network in All Other services.
- Alliance and Coventry had lower average hospital inpatient medical costs than Non-network.

Health Care Utilization

- Overall, networks tended to have higher utilization of professional and pharmacy services than Non-network.
- Networks tended to have lower utilization of Hospital services than Non-network.
- Alliance's average utilization rates were lower than Non-network in 12 of 18 categories.
- Liberty and Zurich's average utilization of services was lower than Non-network in 7 of the 18 categories.
- Traveler's average utilization of services was lower than Non-network in 6, Coventry in 4, and Other Networks in 5 of the 18 categories.
- Six networks (Alliance, Coventry, Liberty, Texas Star, Travelers and Zurich) had lower utilization of Spinal Surgery services than Non-network.

Access to Care and Satisfaction with Care

- Overall, with some exceptions, Non-network injured workers reported higher levels of access to, and satisfaction with care.
- Injured workers from two network groups (Travelers and Alliance) reported higher or equal levels of receiving needed care as compared to Non-network injured workers.
- Non-network injured workers reported quicker care and higher satisfaction with their treating doctors than did network injured workers.
- Alliance's injured workers reported the highest overall levels of satisfaction while Travelers' injured workers reported equal levels of satisfaction when compared with Non-network.

Return-to-Work

- Injured workers from three networks (Alliance, Corvel, and Travelers) reported higher return-to-work rates than Non-network injured workers.
- Injured workers from two network entities (Zurich and Other networks) reported return-to-work rates equal to Non-network injured workers.
- Among injured workers who were released to return to work by their treating doctors, a higher percentage of Non-network injured workers reported that they were not yet back to work when compared to six networks (Corvel, Liberty, Other Networks, Texas Star, Travelers, and Zurich).

Health Outcomes

- The SF-12 survey was used to calculate the physical and mental health status of injured workers at the time of the survey.
- The average scores in the population for both outcomes are 50 and scores that are more than 10 points higher or lower than this reference point are considered significant.
- Two networks (Alliance and Corvel) had higher physical functioning scores among their injured workers than Non-network injured workers.
- Two networks (Alliance and Corvel) had higher mental functioning scores among their injured workers than Non-network injured workers and the U.S. population.

For more information on the networks certified by the Department, their service areas and their contact information, see <http://www.tdi.state.tx.us/wc/wcnet/index.html>.

Questions or complaints regarding certified networks should be directed to the Health and Workers' Compensation Network Certification Division (HWCN) by e-mail at **WCNet@tdi.state.tx.us**.

Questions about the report should be directed to the REG at **WCResearch@tdi.state.tx.us**.

This report is also available on the Department's website: <http://www.tdi.state.tx.us/wc/regulation/roc/index.html>.

Network performance summary compared to non-network

Note: Blanks indicate that there is no difference between the network and non-network.

Health care costs

▲ Higher than non-network ▼ Lower than non-network

	Alliance (Political Subs.)	Corvel	Coventry	Liberty	Other Networks	Travelers	Texas Star	Zurich
OVERALL	▲	▲	▲	▲	▲	▲	▲	▲
PROFESSIONAL	▲	▲	▲	▲	▲	▲	▲	▲
Evaluation & Management	▲	▲	▲	▲	▲	▲	▲	▲
Physical Medicine Modalities	▼	▲	▼	▼	▼	▲	▼	▼
Other Physical Medicine	▼	▲	▲	▲	▲	▲	▼	▼
DT-CT Scans	▲	▲	▲	▲	▲	▲	▲	▲
DT-MRI Scans	▲	▲	▲	▲	▲	▲	▲	▲
DT-Nerve Conduction Studies	▼	▲	▼	▼	▼	▲	▼	▲
DT-Other Diagnostic Testing	▲	▲	▲	▲	▲	▲	▲	▼
Spinal Surgery	▼	▲	▼	▼	▼	▲	▼	▼
Other Surgery	▲	▲	▲	▲	▲	▲	▲	▲
Pathology and Lab Services	▲	▲	▼	▲	▼	▼	▲	▼
Others Services	▼	▲	▲	▲	▼	▼	▼	▼
HOSPITAL	▲	▲	▲	▲	▲	▲	▲	▲
In-Patient	▼	▲	▼	▲	▲	▲	▲	▲
Out-Patient	▲	▲	▲	▲	▲	▲	▲	▲
Other	▲	▲	▲	▲	▲	▲	▲	▲
PHARMACY	▼	▲	▲	▲	▲	▼	▼	▲
Analgesics-Opioid	▼	▲	▲	▼	▼	▲	▼	
Analgesics-Anti-inflammatory	▼	▲	▲	▲		▼	▼	▼
Musculoskeletal Therapy Agents	▼	▲	▲	▲	▲	▼	▼	▲
Mood Stabilizers	▼	▲	▲	▼	▲	▲	▼	▲
Other Therapeutic Groups	▼	▲	▲	▼	▲	▲	▼	▲

Note: Other Physical Medicine includes therapeutic procedures, orthotic/prosthetic management and training, cognitive rehabilitation, and chiropractic manipulative treatments.

Medical utilization

Note: Utilization is defined as the percentage of injured workers receiving each type of medical service.

▲ Higher than non-network ▼ Lower than non-network

	Alliance (Political Subs.)	Corvel	Coventry	Liberty	Other Networks	Travelers	Texas Star	Zurich
PROFESSIONAL	▲	▲	▲	▲	▲	▲	▲	▲
Evaluation & Management	▲	▲	▲	▲	▲	▲	▲	▲
Physical Medicine Modalities	▲	▲	▲	▼	▲	▲		
Other Physical Medicine	▲	▲	▲	▲	▲	▲	▲	▲
DT-CT Scans	▼		▲			▼	▲	
DT-MRI Scans	▲	▲	▲	▲	▲	▲	▲	▼
DT-Nerve Conduction Studies	▼		▲	▲	▲	▲		▼
DT-Other Diagnostic Testing	▲	▲	▲	▲	▲	▲	▲	
Spinal Surgery		▲	▲	▲	▲	▲	▲	
Other Surgery	▼	▲	▲	▲	▲	▲	▲	▼
Pathology and Lab Services	▼	▼	▲	▼	▲	▲	▲	▲
Other Services	▲	▲	▲	▲	▲	▲	▲	▲
HOSPITAL	▼	▼	▼	▼	▼	▼	▼	▼
In-Patient	▼	▲	▲	▲	▲	▲	▲	▲
Out-Patient	▲	▲	▲	▲	▲	▲	▲	▲
PHARMACY	▲	▲	▲	▲	▲	▲	▲	▼
Analgesics-Opioid	▼	▲	▲	▼	▲	▼	▲	
Analgesics-Anti-inflammatory	▲	▲	▲	▲	▲	▼	▲	▲
Musculoskeletal Therapy Agents	▲	▲	▲	▲	▲	▼	▼	▲
Mood Stabilizers	▼	▲	▲	▲		▼	▲	▼
Other Therapeutic Groups	▼	▲	▲	▲	▼	▼	▲	▲

Note: Other Physical Medicine includes therapeutic procedures, orthotic/prosthetic management and training, cognitive rehabilitation, and chiropractic manipulative treatments.

Medical utilization

Note: Utilization is defined as the average number of services per claim.

▲ Higher than non-network ▼ Lower than non-network

	Alliance (Political Subs.)	Corvel	Coventry	Liberty	Other Networks	Travelers	Texas Star	Zurich
PROFESSIONAL								
Evaluation & Management	▲	▲	▲	▲	▲	▲	▲	
Physical Medicine Modalities	▼	▲	▼	▼	▼	▼	▼	▼
Other Physical Medicine	▼	▲	▼	▲	▼	▲	▲	▼
DT-CT Scans			▲	▲	▼	▲	▲	
MRI Scans	▼	▲	▲	▼		▲		▼
DT-Nerve Conduction Studies	▼	▲	▼	▲	▼	▼	▲	▲
DT-Other Diagnostic Testing	▼	▲	▲	▼		▲	▲	▼
Spinal Surgery	▼	▲	▼	▼	▲	▼	▼	▼
Other Surgery	▲	▲	▲	▲	▲	▲	▲	
Pathology and Lab Services	▲	▲	▲	▼	▼	▲	▲	▼
Others Services	▼	▲	▲	▲	▲	▲	▲	▲
PHARMACY								
Analgesics-Opioid	▼		▲		▲	▲	▲	▲
Analgesics-Anti-inflammatory	▼	▲	▲	▲	▲	▼	▲	
Musculoskeletal Therapy Agents	▼		▲	▲	▲	▼	▲	▲
Mood Stabilizers	▼			▼	▲	▲	▲	▲
Other Therapeutic Groups	▼	▲	▲	▼		▼	▲	▼

Note: Other Physical Medicine includes therapeutic procedures, orthotic/prosthetic management and training, cognitive rehabilitation, and chiropractic manipulative treatments.

Access to care

▲ Higher than non-network ▼ Lower than non-network

	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Getting needed care	▲	▼	▼	▼	▼	▲	▼	▼
Getting care quickly		▲	▼	▼	▼	▼	▼	▼

Satisfaction with care

▲ Higher than non-network ▼ Lower than non-network

	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Satisfaction with treating doctor	▼	▼	▼	▼	▼	▼	▼	▼
Agreement with treating doctor	▼	▼	▼	▼	▼	▼	▼	▼
Overall satisfaction	▲	▼	▼	▼	▼		▼	▼

Return-to-work

▲ Higher than non-network ▼ Lower than non-network

	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Working at the time of the survey	▲	▲	▼	▼	▼	▼	▼	▼
Returned to work at some point after the injury	▲	▲	▼	▼		▲	▼	
Doctor release to RTW	▲	▼	▲	▼	▼	▼	▼	▼
Average number of weeks off from work	▼	▲	▲	▲	▲		▲	▼

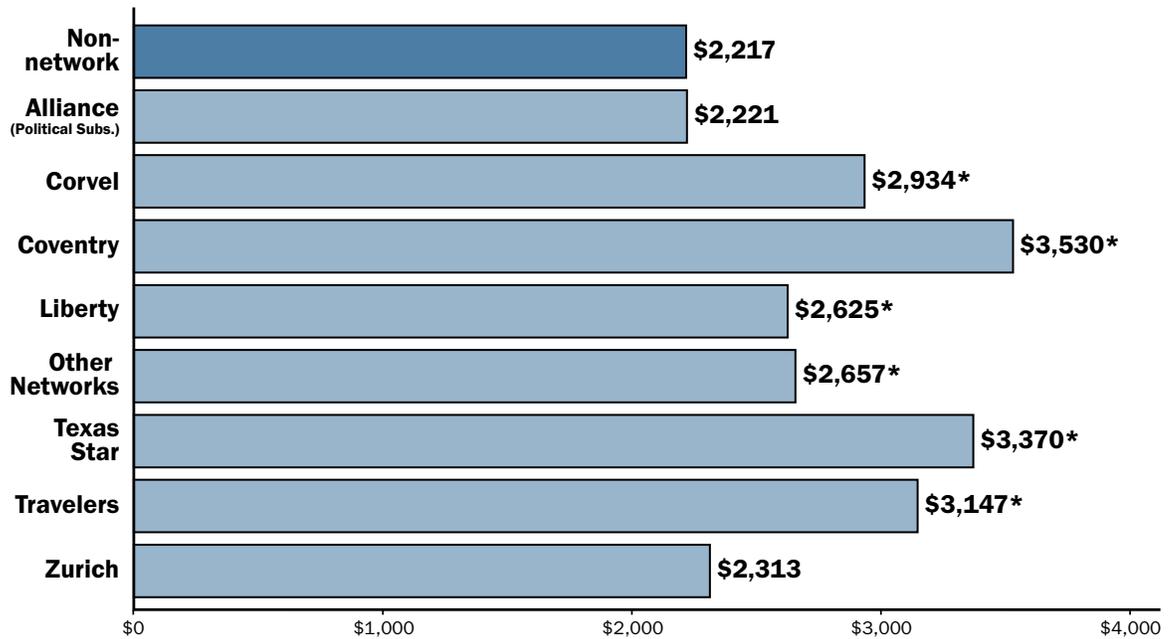
Health status

▲ Higher than non-network ▼ Lower than non-network

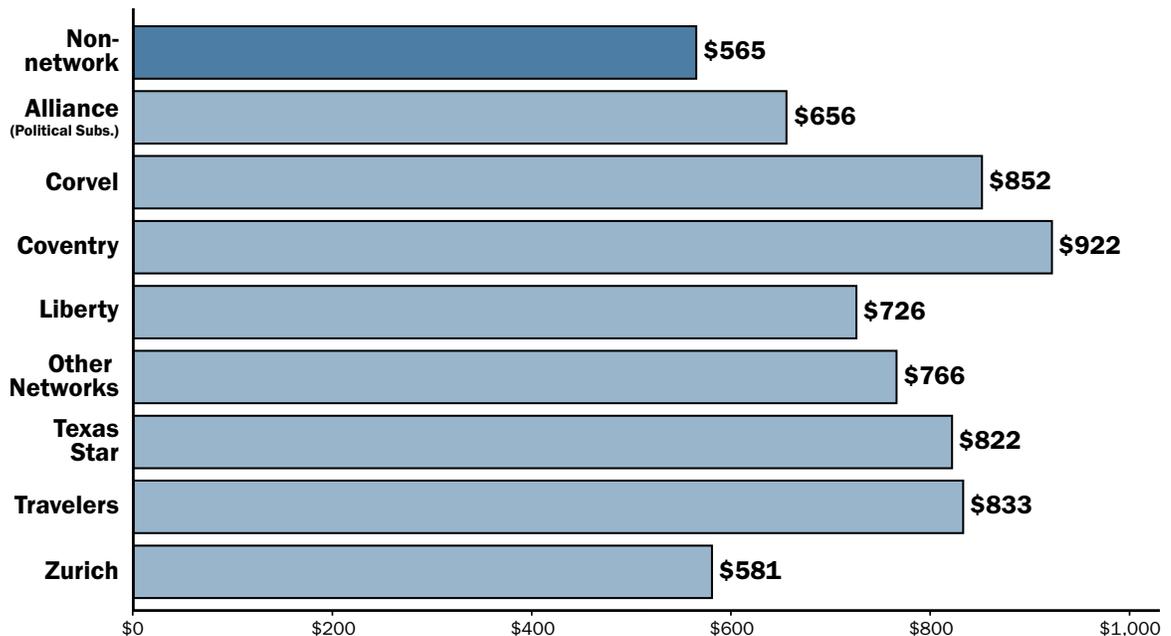
	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Physical functioning	▲	▲	▼	▼	▼	▼	▼	▼
Mental functioning	▲	▲	▼	▼	▼	▼	▼	▼

Health care costs

Average overall medical cost per claim, six months post injury



Median overall medical cost per claim, six months post injury

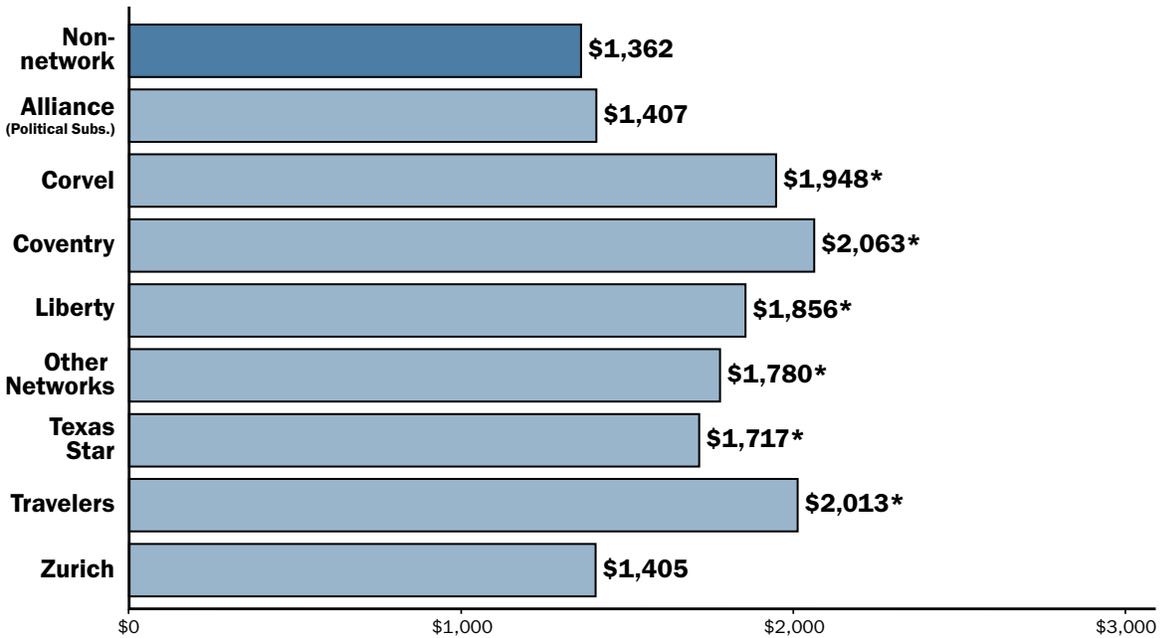


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

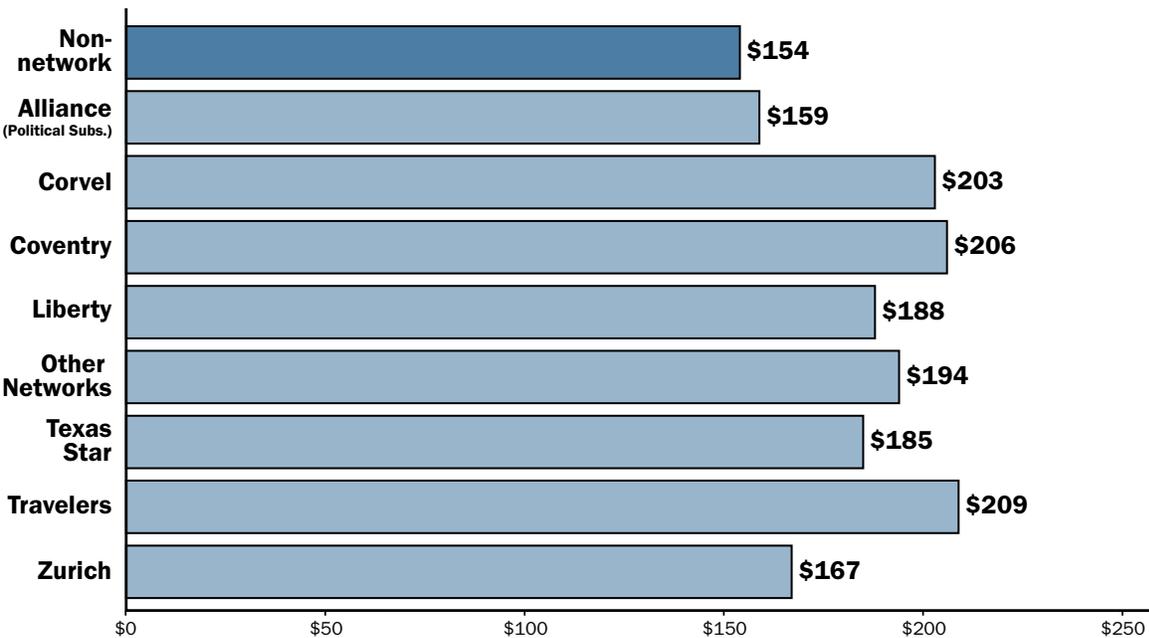
Note: * Differences between the network and non-network are statistically significant.

Health care costs

Average professional cost per claim, six months post injury



Median professional cost per claim, six months post injury

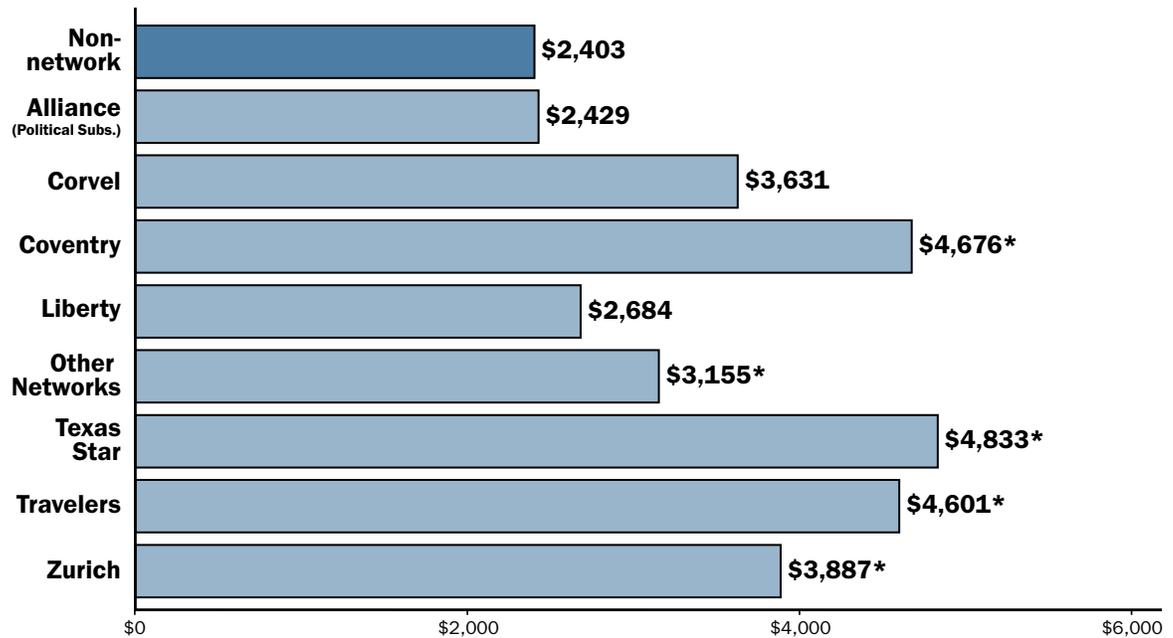


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

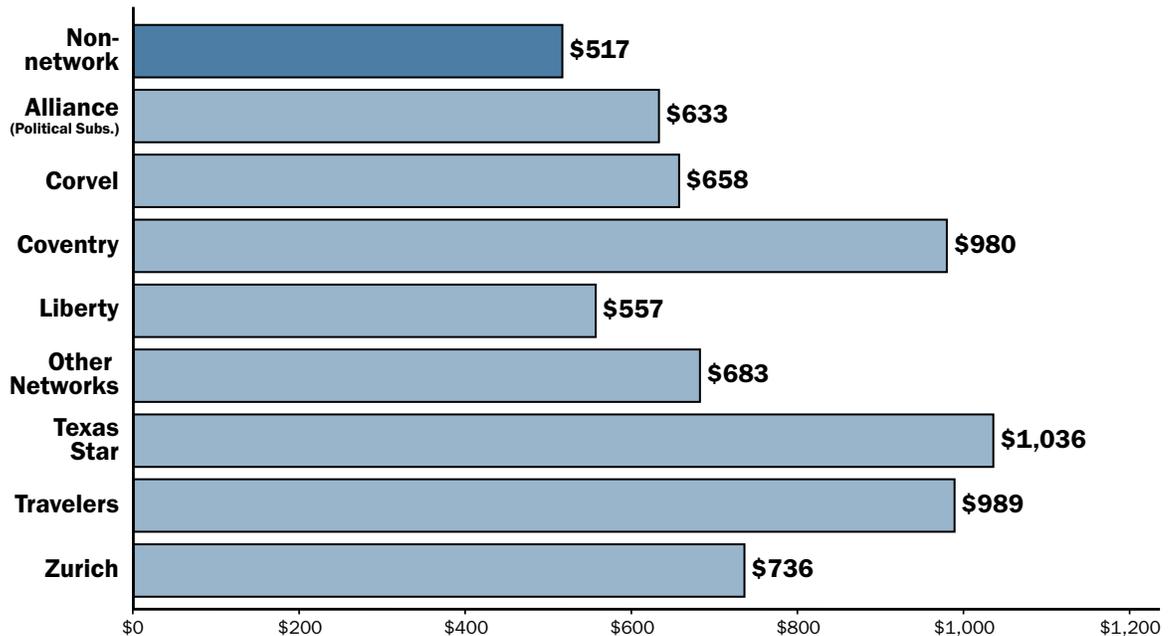
Note: * Differences between the network and non-network are statistically significant.

Health care costs

Average hospital cost per claim, six months post injury



Median hospital cost per claim, six months post injury

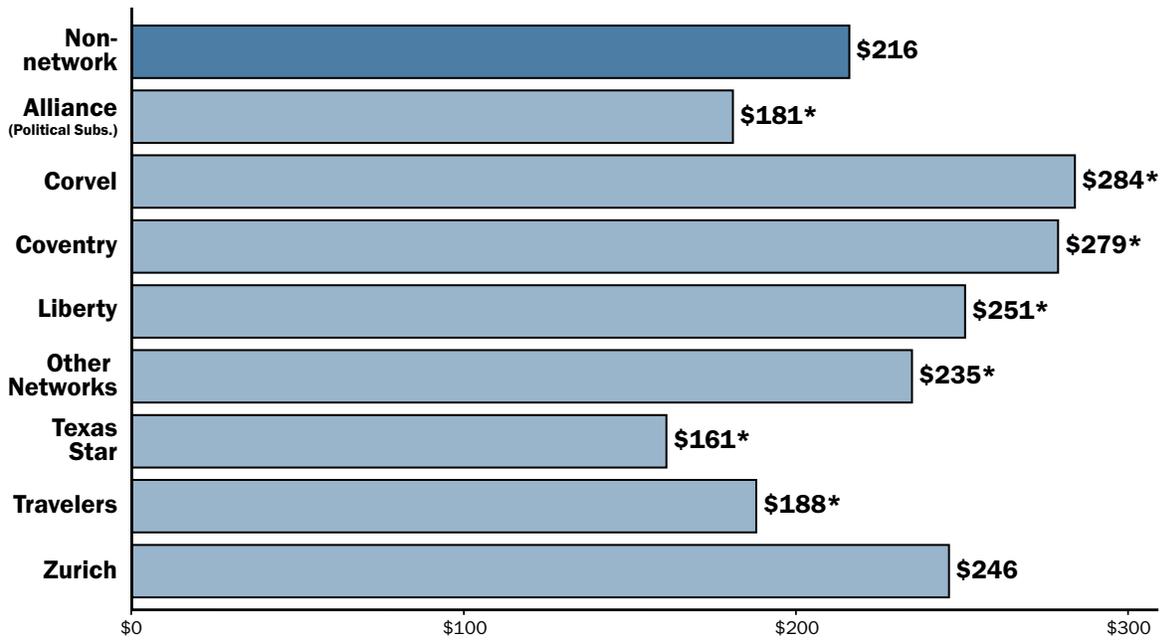


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

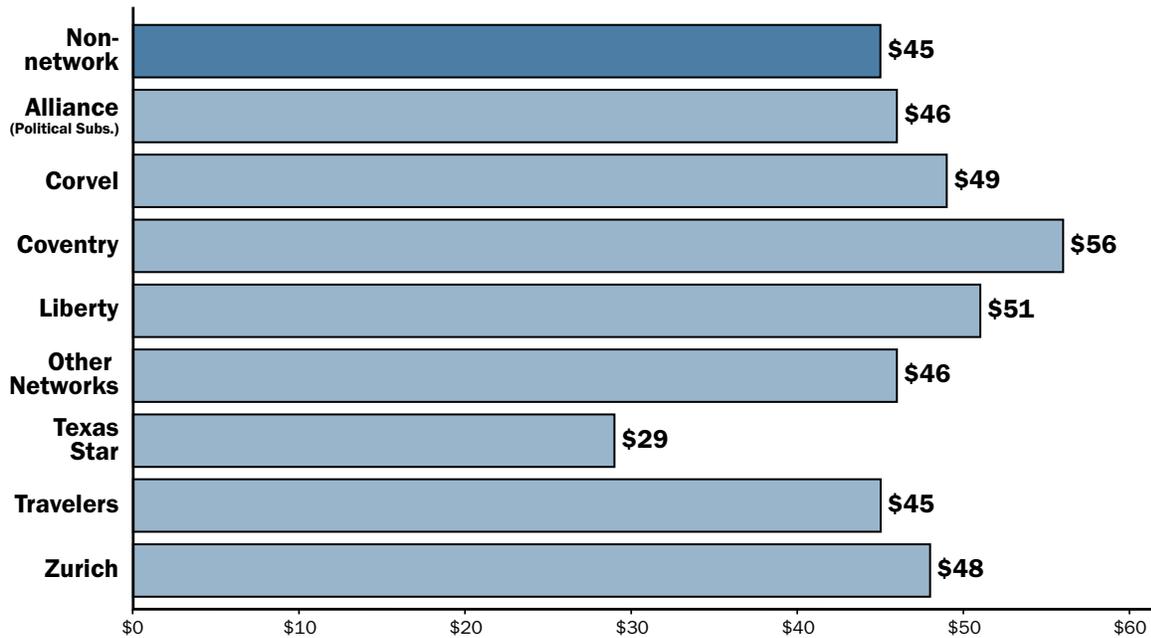
Note: * Differences between the network and non-network are statistically significant.

Health care costs

Average pharmacy cost per claim, six months post injury



Median pharmacy cost per claim, six months post injury

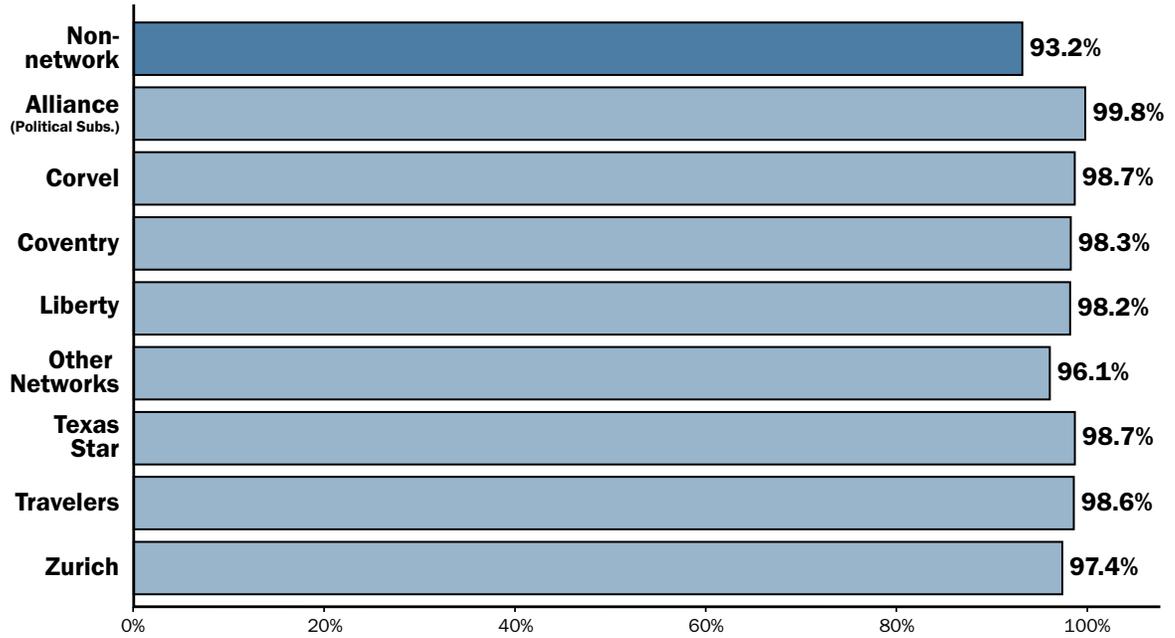


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

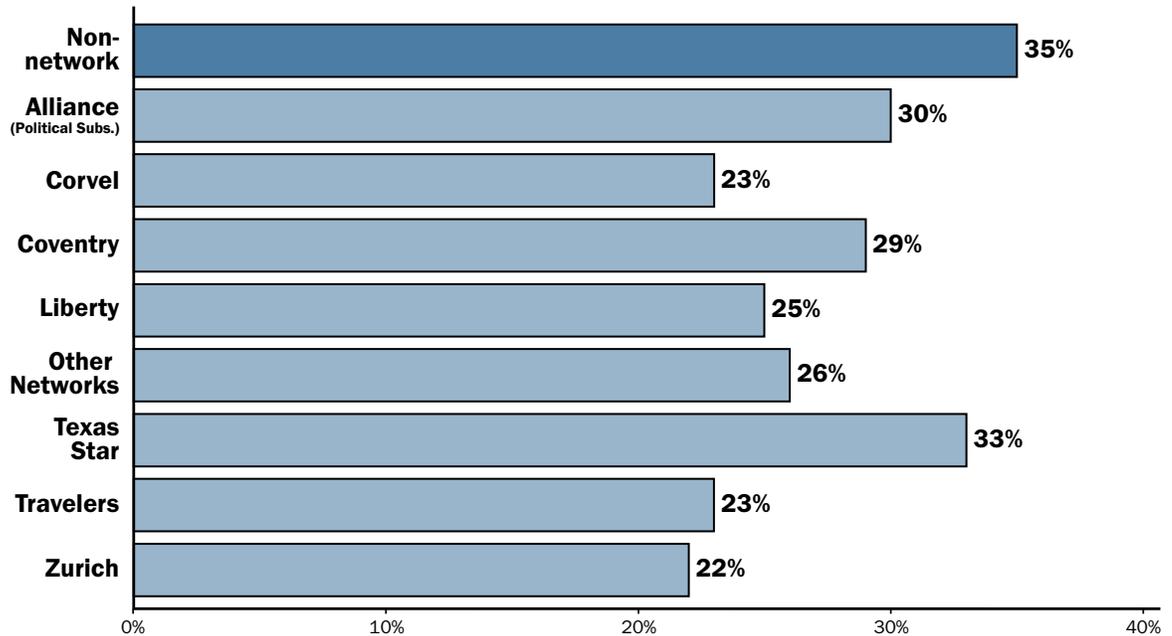
Note: * Differences between the network and non-network are statistically significant.

Utilization of care

Percentage of injured workers who received professional services, six months post injury



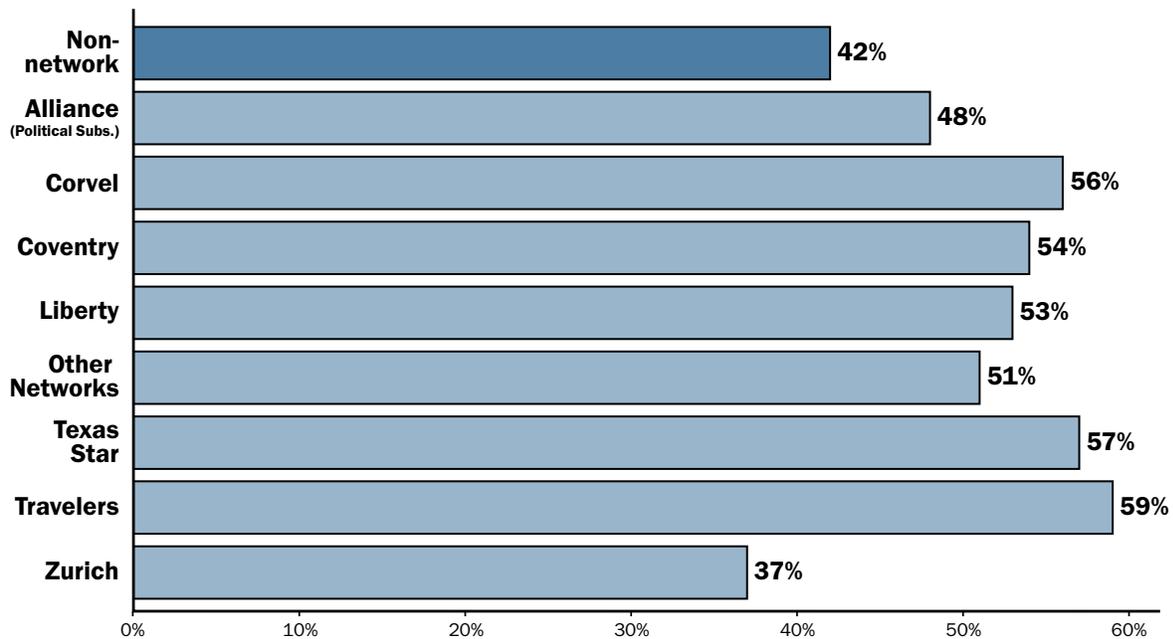
Percentage of injured workers who received hospital services, six months post injury



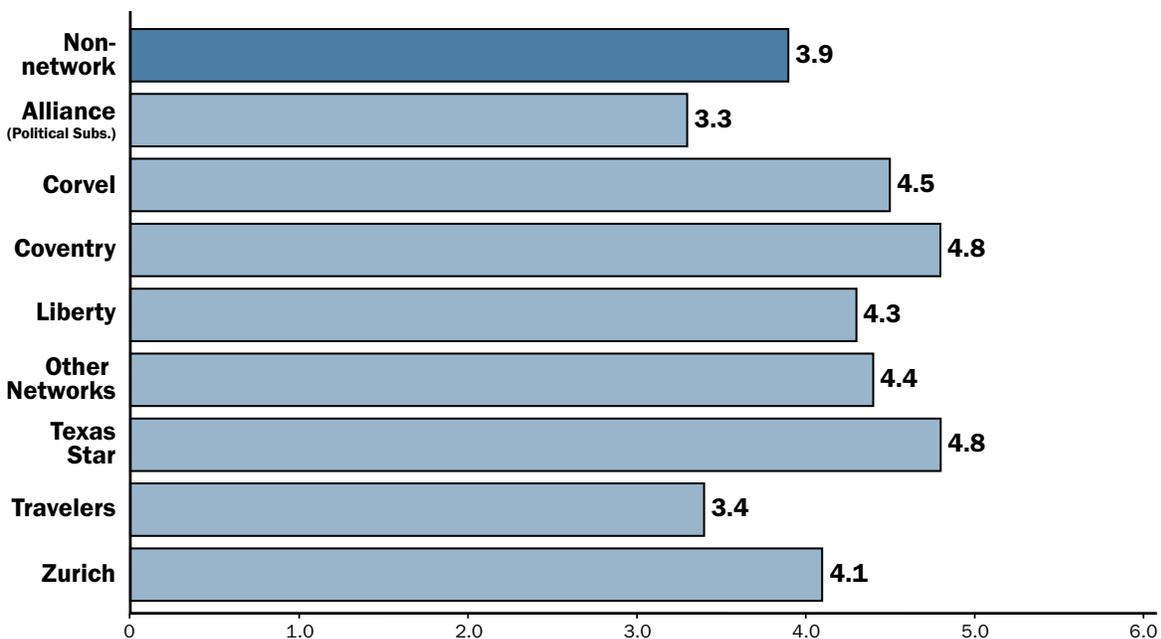
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Utilization of care

Percentage of injured workers who received pharmacy services, six months post injury



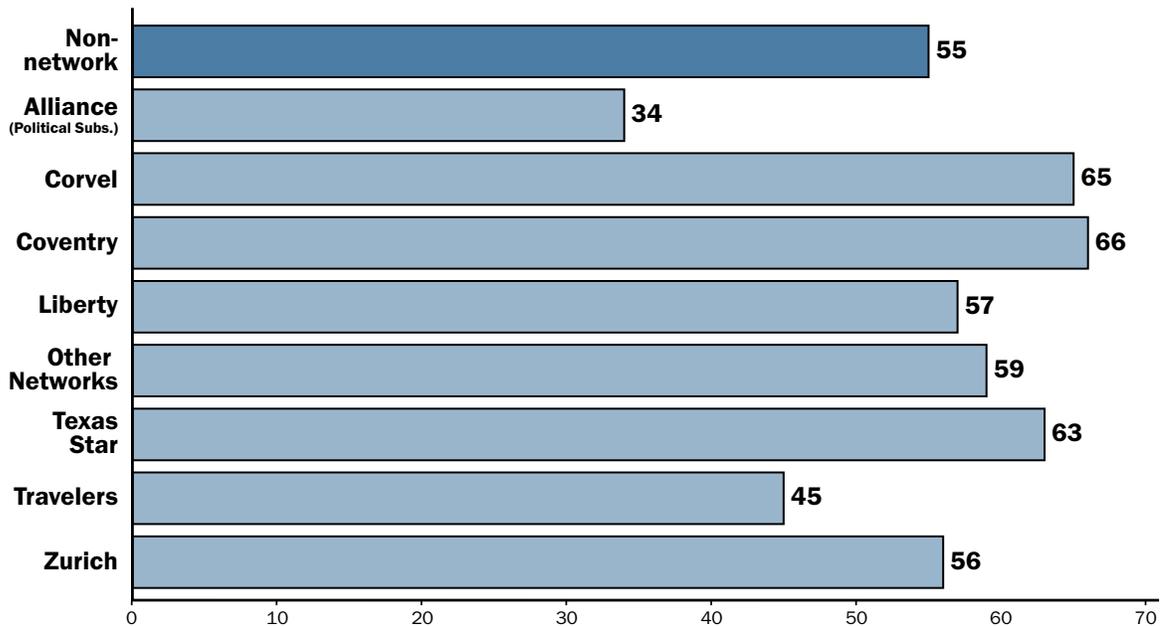
Average number of prescriptions per injured worker, six months post injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Utilization of care

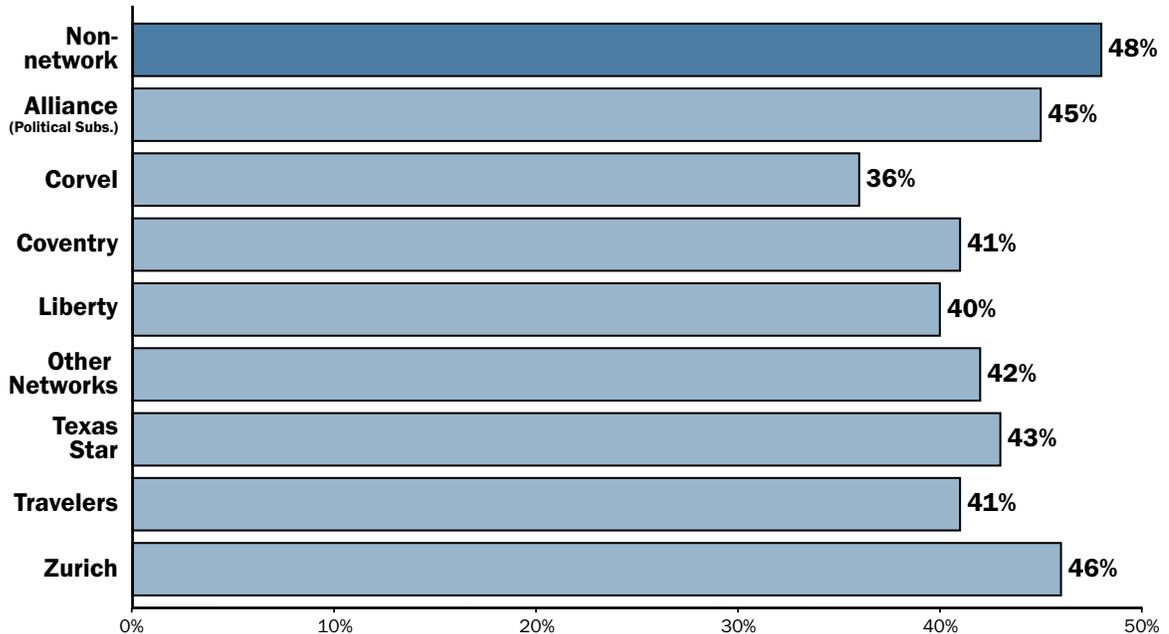
Average number of prescription days per injured worker, six months post injury



Satisfaction with medical care

Satisfaction with treating doctor

Percent of injured workers who indicated that they were “extremely satisfied” with the quality of the medical care received by their treating doctor

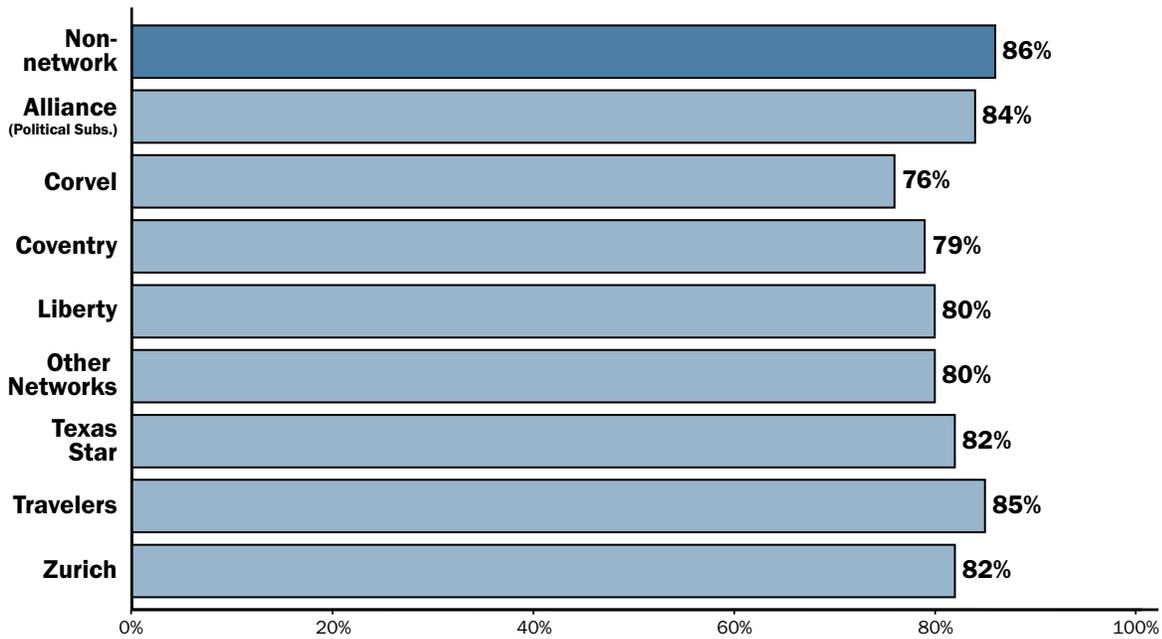


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Satisfaction with medical care

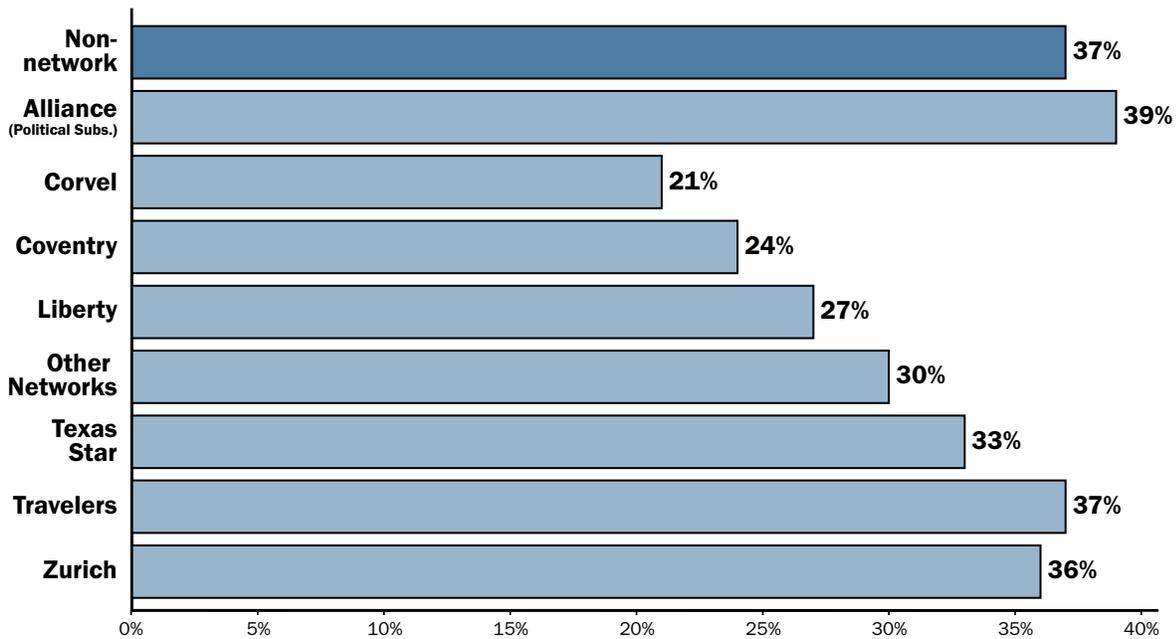
Agreement with treating doctor

Percent of injured workers who indicated that they “agreed” or “strongly agreed” that their treating doctor: took their medical condition seriously • gave them a thorough exam • explained medical condition • was willing to answer questions • talked to them about a RTW date • provided good medical care that met their needs



Overall satisfaction with medical care

Percent of injured workers who indicated that they were “extremely satisfied” with the quality of the medical care received for their work-related injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Satisfaction with medical care

Satisfaction with medical care

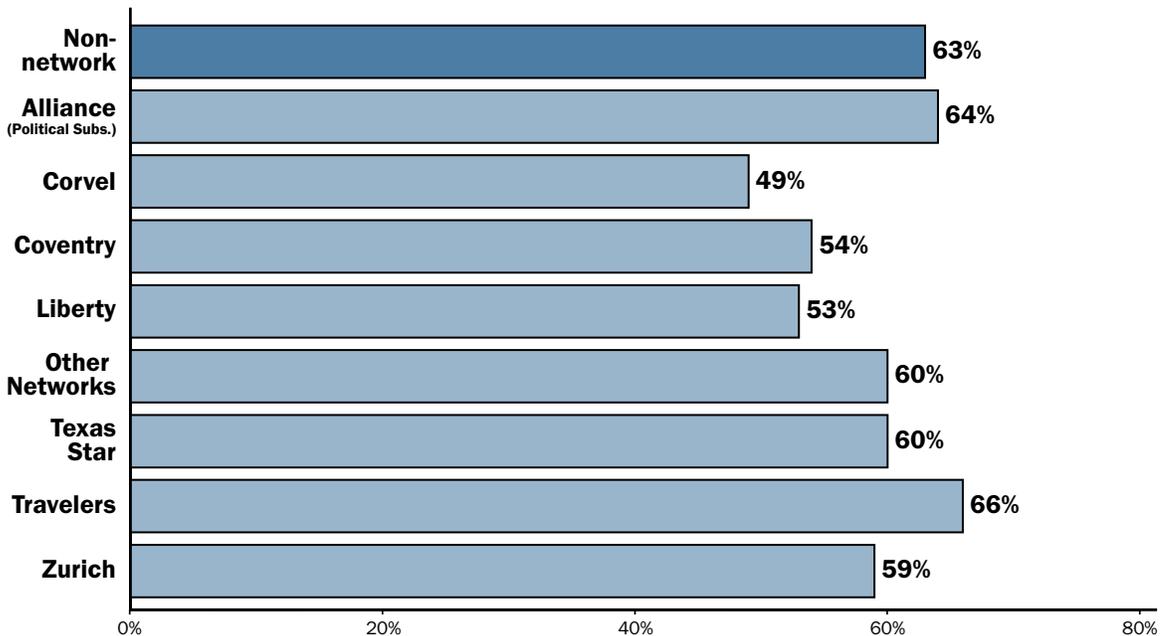
Injured workers' perceptions regarding medical care for their work-related injuries compared to the medical care they normally receive when injured or sick

Percentage of injured workers indicating that the medical care for their work-related injuries was:	BETTER	ABOUT THE SAME	WORSE
Non-network	24%	56%	19%
Alliance (Political Subs.)	23%	56%	21%
Corvel	15%*	53%	32%*
Coventry	20%*	55%	24%*
Liberty	17%*	54%	28%*
Other Networks	23%	48%*	28%*
Travelers	24%	54%	19%
Texas Star	26%	51%	21%*
Zurich	18%*	61%*	20%

Access to care

Getting needed care

Percent of injured workers who reported no problem getting: a personal doctor they like • to see a specialist • necessary tests or treatment • timely approvals for care



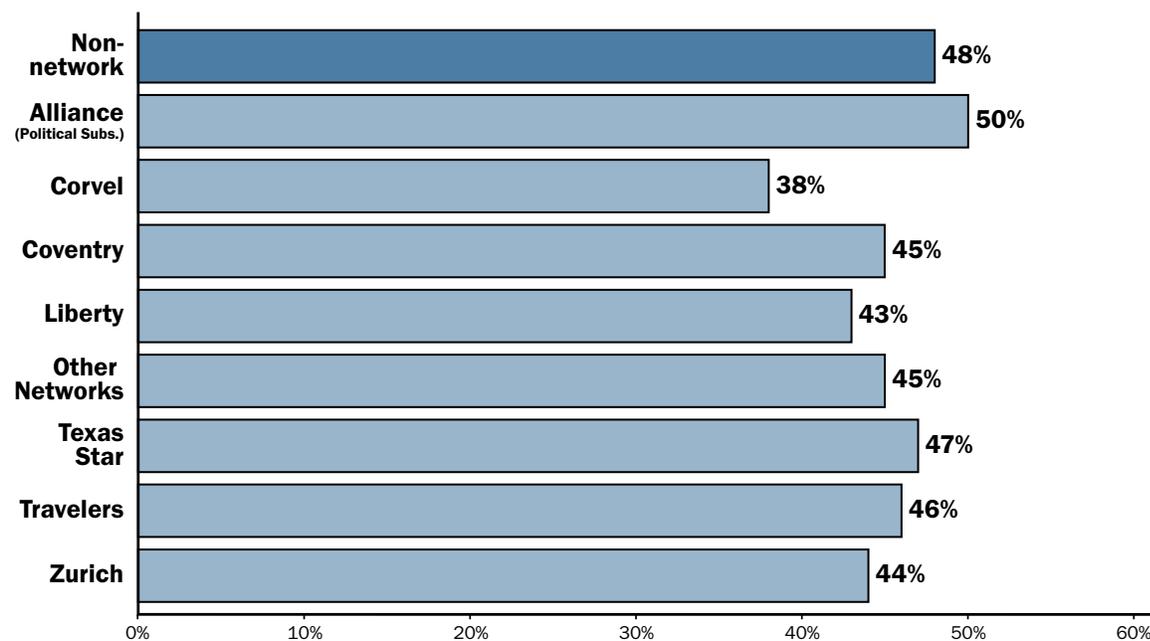
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Note: * Differences between the network and non-network are statistically significant.

Access to care

Getting care quickly

Percent of injured workers who reported always: receiving care as soon as they wanted • getting an appointment as soon as they wanted • taken to the exam room within 15 minutes of their appointment



Ability to schedule a doctor's appointment

Injured workers' perceptions regarding their ability to schedule a doctor's appointment for their work-related injuries compared to the medical care they normally receive when injured or sick

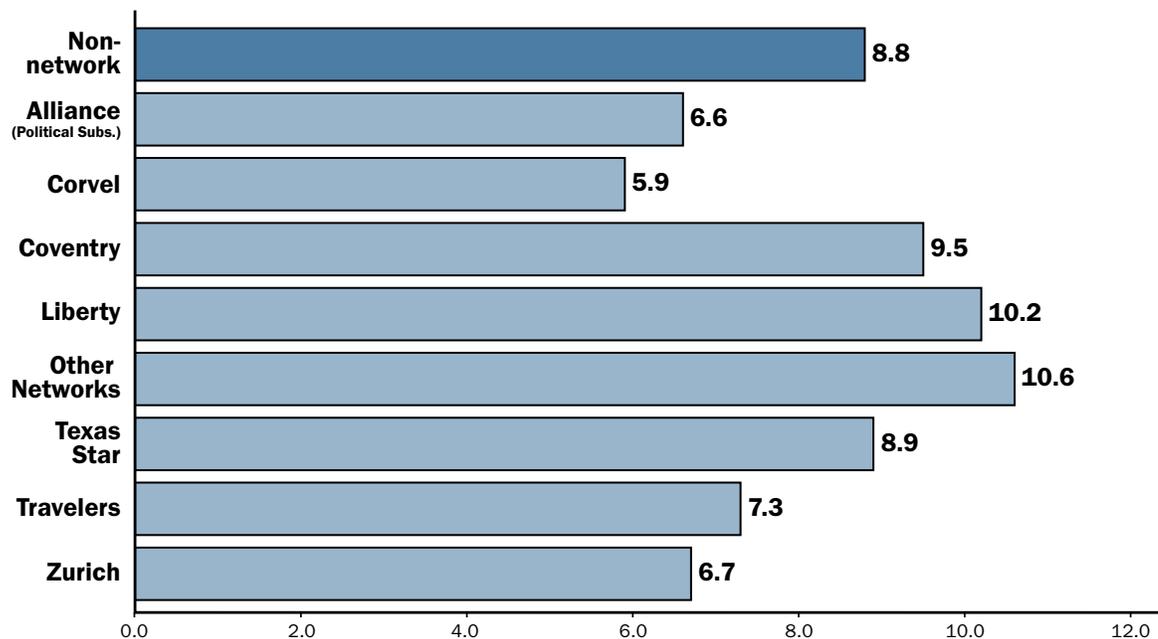
Percentage of injured workers indicating that their ability to schedule a doctor's appointment was:	BETTER	ABOUT THE SAME	WORSE
Non-network	21%	65%	14%
Alliance (Political Subs.)	22%*	65%	13%*
Corvel	13%*	63%	23%*
Coventry	20%	61%	17%*
Liberty	19%	58%*	23%*
Other Networks	20%	58%*	21%*
Travelers	19%	67%*	11%
Texas Star	24%	60%*	15%*
Zurich	22%	65%	11%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Note: * Differences between the network and non-network are statistically significant.

Access to care

Average duration from date of injury to date of first non-emergency treatment



Duration from date of injury to date of first non-emergency service among the networks and non-network

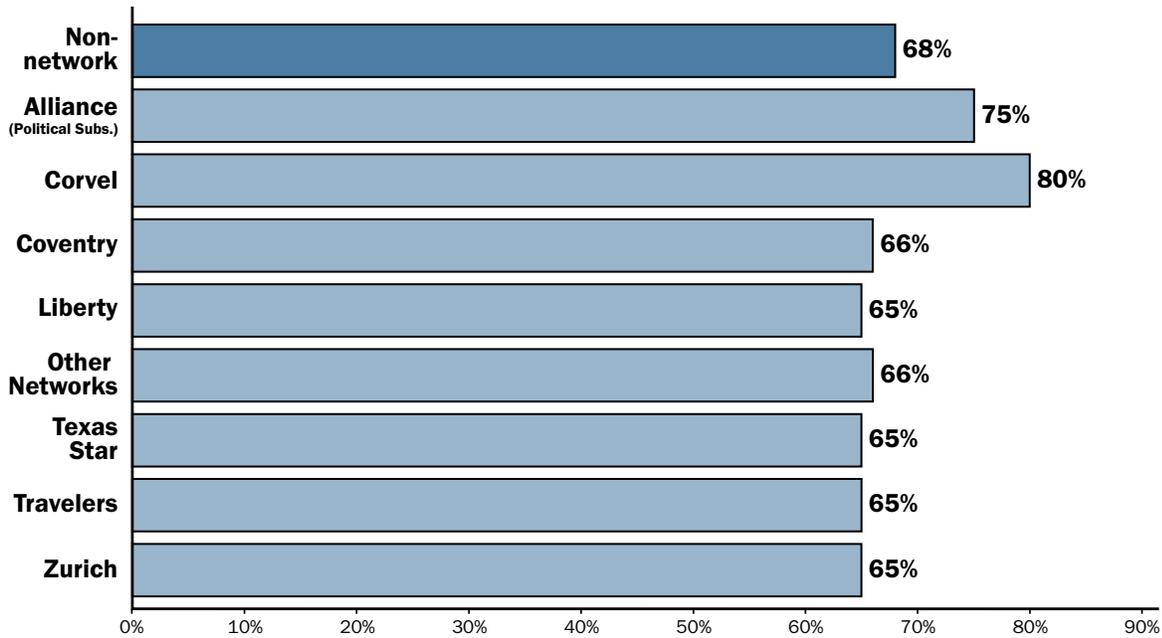
Duration	SAME DAY	1-7 DAYS	8-14 DAYS	15-21 DAYS	22+ DAYS
Non-network	46%	33%	9%	5%	7%
Alliance (Political Subs.)	46%	35%	7%*	4%	8%
Corvel	44%	36%	8%	5%	7%
Coventry	46%	35%	6%*	6%	7%
Liberty	39%*	36%*	10%	5%	11%
Other Networks	47%	27%*	8%	6%	12%*
Travelers	52%	30%	6%	3%	8%
Texas Star	43%*	30%	10%	6%*	10%*
Zurich	54%*	25%*	8%	3%*	11%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

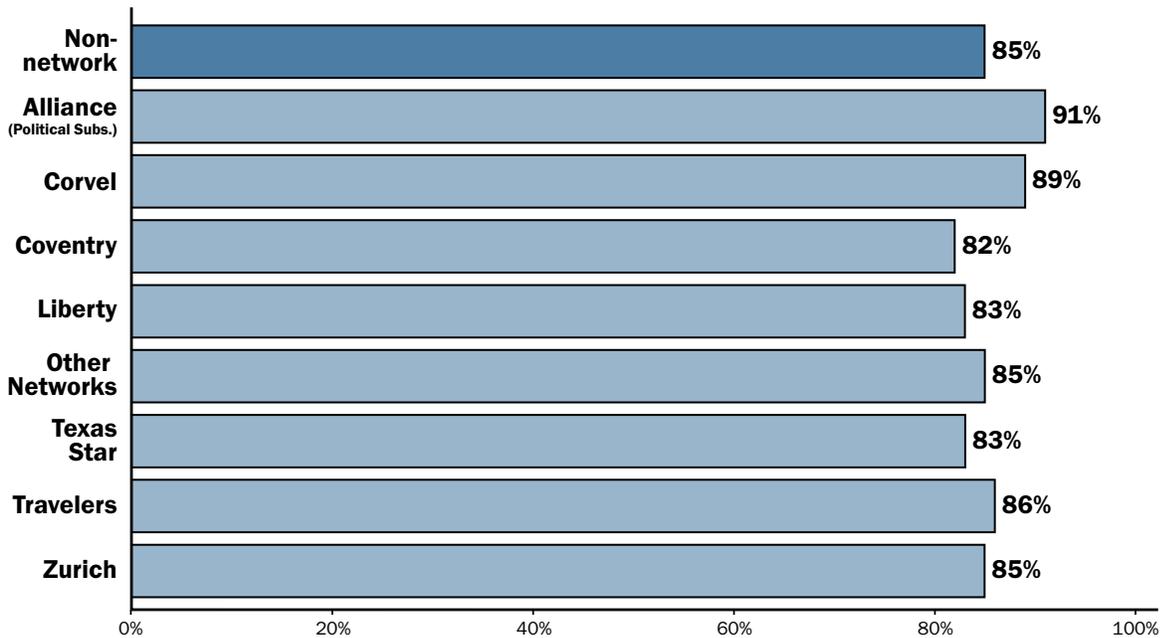
Note: * Differences between the network and non-network are statistically significant.

Return-to-work

Percentage of injured workers who indicated that they were currently working at the time they were surveyed



Percentage of injured workers who indicated that they went back to work at some point after their injury

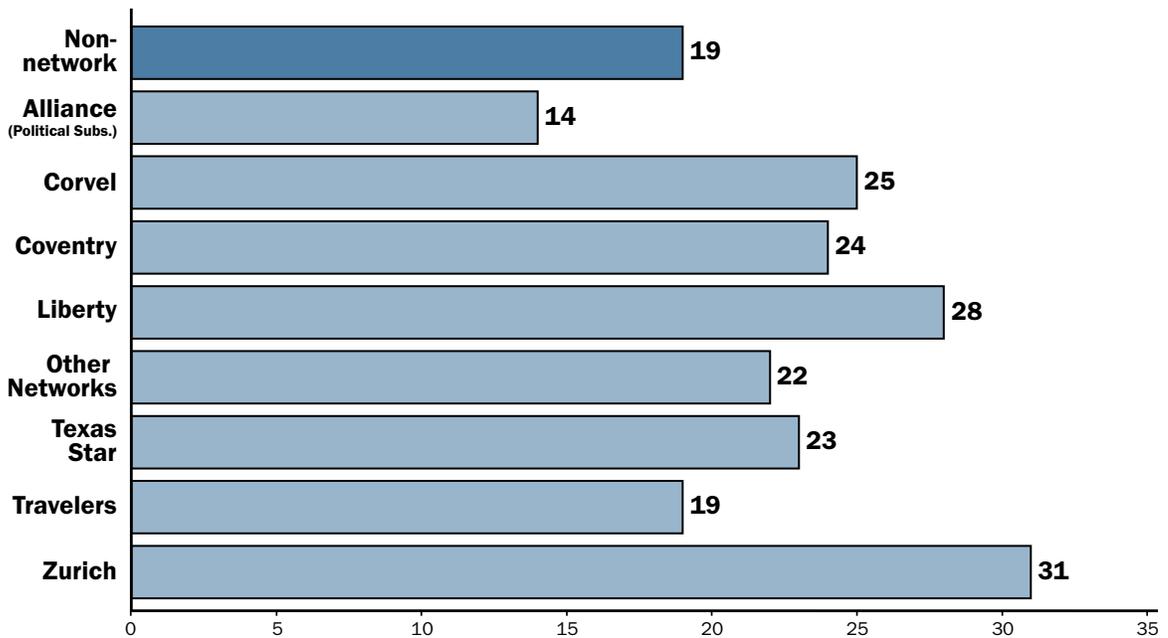


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

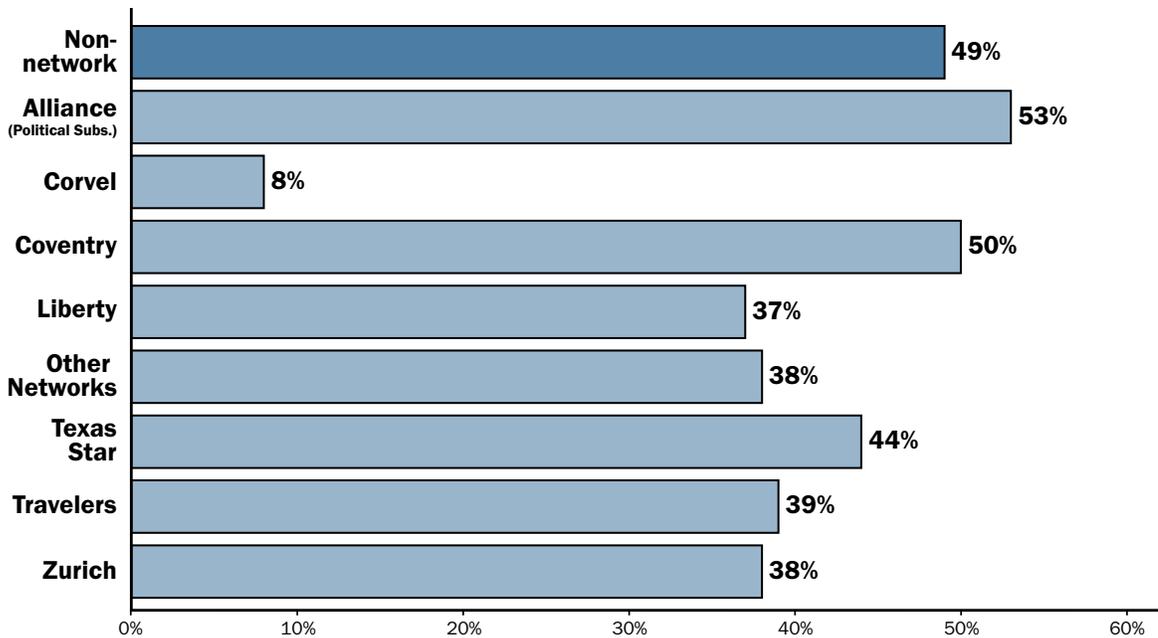
Note: * Differences between the network and non-network are statistically significant.

Return-to-work

Average number of weeks injured workers reported being off work because of their work-related injury



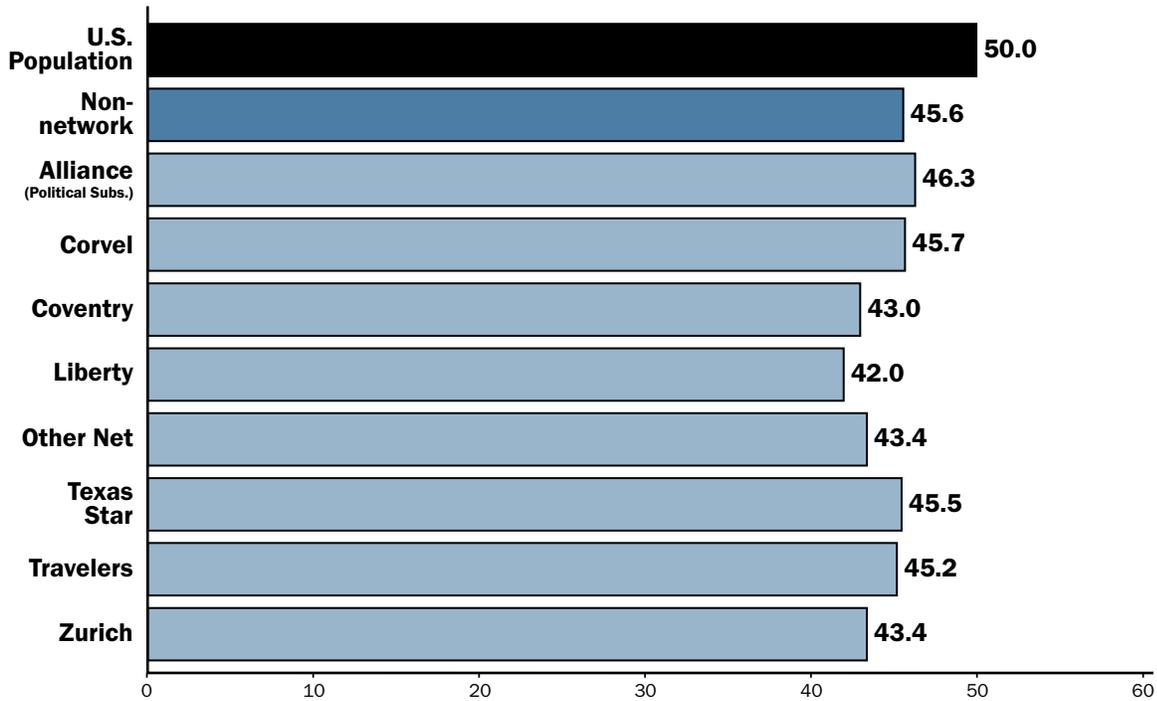
Percentage of injured workers who had not returned to work and who reported that their doctor had released them to work with or without limitations



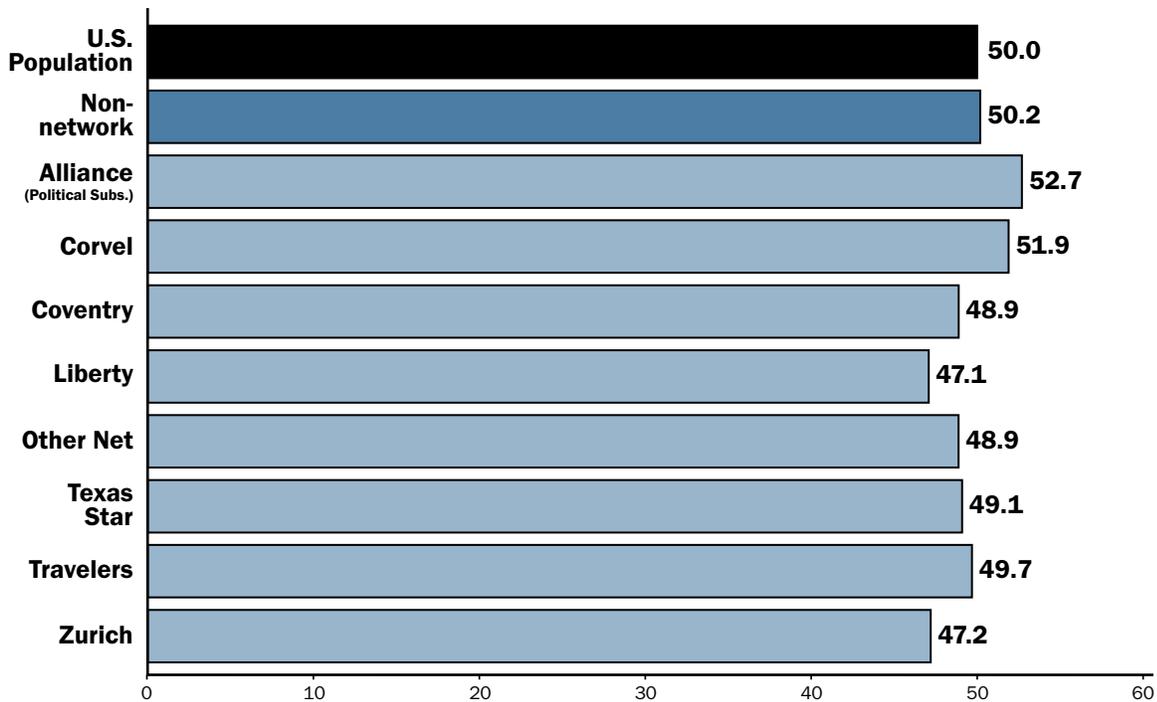
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Health outcomes

Average physical functioning scores for networks and non-networks



Average mental functioning scores for networks and non-networks



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Note: The figures presented above are adjusted for injury type and type of claim differences that may exist between the groups.

Appendix
Additional network and non-network
comparisons

Professional medical costs

Average Cost per Claim for Professional Services by Service Type, 6 Months Post Injury

Type of service	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Evaluation & management	\$446	\$458*	\$573*	\$596*	\$552*	\$540*	\$619*	\$524*	\$464
Physical Medicine Modalities	\$123	\$114*	\$135	\$121	\$68*	\$120	\$134	\$113*	\$89*
Other Physical Medicine	\$1,015	\$948*	\$1,205*	\$1,032	\$1,222*	\$1,075	\$1,188*	\$1,013	\$779*
DT-CT Scans	\$201	\$212	\$262*	\$250	\$225	\$236*	\$270	\$235*	\$224
DT-MRI Scans	\$597	\$705*	\$684*	\$642*	\$751*	\$683*	\$690*	\$662*	\$648*
DT-Nerve Conduction Studies	\$819	\$752*	\$834	\$756	\$804	\$799	\$871	\$695*	\$1,072*
Other Diagnostic Testing	\$89	\$92	\$105*	\$113*	\$101*	\$106*	\$122*	\$109*	\$87
Spinal Surgery	\$3,337	\$2,555	\$3,439	\$1,839*	\$1,871*	\$3,285	\$3,767	\$2,824	\$2,933
Other Surgery	\$980	\$1,184*	\$1,254*	\$1,294*	\$1,006	\$1,262*	\$1,387*	\$1,312*	\$1,121
Pathology & Lab Services	\$77	\$91	\$135	\$75	\$79	\$67	\$62*	\$84	\$57*
Other Services	\$300	\$215*	\$331	\$431*	\$379*	\$294	\$290	\$265*	\$284

Hospital costs

Average Cost per Claim for Professional Services by Service Type, 6 Months Post Injury

Type of service	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
In-patient	\$22,129	\$19,822	\$26,571	\$21,980	\$23,607	\$24,035	\$25,940	\$24,924	\$28,303
Out-patient	\$1,311	\$1,581*	\$1,730*	\$2,538*	\$1,345	\$1,825*	\$2,443*	\$2,339*	\$1,756*
Other Hospital Services	\$1,972	\$3,816	\$5,196	\$2,742	\$0	\$3,039	\$9,899	\$5,198*	\$7,136

Pharmacy costs

Average Cost per Claim for Pharmacy Drug by Type, 6 Months Post Injury

Type of service	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Analgesics–Opioid	\$80	\$71*	\$90	\$100*	\$79	\$74	\$84	\$65*	\$80
Analgesics–Anti-inflammatory	\$108	\$99*	\$116	\$122*	\$118*	\$108	\$95*	\$68*	\$107
Musculoskeletal Therapy	\$145	\$130*	\$169	\$163*	\$173	\$155	\$138	\$112*	\$182
Mood stabilizers	\$222	\$163*	\$240	\$265	\$198	\$240	\$274	\$169*	\$322
Other Therapeutic Groups	\$117	\$91*	\$156*	\$145	\$110	\$135	\$127	\$76*	\$122

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Note: * Differences between the network and non-network are statistically significant.

Professional medical utilization

Percent of Workers Receiving Professional Services by Service Type, 6 Months Post Injury

Type of service	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Evaluation & management	95%	99%*	98%*	97%*	96%*	96%*	98%*	97%*	97%*
Physical Medicine Modalities	11%	12%*	14%*	14%*	10%	13%*	14%*	11%	11%
Other Physical Medicine	26%	29%*	38%*	39%*	34%*	35%*	38%*	32%*	32%*
DT-CT Scans	3%	2%*	3%	4%*	3%	3%	2%*	4%*	3%
DT-MRI Scans	15%	19%*	18%*	17%*	19%*	18%*	16%	18%*	12%*
DT-Nerve Conduction Studies	3%	2%*	3%	4%*	4%*	4%*	4%*	3%	2%
Other Diagnostic Testing	58%	60%*	63%*	63%*	64%*	62%*	62%*	62%*	58%
Spinal Surgery	0.2%	0.2%	0.3%	0.4%	0.5%*	0.4%*	0.4%	0.3%	0.2%
Other Surgery	25%	22%*	28%*	33%*	30%*	28%*	30%*	32%*	24%
Pathology & Lab Services	10%	8%*	8%*	15%*	8%*	12%*	20%*	12%*	15%*
Other Services	78%	89%*	93%*	91%*	90%*	88%*	93%*	87%	88%

Average Number of Professional Services Billed Per Claim that Received Services by Type of Professional Service, 6 Months Post Injury

Type of service	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Evaluation & management	4.2	4.4*	5.6*	5.4*	5.1*	4.8*	5.4*	5.1*	4.2
Physical Medicine Modalities	10.8	9.3*	11.6	9.8	7.2*	9.2*	10.3	9.8*	6.2*
Other Physical Medicine	34.6	29.9*	41.5*	34.4	39.0*	32.9	39.6*	35.3	25.0*
DT-CT Scans	1.6	1.6	1.6	1.8	1.7	1.5	1.9	1.9*	1.6
DT-MRI Scans	1.5	1.4*	1.6*	1.6	1.4	1.5	1.6	1.5	1.4*
DT-Nerve Conduction Studies	14.8	14.3	15.6	13.9	15.7	13.5	14.2	15.0	17.3
Other Diagnostic Testing	2.5	2.4	2.6	2.7*	2.3*	2.5	2.6	2.9*	2.2*
Spinal Surgery	5.1	3.2*	5.3	3.3	2.8*	5.7	4.3	4.2	4.0
Other Surgery	2.8	3.0*	3.5*	3.5*	3.3*	3.2*	3.6*	3.2*	2.8
Pathology & Lab Services	5.9	6.0	7.4	6.1	5.1	4.3*	6.0	6.0	4.6*
Other Services	11.5	9.5*	15.8*	16.1*	15.4*	13.2*	14.9*	12.9*	12.6

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Note: * Differences between the network and non-network are statistically significant.

Hospital utilization

Percent of Workers Receiving Hospital Services, 6 Months Post Injury

Type of service	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
In-patient	5%	4%	7%*	10%*	6%	6%	8%*	10%*	8%*
Out-patient	89%	98%*	96%*	95%*	98%*	97%*	97%*	96%*	97%*
Other Hospital Services	10%	2%*	0%*	1%*	0%	2%*	0%*	2%*	1%*

Pharmacy utilization

Percent of Workers Receiving Pharmacy Drugs by Type, 6 Months Post Injury

Type of service	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Analgesics–Opioid	54%	47%*	58%*	58%*	53%	56%*	46%*	59%*	54%
Analgesics–Anti-inflammatory	59%	63%*	65%*	65%*	69%*	65%*	53%*	60%*	64%*
Musculoskeletal Therapy	32%	33%*	39%*	35%*	38%*	35%*	25%*	31%	33%
Mood stabilizers	7%	5%*	9%*	8%*	8%	7%	6%	8%*	6%
Other Therapeutic Groups	41%	37%*	43%	43%	42%	38%*	38%*	43%*	44%

Mean Number of Prescriptions, 6 Months Post Injury

Type of service	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Analgesics–Opioid	2.4	2.1*	2.4	3.0*	2.4	2.6	2.6	3.1*	2.5
Analgesics–Anti-inflammatory	1.8	1.6*	1.9*	1.9*	1.9*	1.9*	1.7	2.0*	1.8
Musculoskeletal Therapy	1.9	1.7*	1.9	2.1	2.1*	2.1*	1.8*	2.2*	2.1
Mood stabilizers	2.3	2.0*	2.3	2.3	2.1	2.4	2.5	2.6*	3.2
Other Therapeutic Groups	1.9	1.6*	2.0	2.0	1.8*	1.9	1.7*	2.0*	1.7*

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

- Notes:**
- * Differences between the network and non-network are statistically significant.
 - Cells with 0% result from the rounding of percentages lower than 0.05%.

Pharmacy utilization

Mean Number of Drug Days, 6 Months Post Injury

Type of service	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Analgesics–Opioid	24	20*	25	27*	23	24	24	28*	22
Analgesics–Anti-inflammatory	31	19*	33	34*	31	33*	28*	34*	30
Musculoskeletal Therapy	31	18*	29	34*	30	31	27*	35*	30
Mood stabilizers	56	44*	56	58	48*	58	58	61	67
Other Therapeutic Groups	24	17*	28	26	20*	24	22	22*	23

Satisfaction with care

Percent of Injured Workers Who Indicated That They Had Changed Treating Doctors

	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Percent of injured workers	19%	20%	26%*	29%*	29%*	26%*	23%*	18%	27%*

Most Frequent Reasons Why Injured Workers Said They Changed Treating Doctors

Percentage of injured workers indicating that they changed treating doctors because:	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Worker felt that the treatment was not helping	43%	45%	54%	63%	58%	46%	45%	44%	72%
Worker was dissatisfied with the doctor's manner and caring	36%	37%	63%	48%	52%	45%	44%	38%	60%
Worker saw an emergency or urgent care doctor for first visit	37%	40%	48%	53%	41%	42%	44%	50%	54%
Worker saw a company doctor for first visit	27%	29%	21%	39%	50%	46%	37%	34%	50%
Doctor released worker to go back to work and worker didn't feel ready to return	20%	20%	23%	21%	30%	24%	16%	22%	50%
Doctor was no longer seeing workers' compensation patients	9%	9%	9%	0%	11%	12%	0%	18%	4%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

- Notes:**
- * Differences between the network and non-network are statistically significant.
 - Cells with 0% result from the rounding of percentages lower than 0.05%.

Access to care

Individual Question Results for Composite “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? Was it...

How much of a problem?	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Not a problem	72%	71%	56%*	60%*	61%*	65%*	74%	69%*	68%
A small problem	11%	11%	16%*	21%*	14%*	13%*	8%	12%	12%
A big problem	17%	19%	28%*	19%	25%*	22%	18%	19%	20%

What was the problem?	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
There was not enough treating doctors to select from	42%	45%	51%	55%	40%	31%	38%	43%	33%
You could not find a treating doctor that would take workers' compensation patients	44%	39%	49%	31%	32%	41%	31%	43%	37%
Travel to the doctor's office was too difficult to arrange	23%	18%	28%	19%	13%	36%	22%	29%	30%
Your treating doctor was not willing to give the care you believed was necessary	54%	57%	61%	57%	56%	53%	55%	59%	45%

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? Was it...

How much of a problem?	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Not a problem	56%	58%	47%*	51%	58%	62%*	62%*	55%	52%
A small problem	10%	11%	13%	13%	11%	10%	9%	10%	17%*
A big problem	15%	16%	28%*	18%	27%*	19%*	14%	20%*	16%

What was the problem?	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Couldn't see a specialist soon enough	44%	45%	47%	52%	43%	52%	52%	56%	55%
Couldn't find a specialist that would accept workers' compensation patients	38%	34%	38%	38%	38%	31%	26%	51%	31%
Travel was too difficult to arrange	24%	20%	21%	20%	27%	32%	27%	32%	25%
Treating doctor was not willing to send worker to a specialist	26%	29%	33%	43%	40%	31%	33%	36%	42%
Insurance carrier didn't want the care provided	56%	47%	40%	73%	77%	64%	48%	58%	68%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Note: * Differences between the network and non-network are statistically significant.

Access to care

Individual Question Results for Composite “Getting Needed Care”

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? Was it...

How much of a problem?	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Not a problem	65%	63%	48%*	54%*	49%*	57%*	65%	60%*	56%*
A small problem	12%	16%*	14%	23%*	16%*	13%	14%	15%*	18%
A big problem	23%	21%	38%*	23%	35%*	30%*	22%	24%	25%

What was the problem?	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
There was difficulty in diagnosing your work-related injury or illness	44%	44%	42%	41%	52%	50%	41%	45%	52%
Travel to get medical care was too difficult to arrange	23%	20%	30%	22%	13%	25%	21%	27%	25%
Your treating doctor was not willing to give the care you believed was necessary	39%	45%	50%	48%	40%	46%	44%	43%	36%
The insurance company or health care network did not want this care provided	62%	51%	57%	65%	75%	70%	61%	68%	69%
You could not get care soon enough	55%	52%	51%	71%	55%	55%	64%	56%	53%

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? Was it...

How much of a problem?	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Not a problem	59%	62%*	46%*	50%*	44%*	54%	62%	56%	59%
A small problem	17%	17%	29%*	19%	23%*	16%	14%	20%*	14%
A big problem	24%	21%*	25%	31%*	32%*	30%*	23%	24%	27%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Note: * Differences between the network and non-network are statistically significant.

Access to care

Individual Question Results for Composite “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	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Always	56%	57%	44%*	56%	47%*	56%	59%	52%*	49%
Usually	18%	18%	21%	9%*	16%	15%*	15%*	17%	21%
Sometimes/Never	26%	25%	35%*	35%*	37%*	29%	26%	31%*	30%

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	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Always	56%	62%*	46%*	49%*	52%*	54%	54%	54%	52%
Usually	21%	21%	26%*	22%	21%	19%*	21%	18%	17%
Sometimes/Never	22%	16%*	28%*	29%*	27%*	28%*	25%	28%*	31%*

Since you were injured, how often were you taken to the exam room within 15 minutes of your appointment?

How often were you taken to the exam room within 15 minutes?	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Always	32%	32%	24%*	29%*	30%	26%*	25%*	34%	30%
Usually	21%	26%*	24%	20%	22%	19%	21%	18%*	21%
Sometimes/Never	46%	42%*	52%*	51%*	48%	55%*	53%*	48%	49%

Individual Question Results for Composite “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	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Strongly agree/Agree	89%	87%*	82%*	85%	84%*	83%*	88%	85%*	86%
Not sure	1%	1%*	1%	0%*	1%	1%	2%	1%*	3%*
Strongly disagree/Disagree	9%	12%*	17%*	15%*	15%*	16%*	10%	14%*	12%*

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

Treating doctor gave you a thorough examination	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Strongly agree/Agree	83%	82%	75%*	78%*	80%*	76%*	85%	80%*	82%
Not sure	1%	1%	2%*	2%	2%*	2%	2%	1%	2%
Strongly disagree/Disagree	16%	16%	23%*	20%*	18%	22%*	13%	19%*	16%

Source: Texas Department of Insurance, Workers’ Compensation Research and Evaluation Group, 2010.

Note: * Differences between the network and non-network are statistically significant.

Access to care

Individual Question Results for Composite “Agreement with Treating Doctor”

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	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Strongly agree/Agree	90%	86%*	77%*	82%*	84%*	80%*	84%*	85%*	87%
Not sure	2%	1%*	1%	2%	2%	1%	1%	2%	2%
Strongly disagree/Disagree	8%	12%*	22%*	17%*	15%*	19%*	15%*	14%*	10%

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	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Strongly agree/Agree	89%	87%*	80%*	83%*	86%*	86%*	89%	87%*	88%
Not sure	1%	1%*	2%*	0%*	1%	2%	2%*	1%	2%
Strongly disagree/Disagree	10%	12%*	18%*	17%*	13%*	12%*	9%	11%	10%

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	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Strongly agree/Agree	80%	82%	70%*	69%*	71%*	74%*	85%*	76%*	71%*
Not sure	4%	1%*	2%	2%	1%	2%	1%*	2%	4%*
Strongly disagree/Disagree	18%	17%	28%*	29%*	27%*	25%*	14%	23%*	25%*

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	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Strongly agree/Agree	82%	81%	69%*	77%*	73%*	78%*	78%*	78%*	80%
Not sure	2%	1%*	2%	2%	2%	2%	2%	1%*	2%
Strongly disagree/Disagree	15%	18%*	29%*	21%*	25%*	19%*	20%*	21%*	18%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Note: * Differences between the network and non-network are statistically significant.

Payment distribution

Distribution of Payments for Professional Services by Provider Type, 6 Months Post Injury

Type of provider		Doctor of Medicine	Chiropractors	Physical/ Occupational Therapists	Doctor of Osteopathy	Other Providers
NON-NETWORK	TOTAL PAYMENTS	\$131,173,186	\$17,285,468	\$35,579,935	\$15,080,208	\$34,540,455
	%	56%	7%	15%	6%	15%
ALLIANCE (Political Subs.)	TOTAL PAYMENTS	\$7,898,215	\$222,798	\$2,572,258	\$1,419,732	\$2,141,577
	%	55%	2%	18%	10%	15%
CORVEL	TOTAL PAYMENTS	\$1,541,940	\$222,688	\$638,500	\$458,826	\$588,162
	%	45%	6%	19%	13%	17%
COVENTRY	TOTAL PAYMENTS	\$2,817,886	\$211,737	\$848,344	\$393,482	\$885,092
	%	55%	4%	16%	8%	17%
LIBERTY	TOTAL PAYMENTS	\$3,289,930	\$239,496	\$1,249,429	\$710,738	\$1,085,284
	%	50%	4%	19%	11%	17%
OTHER NETWORK	TOTAL PAYMENTS	\$5,362,276	\$371,937	\$2,128,718	\$941,662	\$1,354,466
	%	53%	4%	21%	9%	13%
TRAVELERS	TOTAL PAYMENTS	\$2,477,303	\$94,167	\$957,248	\$373,054	\$532,693
	%	56%	2%	22%	8%	12%
TEXAS STAR	TOTAL PAYMENTS	\$18,349,702	\$687,866	\$6,031,746	\$2,094,950	\$5,181,723
	%	57%	2%	19%	6%	16%
ZURICH	TOTAL PAYMENTS	\$1,562,098	\$73,274	\$481,005	\$202,284	\$404,170
	%	57%	3%	18%	7%	15%

Distribution of Injured Workers Receiving Professional Services by Provider Type, 6 Months Post Injury

Type of provider		Doctor of Medicine	Chiropractors	Physical/ Occupational Therapists	Doctor of Osteopathy	Other Providers
NON-NETWORK	Number of Injured Workers	160,330	10,618	37,510	37,205	46,296
	%	87%	6%	20%	20%	25%
ALLIANCE (Political Subs.)	Number of Injured Workers	8,971	298	2,459	3,154	2,594
	%	88%	3%	24%	31%	26%
CORVEL	Number of Injured Workers	1,603	138	591	859	584
	%	89%	8%	33%	48%	33%
COVENTRY	Number of Injured Workers	2,274	160	906	827	877
	%	89%	6%	36%	33%	34%
LIBERTY	Number of Injured Workers	3,105	189	1,147	1,226	1,319
	%	86%	5%	32%	34%	37%
OTHER NETWORK	Number of Injured Workers	5,078	273	1,984	1,843	1,620
	%	86%	5%	33%	31%	27%
TRAVELERS	Number of Injured Workers	2,037	73	854	645	652
	%	91%	3%	38%	29%	29%
TEXAS STAR	Number of Injured Workers	17,422	736	5,534	4,514	6,005
	%	91%	4%	29%	24%	31%
ZURICH	Number of Injured Workers	1,778	73	604	467	427
	%	89%	4%	30%	23%	21%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

Medical Cost

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

Most frequent reasons	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Professional	58%	63%	66%	58%	70%	65%	63%	50%	60%
Hospital	38%	33%	29%	38%	25%	31%	33%	47%	37%
Pharmacy	4%	4%	5%	4%	5%	4%	4%	3%	3%

Average Medical Cost per Claim

Claims costing less than \$50,000, Six Months Post Injury	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
	\$1,933	\$2,085	\$2,594	\$2,978	\$2,381	\$2,381	\$2,741	\$2,797	\$1,890

Average Medical Cost per Outlying Claim (and Number of Outlying Claims)

Claims costing more than \$50,000, Six Months Post Injury	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
	\$135,691 (390)	\$94,143 (15)	\$154,742 (4)	\$130,510 (11)	\$149,061 (6)	\$128,826 (13)	\$103,552 (9)	\$130,022 (86)	\$85,916 (10)

2009 Report Card Update Average Medical Cost changes Six and Eighteen Months Post Injury¹

Average Medical Costs	NON-NETWORK	ALLIANCE	COVENTRY	LIBERTY	NETWORKS	OTHER TRAVELERS	TEXAS STAR
Average Medical Cost 6 months	\$2,054	\$2,157	\$4,512	\$3,028	\$2,833	\$2,675	\$3124
Average Medical Cost 18 months	\$2,844	\$2,740	\$6,039	\$3,294	\$3,807	\$3,955	\$4,001
Percentage Change 6 to 18 months	38%	27%	34%	9%	34%	48%	28%

Return to work

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

Most frequent reasons	NON-NETWORK	ALLIANCE (Political Subs.)	CORVEL	COVENTRY	LIBERTY	OTHER NETWORKS	TRAVELERS	TEXAS STAR	ZURICH
Worker not physically able to perform job duties	46%	35%*	72%*	60%*	57%	45%	57%*	56%*	50%
Worker was laid off	33%	19%*	15%*	47%*	40%	41%*	42%	40%*	29%
Worker was fired	25%	23%	15%*	31%	37%*	35%*	31%	29%	41%*
Retired	17%	18%	15%	7%*	9%*	12%	13%	11%*	11%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2010.

- Notes:**
1. This update specifies only networks with medical costs reported in the 2009 Network Report Card
 2. * Differences between the network and non-network are statistically significant.

