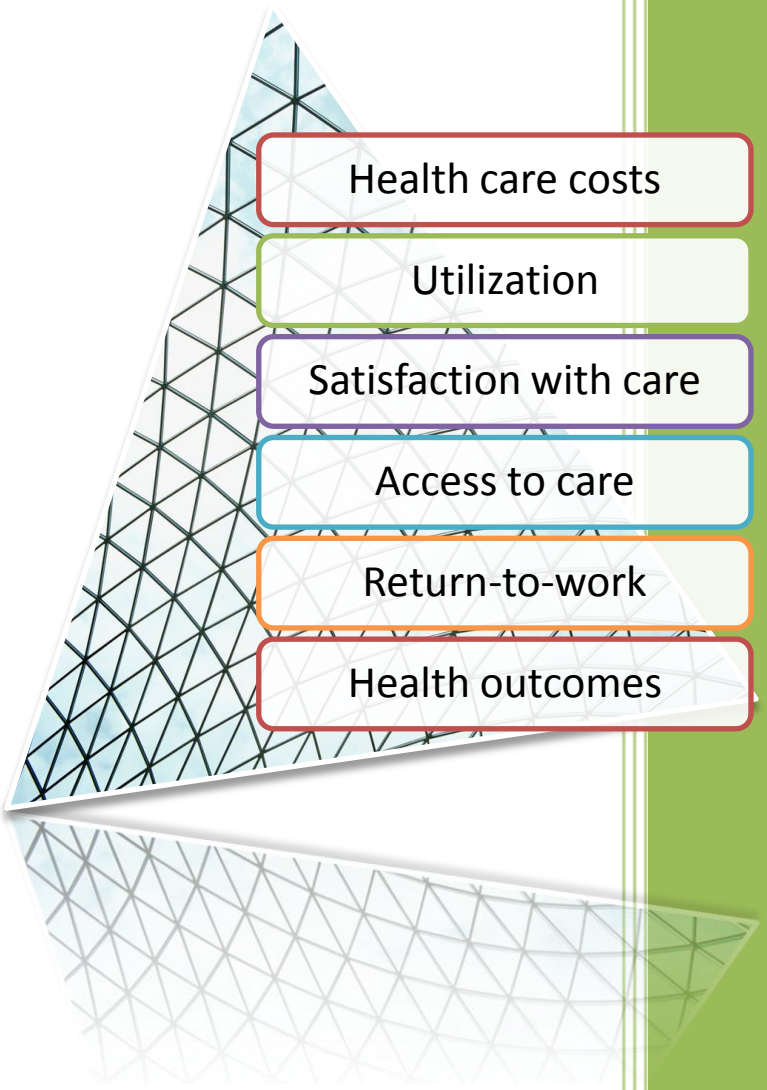
2011

Workers' Compensation Network Report Card Results



Texas Department of Insurance
Workers' Compensation Research and Evaluation Group

September 2011

Acknowledgements

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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-Yong 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 34 networks covering 250 Texas counties are certified to provide workers' compensation health care services to insurance carriers. Among the certified networks, 27 were treating injured employees as of February 1, 2011. Since the formation of the first network, a total of 209,576 injured employees have been treated in networks. One certified network accounts for 36 percent of all claims that were treated in networks, down from 47 percent a year ago, the result of smaller networks treating an increasing share of injured employees.

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 heath 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.

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

In addition to the Alliance, this report covers a separate group of networks authorized under Chapter 504, Texas Labor Code. This group is referred to in the report as 504-Others, and is comprised of Dallas County schools and the Trinity Occupational Program (Fort Worth Independent School District). While not required to be certified by the Department under Chapter 1305, Texas Insurance Code, these networks must still meet TDI's workers' compensation reporting requirements.

How network results are reported

The results presented in this annual report card show a comparison of twelve groups, eleven of which are network entities with a total of 57,273 injured employees for the study period: Texas Star (20,793), 504-Alliance (16,225), Travelers (3,991), Liberty (3,045), Coventry (2,719), Corvel (2,232), Zurich (1,567), 504-Others (1,109), IMO (974), First Health (893), and all other networks (3,725), relative to the non-network injured employees (149,117) treated as the twelfth group, outside of the workers' compensation health care network context.

The "Other network" category is comprised of the 16 remaining networks too small, in terms of the number of injured employees treated in each network during the study period (June 1, 2009 to May 31, 2010) to have their results analyzed separately. These networks are:

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

Texas also had "voluntary" or "informal" networks for the delivery of workers' compensation health care. These networks, established under Texas Labor Code §413.011(d-1), used 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

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 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 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 2011 to 34 workers' compensation health care networks. Results from the data call showed that 27 networks had treated 209,576 injured employees as of February 1, 2011. Of these, 57,273 (26 percent of all workers injured during the analysis period June 1, 2009 to May 31, 2010) were treated in networks. 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 12 groups at 6 months post-injury for injuries occurring between June 1, 2009 and May 31, 2010.

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 paid-for services.

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. Health care 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.

Professional cost and utilization measures were 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).

Table 1: Claims by network

Networks	Total Number of Claims	Percent of Claims with more than 7 days lost time
Non-network	149,117	23%
504-Alliance	16,225	22%
504-Others	1,109	15%
Corvel	2,232	42%
Coventry	2,719	27%
First Health	893	36%
IMO	974	19%
Liberty	3,045	28%
Travelers	3,991	19%
Texas Star	20,793	37%
Zurich	1,567	17%
Other networks	3,725	23%

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 employee.

In previous reports, the calculations of average medical costs were based on all claims. This report further analyzes average costs on claims with more than seven days lost time (see Table 1 on the left).

How was the injured employee survey conducted?

REG developed the injured employee survey instrument using a series of standardized questions from the Consumer Assessment of Health Plans Study, Version 3.0 (CAHPS™ 3.0), the Short Form 12, Version 2 (SF-12™), 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 3,263 injured employees with new lost-time claims. Since network claims only represented approximately 26 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, injured employees of all injury durations within the study period were surveyed in July 2011 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, 504-Alliance and Zurich injured employees had lower average medical costs than non-network injured employees for the first six months after the injury.
- When an additional twelve months of data are added to the 2010 results, the average per-claim cost for non-network injured employees increased by 41%, while the average for networks increased by 27%.
- Alliance's average medical costs were lower than Non-network in 15 of 19 medical categories.
- Texas Star and IMO's average medical costs were lower than Non-network in 13 of 19 categories, including all pharmacy groups.
- Zurich and Traveler's average medical costs were lower than Non-network in 10 of 19 categories.
- 504-Others' average medical costs were lower than Non-network in 9 of 19 categories.
- Liberty, First Health 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 Corvel in 3 of the 19 categories.
- Nine network entities (504-Alliance, 504-Others, Corvel, First Health, Liberty, Travelers, Texas Star, and Zurich) had lower average medical costs than Non-network in Physical Medicine Modalities.
- Nine network entities (504-Alliance, 504-Others, Corvel, Coventry, First Health, IMO, Liberty, Other Networks, and Texas Star) had lower average medical costs than Non-network in Nerve Conduction Diagnostic Testing.
- Eight network entities (504-Alliance, 504-Others, First Health, IMO, Liberty, Other Networks, Texas Star, and Zurich) had lower average Spinal Surgery costs than Non-network.
- Seven network entities (504-Others, First Health, IMO, Liberty, Texas Star, Travelers, and Zurich) had lower average medical costs than Non-network in Path. & Lab services.
- 504-Alliance, IMO and Zurich had lower average hospital medical costs than Non-network.
- Seven network entities (504-Alliance, 504-Others, Corvel, IMO, Liberty, Texas Star, and Zurich) had lower average medical costs than Non-network in hospital in-patient services.
- 504-Alliance, Travelers and Texas Star had lower average pharmacy medical costs than Non-network.
- Eight network entities (504-Alliance, 504-Others, Coventry, First Health, IMO, Travelers, Texas Star, and Other Networks) had lower average pharmaceutical costs than Non-network in the use of mood stabilizers.

Medical Utilization (Percentage of Injured Employees receiving each type of service)

- Overall, networks tended to have lower utilization of hospital services than Non-network, but higher utilization of professional and pharmacy services.
- 504-Alliance's average utilization rates were lower than Non-network in 11 of 18 categories.

Medical Utilization (Average number of services per injured employee for each type of service)

- 504-Alliance's average utilization rates were lower than Non-network in 14 of 16 service categories.
- IMO's average utilization rates were lower than Non-network in 10 of 16 categories.
- 504-Others' average utilization rates were lower than Non-network in 8 of 16 categories.
- Coventry, Travelers and Zurich's average utilization of services was lower than Non-network in 7 of the 16 categories.
- First Health and Other Networks' average utilization of services was lower than Non-network in 5, Texas Star in 3, Corvel and Liberty in 1 of the 16 categories.

- All the networks had lower utilization of PM-Modalities services than Non-network.
- Seven network entities (504-Alliance, 504-Others, Coventry, First Health, IMO, Other Networks, and Texas Star) had lower utilization of DT-MRI services than Non-network.

Access to Care and Satisfaction with Care

- Overall, network injured employees reported lower levels of access to, and satisfaction with care. However medical data show that all networks provided faster non-emergency services to their injured employees than Non-network.
- Injured employees from First Health and Alliance reported higher or equal levels of receiving quickly care as compared to Non-network injured employees.
- Zurich's injured employees reported higher overall satisfaction with care and with treating doctor in comparison with Non-network injured employees.

Return-to-Work

- Injured employees from eight network entities (504-Alliance, Corvel, IMO, Liberty, Travelers, Texas Star, Zurich and Other networks) reported higher return-to-work rates than Non-network injured employees.
- Injured employees from five networks (504-Alliance, 504-Others, IMO, Travelers, and Other Networks) reported lower number of weeks off from work.

Health Outcomes

- The SF-12 survey was used to calculate the physical and mental health status of injured employees at the time of the survey.
- The average scores in the U.S population for both outcomes are 50 and scores that are more than 10 points higher or lower than this reference point are considered statistically significant.
- Five networks (504-Alliance, Corvel, IMO, Travelers and Texas Star) had higher physical functioning scores among their injured employees than Non-network injured employees.
- Three networks (504-Alliance, 504-Others and IMO) had higher mental functioning scores among their injured employees than Non-network injured employees and the U.S. population.
- Travelers and Non-network injured employees had equal level of mental functioning scores which were higher than the score of U.S. population.

For more information on the networks certified by the Department, their service areas and their contact information, see **http://www.tdi.texas.gov/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.texas.gov/wc/regulation/roc/index.html.

Network Performance Summary Compared to Non-network

Health Care Costs

◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
OVERALL	○	◉	◉	◉	◉	◉	◉	◉	◉	○	◉
PROFESSIONAL	○	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Evaluation & Management	○	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
PM-Modalities	○	○	○	◉	○	○	○	○	○	○	◉
PM-Other	○	○	◉	○	◉	○	◉	◉	○	○	○
DT-CT SCAN	○	◉	◉		◉	○	◉	◉	◉	○	◉
DT-MRI	◉	◉	◉	○	○	◉	◉	◉	○	◉	◉
DT-Nerve Conduction	○	○	○	○	○	○	○	◉	○	◉	○
DT-Other	○	◉	◉	◉	◉	◉	◉	◉	◉	○	◉
Spinal Surgery	○	○	◉	◉	○	○	○	◉	○	○	○
Other Surgery	◉	◉	◉	◉	◉	◉	◉	○	◉	◉	◉
Path. & Lab	◉	○	◉	◉	○	○	○	○	○	○	◉
All Others	○	○	◉	◉	◉	○	◉	○	○	○	◉
HOSPITAL	○	◉	◉	◉	◉	○	◉	◉	◉	○	◉
In-patient	○	○	○	◉	◉	○	○	◉	○	○	◉
Out-patient	○	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Other	◉	◉	◉	◉	◉	○	○	○	◉	○	◉
PHARMACY	○	◉	◉	◉	◉	◉	◉	○	○	◉	◉
Analgesics-Opioid	○	○	◉	◉	◉	○	◉	○	○	◉	◉
Analgesics-Anti-inflammatory	○	◉	◉	○	◉	○	◉	○	○	◉	○
Musculoskeletal therapy	○	◉	◉	◉	◉	○	◉	○	○	○	○
Mood stabilizers	○	○	◉	○	○	○	◉	○	○	◉	○
Other	○	◉	◉	◉	◉	◉	◉	○	○	◉	◉

Notes: PM-Other (other physical medicine) includes therapeutic procedures, orthotic/prosthetic management and training, cognitive rehabilitation, and chiropractic manipulative treatments.

Medical Utilization (Percentage of Injured Employees receiving each type of service)

◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
PROFESSIONAL	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Evaluation & Management	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
PM-Modalities			◉		◉	○	◉			○	◉
PM-Other	○	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
DT-CT SCAN	○			◉	◉			○	◉	○	○
DT-MRI		◉	◉	◉	◉	○	◉	○		○	◉
DT-Nerve Conduction	○	○	◉		◉	○			○		◉
DT-Other		◉	◉	◉	◉	◉	◉	◉	◉	○	
Spinal Surgery	○	◉	◉	◉	◉		◉	○		◉	◉
Other Surgery	○	○	◉	◉	◉	○	◉		◉	○	◉
Path. & Lab	○	○	○	◉	◉	○	○	◉		◉	◉
All Others	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
HOSPITAL	○	○	○	○	○	◉	○	○	○	○	○
In-patient	○	◉	◉	◉	◉	○	◉	◉	◉	◉	◉
Out-patient	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
PHARMACY	○	◉	◉	◉	◉	○	◉	◉	◉	○	◉
Analgesics-Opioid	○	◉	◉	◉	◉	◉	◉	○	◉	◉	◉
Analgesics-Anti-inflammatory		◉	◉	◉	◉	◉	◉	○		◉	◉
Musculoskeletal therapy	○	◉	◉	◉	◉		◉	○	○	◉	○
Mood stabilizers	○	○	○	◉	◉		◉	○		○	
Other	○	○	◉	◉	◉	◉		◉	◉	○	◉

Note: PM-Other (other physical medicine) includes therapeutic procedures, orthotic/prosthetic management and training, cognitive rehabilitation, and chiropractic manipulative treatments.

Medical Utilization (Average Number of Services per Injured employee)

◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
PROFESSIONAL	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Evaluation & Management	○	◉	◉	◉	◉	◉	◉	◉	◉	○	◉
PM-Modalities	○	○	○	○	○	○	○	○	○	○	○
PM-Other	○	○	◉	○	◉	○	◉	◉	◉	○	○
DT-CT SCAN	○	○	◉	○	◉	○	◉	◉	◉	◉	◉
DT-MRI	○	○	◉	○	○	○	◉	◉	○	◉	○
DT-Nerve Conduction	◉	○	◉	○	○	○	◉	◉	◉	◉	○
DT-Other	○	◉	◉	◉	◉	◉	◉	◉	◉	○	◉
Spinal Surgery	○	○	◉	◉	○	◉	◉	◉	◉	○	◉
Other Surgery	○	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Path. & Lab	◉	◉	◉	◉	○	◉		○	◉	○	◉
All Others	○	○	◉	◉	◉	○	◉	◉	◉	◉	◉
PHARMACY	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Analgesics-Opioid	○	◉	◉	◉	◉	○	◉	○	◉	◉	◉
Analgesics-Anti-inflammatory	○	◉	◉	◉	◉		◉	○	◉		◉
Musculoskeletal therapy	○	◉	◉	◉	◉	○	◉	○	◉	○	
Mood stabilizers	○	○	◉	○	◉	○		○	◉	◉	◉
Other	○	◉	◉	○	◉	○		○	○		○

Note: PM-Other (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 - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Getting needed care	○	○	○	○	○	○	○	○	○	○	○
Getting care quickly		○	○	○	◉	○	○	○	○	○	○

Satisfaction with Care

◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Satisfaction with treating doctor	○	○	○	○	○	○	○	○	○	◉	○
Agreement with treating doctor	○	○	○	○	○	○	○	○	○	○	○
Overall satisfaction	○	○	○	○	○	○	○	○	○	◉	

Return-to-Work

◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Working at the time of the survey	◉	○	◉	○	○	◉	◉	◉	◉	◉	◉
Returned to work at some point after the injury	◉		○	○	○	◉	○		○	○	◉
Average number of weeks off from work	○	○	◉	◉	◉	○	◉	○	◉	◉	○

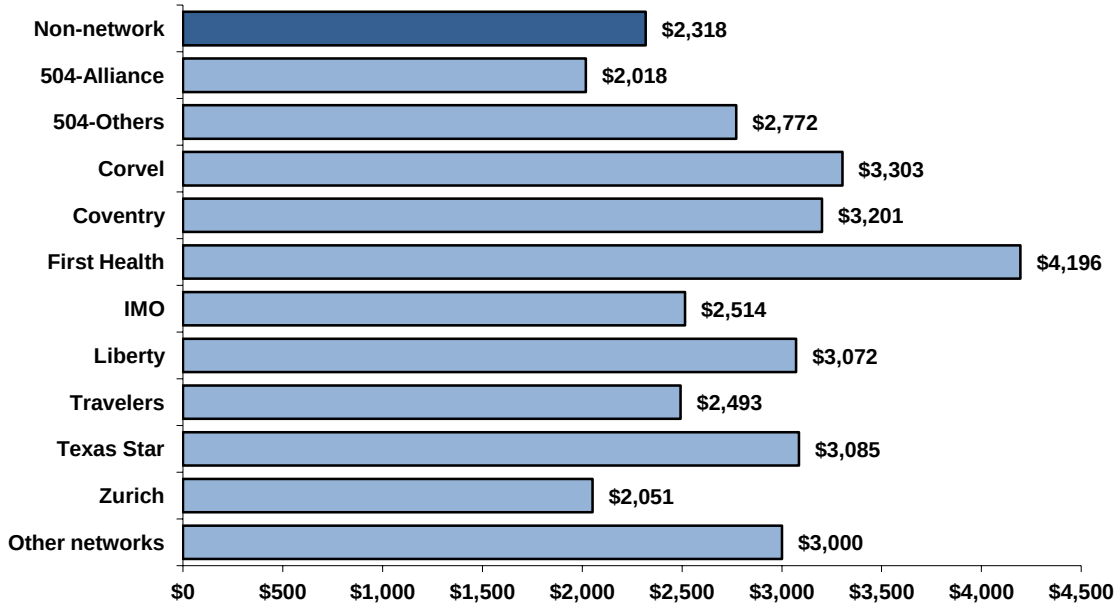
Health Outcomes

◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

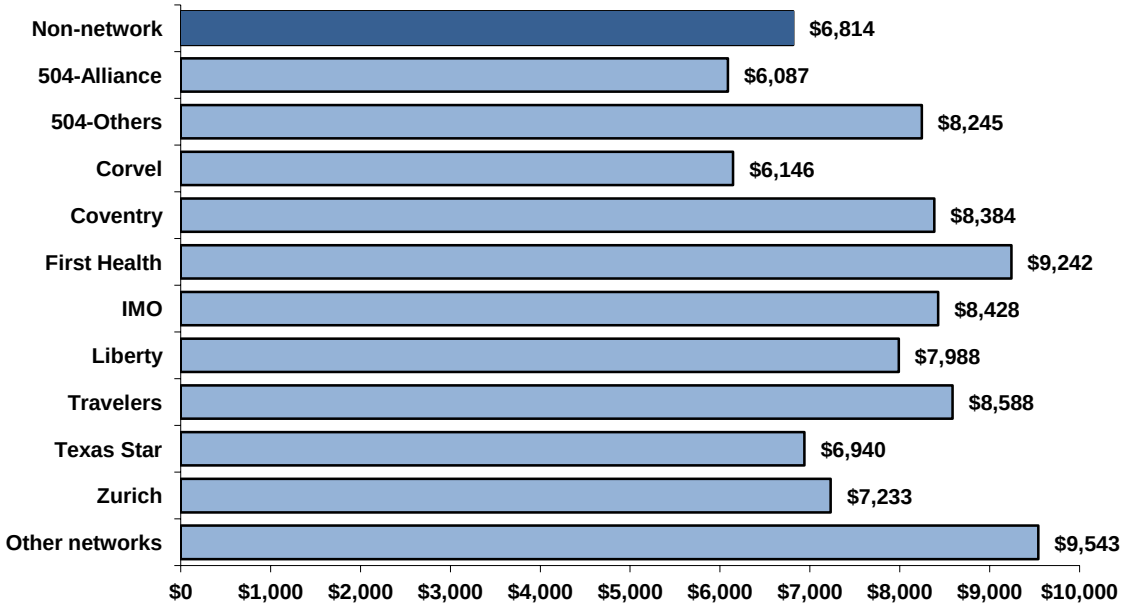
	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Physical functioning	◉	○	◉	○	○	◉	○	◉	◉		○
Mental functioning	◉	◉	○	○	○	◉	○		○	○	○

Health Care Costs (Overall)

Average overall medical cost per claim (all claims), six months post injury



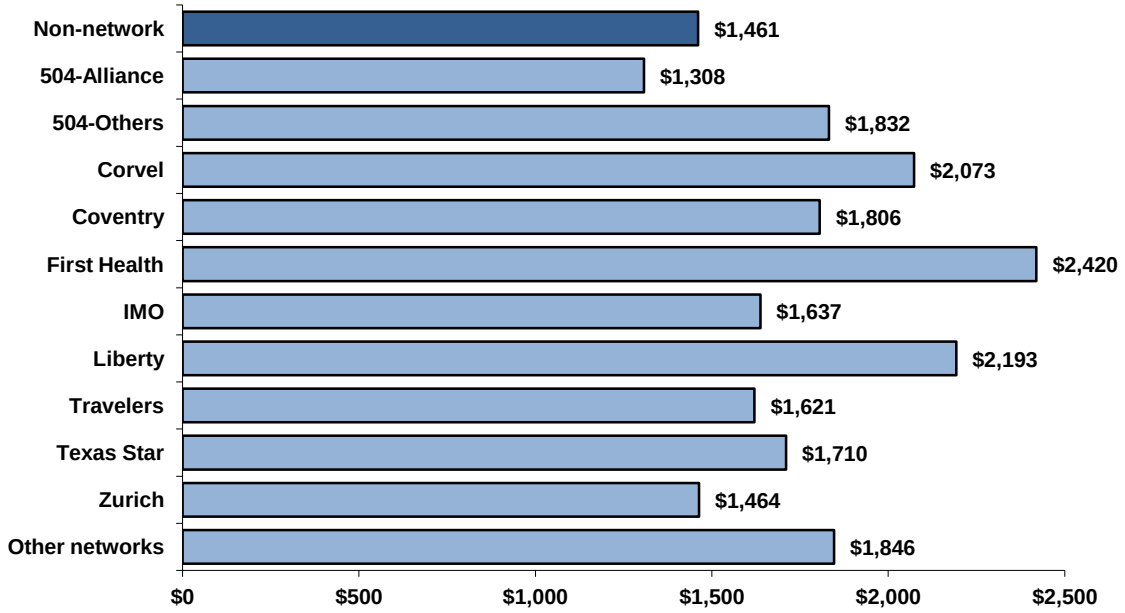
Average overall medical cost per claim with more than 7 days lost time, six months post injury



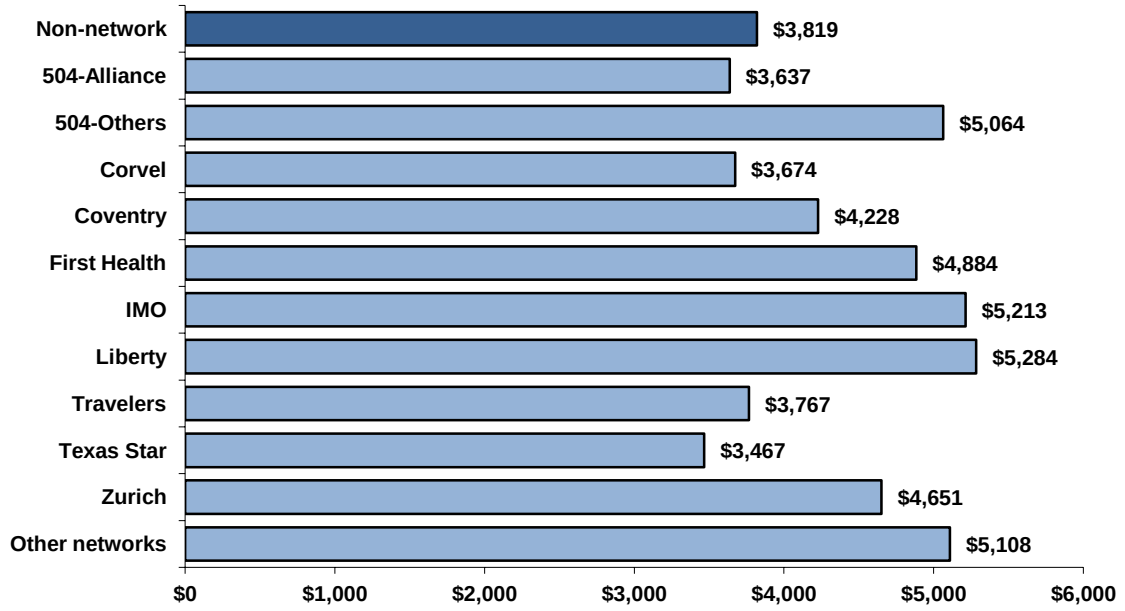
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Health Care Costs (Professional)

Average professional cost per claim (all claims), six months post injury



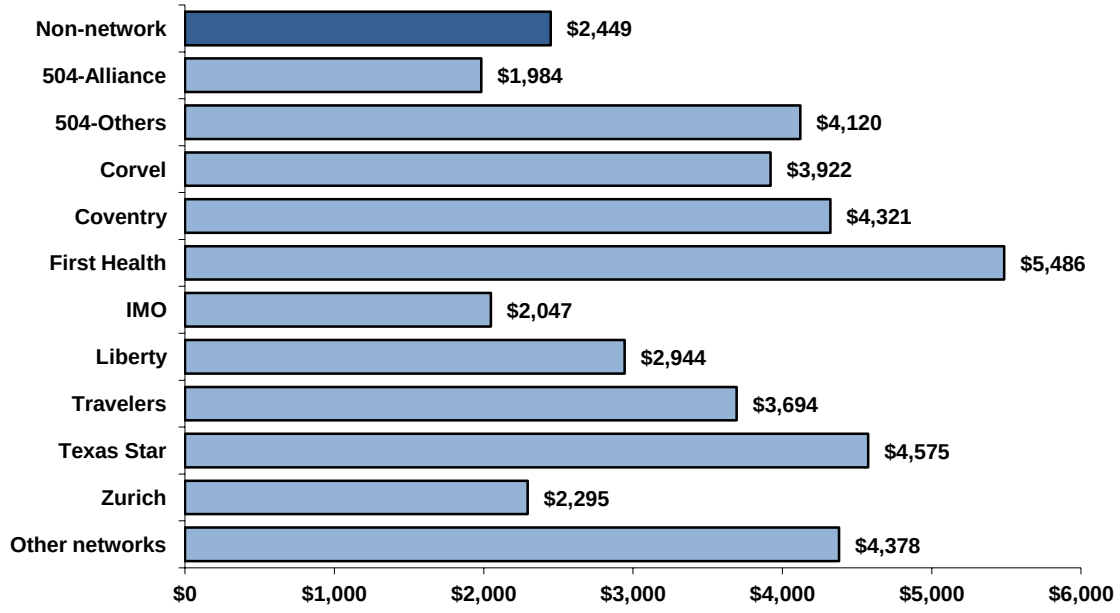
Average professional cost per claim with more than 7 days lost time, six months post injury



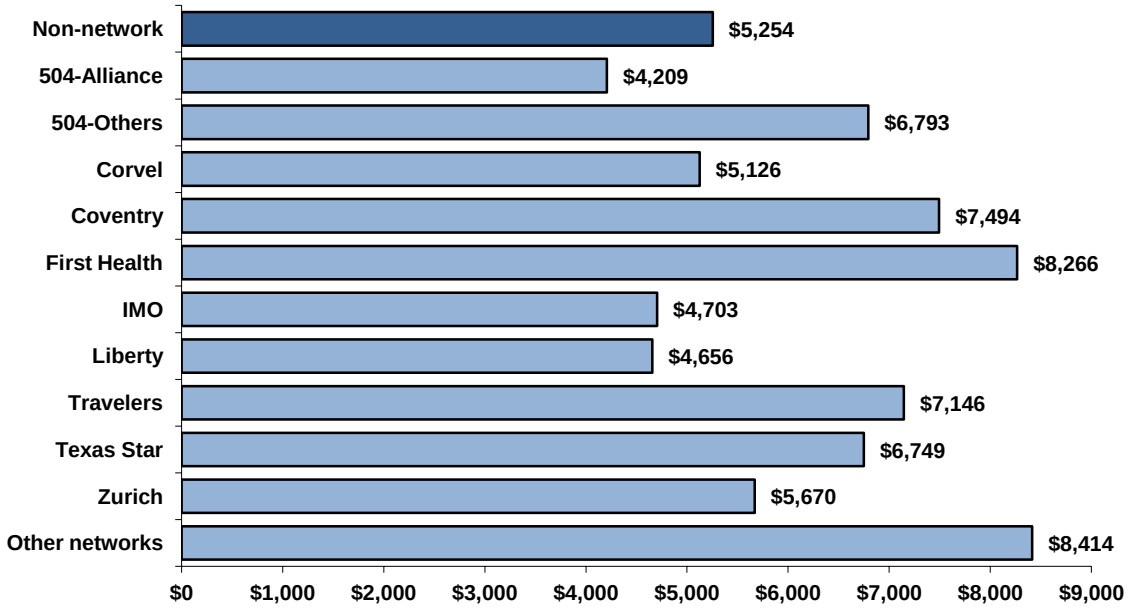
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Health Care Costs (Hospital)

Average hospital cost per claim (all claims), six months post injury

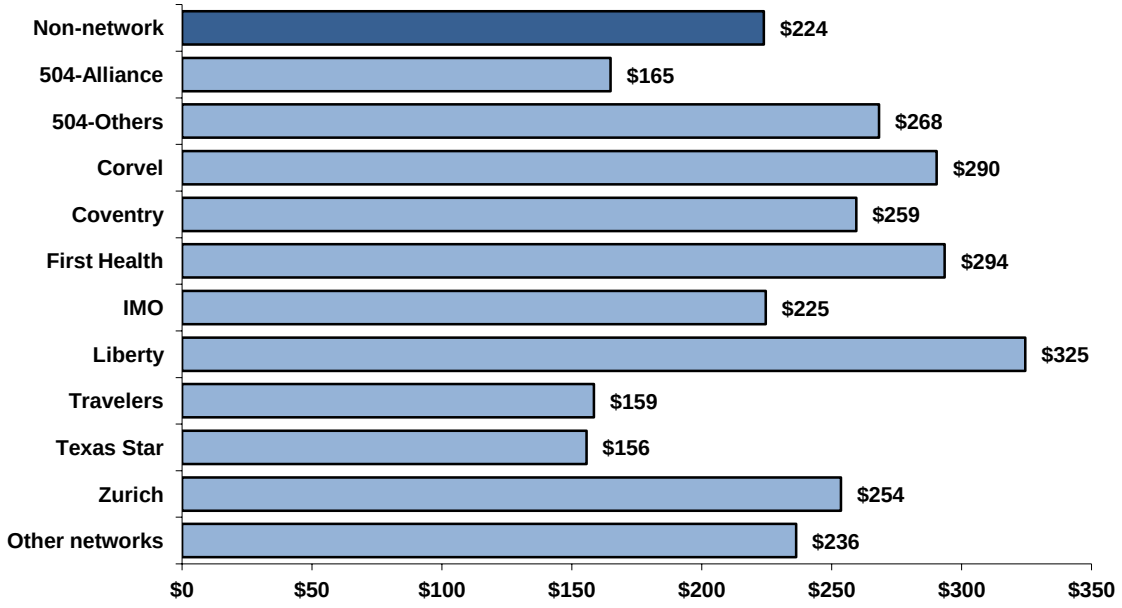


Average hospital cost per claim with more than 7 days lost time, six months post injury

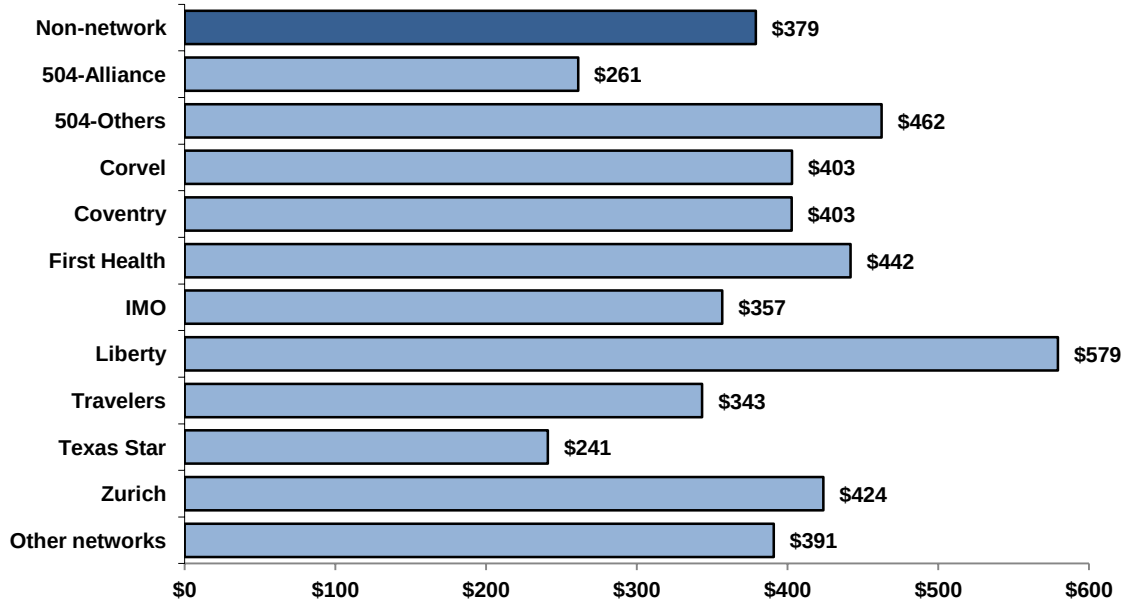


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Average pharmacy cost per claim (all claims), six months post injury

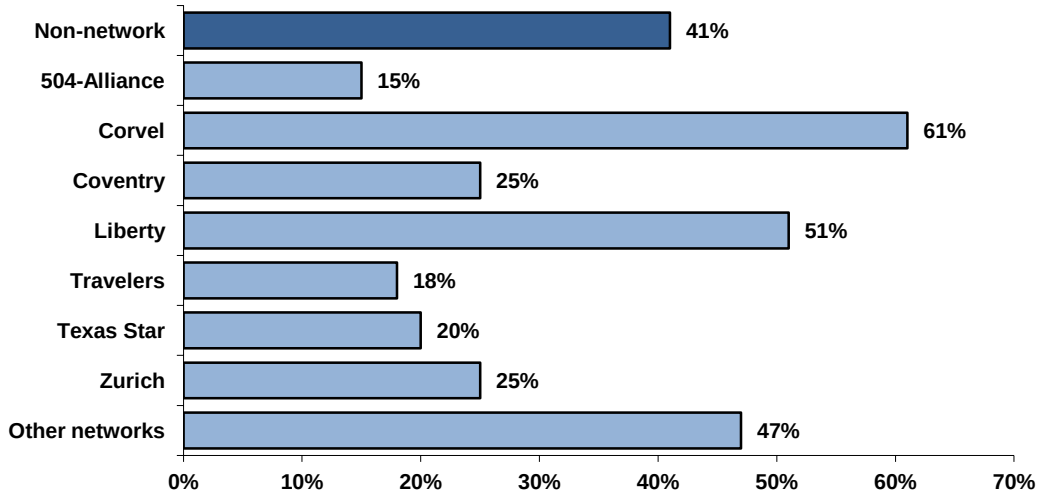


Average pharmacy cost per claim with more than 7 days lost time, six months post injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

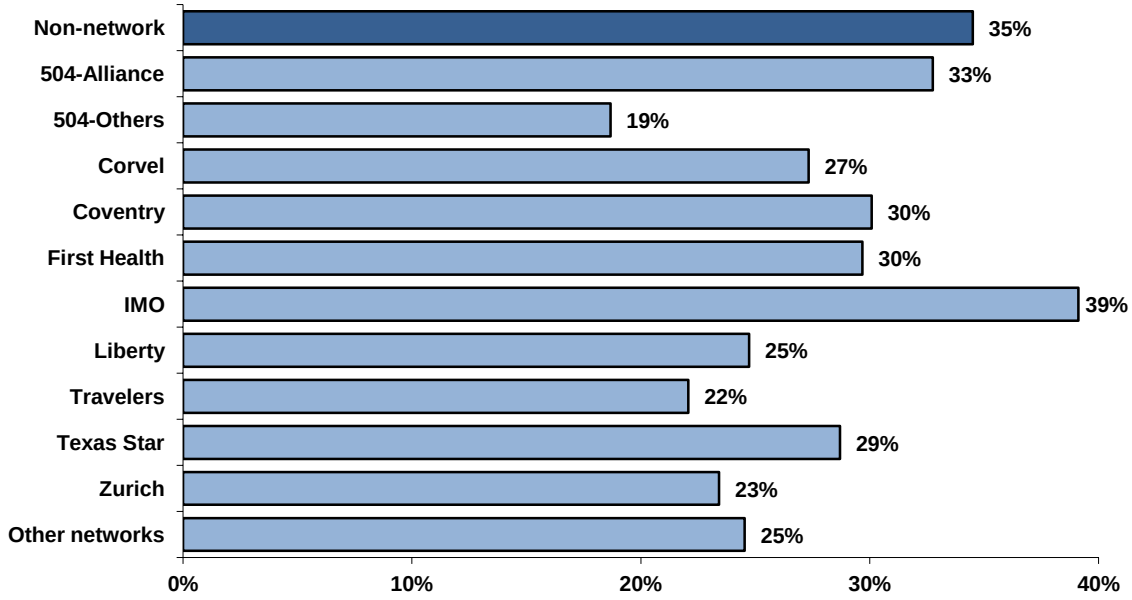
Percentage change in overall average medical cost from 6 month (2010 network report card results) to 18 months post injury*



* This graph shows average cost changes when 12 additional months of medical services are added to the 6-month result reported in the 2010 network report card. Therefore, this graph includes only those networks reported in the 2010 report card.

Utilization of Care

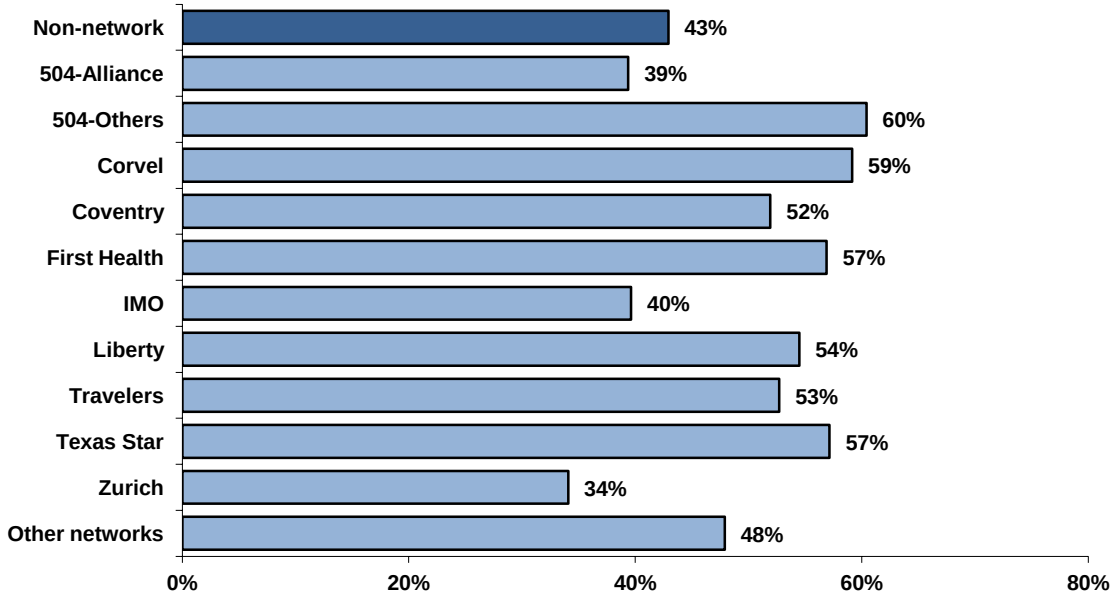
Percentage of injured employees who received hospital services, six months post injury



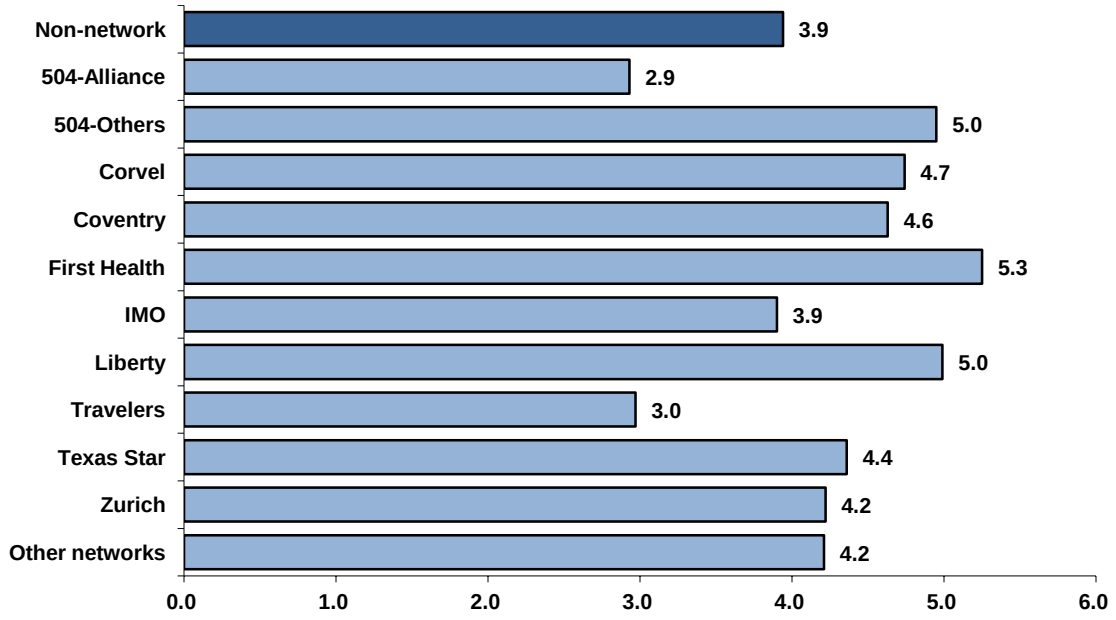
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Utilization of Care (Continued)

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



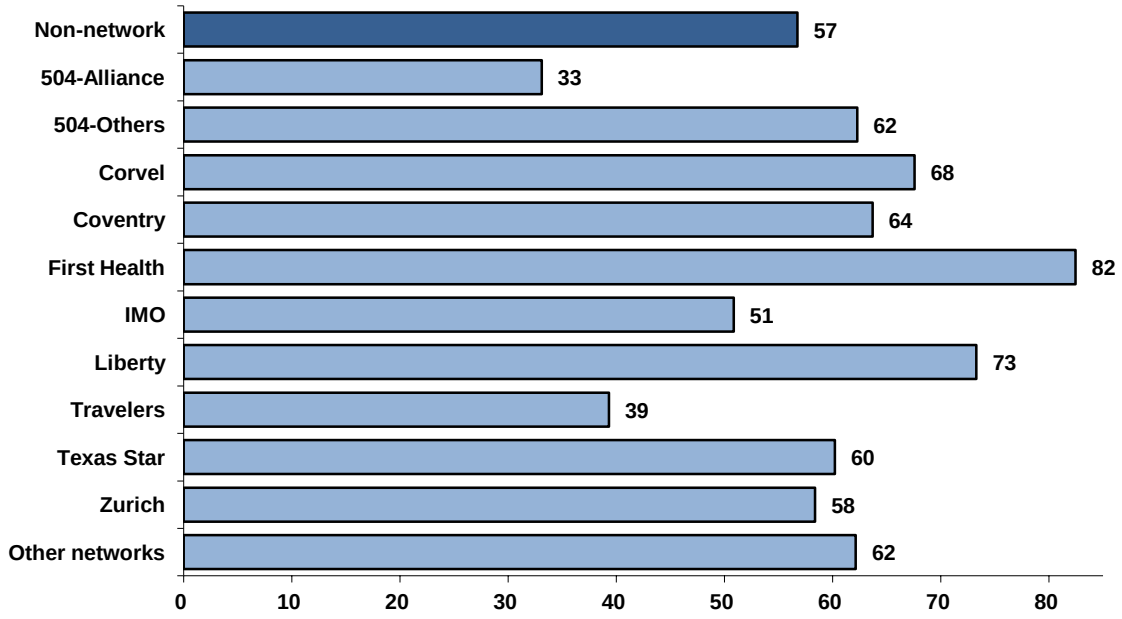
Average number of prescriptions per injured employee, six months post injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Utilization of Care (Continued)

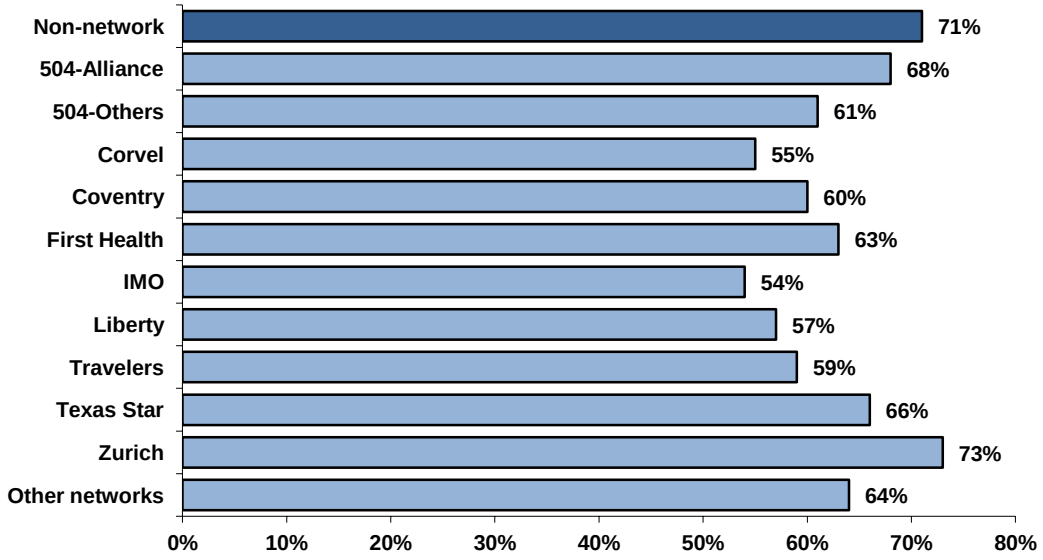
Average number of prescription days per injured, six months post injury



Satisfaction with Medical Care

Satisfaction with treating doctor

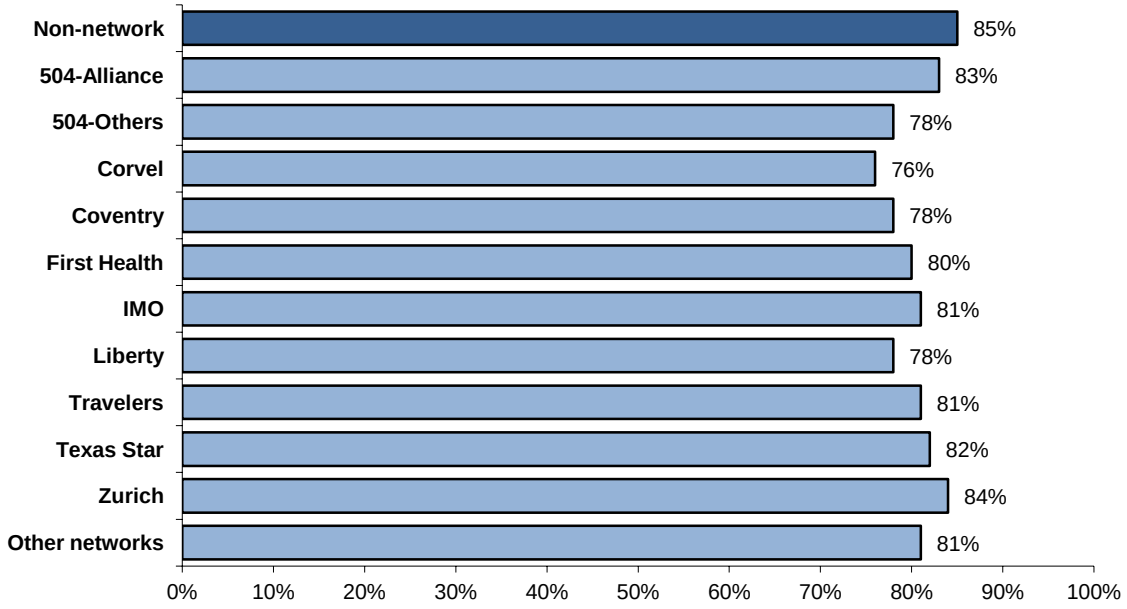
Percent of injured employees who indicated that they were "satisfied" with the quality of the medical care received from their treating doctor



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

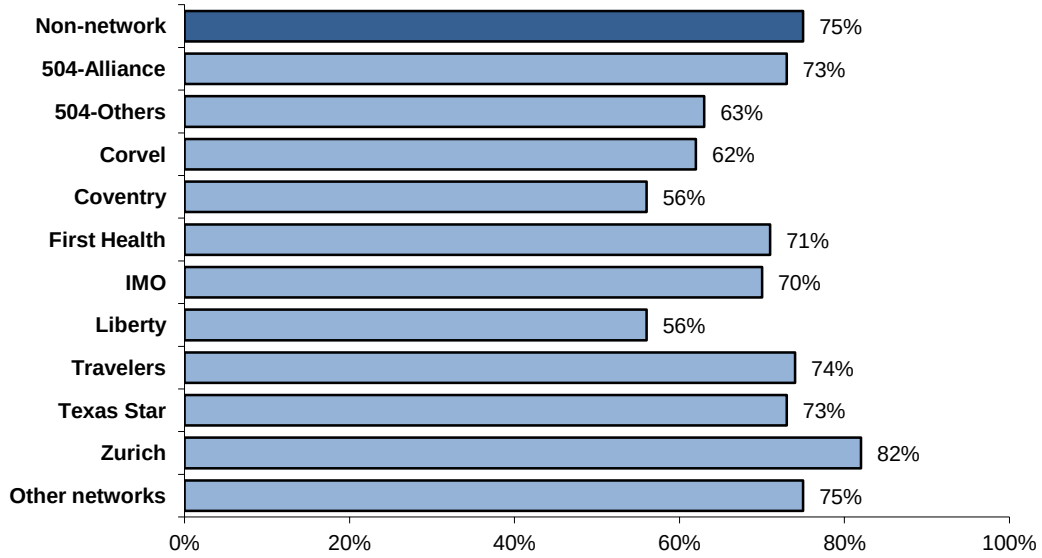
Agreement with treating doctor

Percent of injured employees 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 employees who indicated that they were "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, 2011.

Satisfaction with Medical Care (Continued)

Satisfaction with treating doctor

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

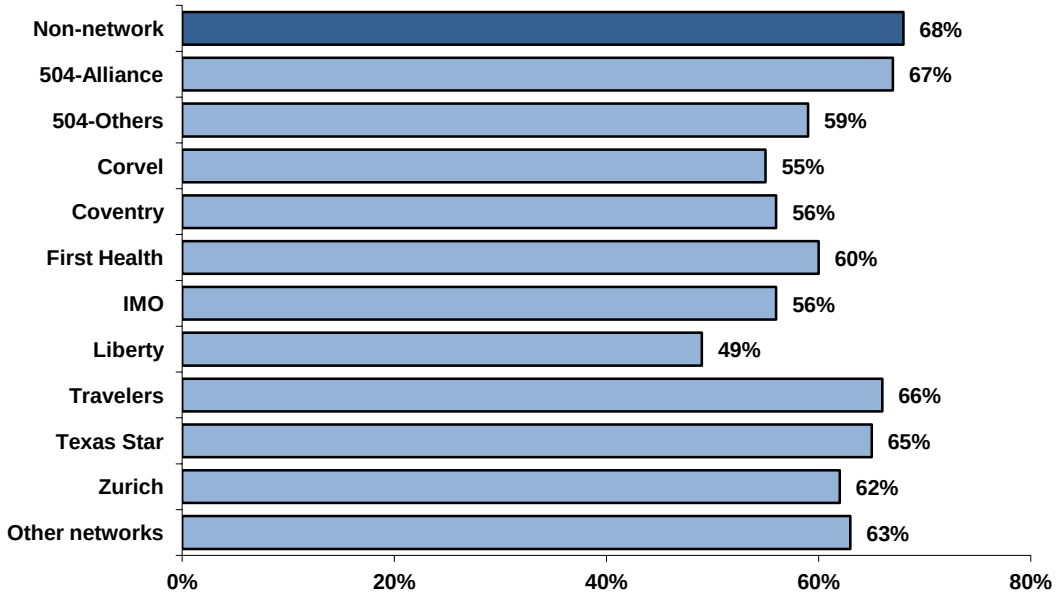
Percentage of injured employees indicating that the medical care for their work related injuries was:	Better	About the same	Worse
Non-network	22%	58%	21%
504-Alliance	20%	56%	24%*
504-Others	27%	41%*	32%*
Corvel	19%	47%*	34%*
Coventry	25%	41%*	34%*
First Health	43%*	37%*	20%
IMO	13%*	56%	31%*
Liberty	19%*	48%*	33%*
Travelers	22%	53%*	26%*
Texas Star	23%	57%	20%
Zurich	30%*	51%*	19%
Other networks	23%	54%	24%

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

Access to Care

Getting needed care

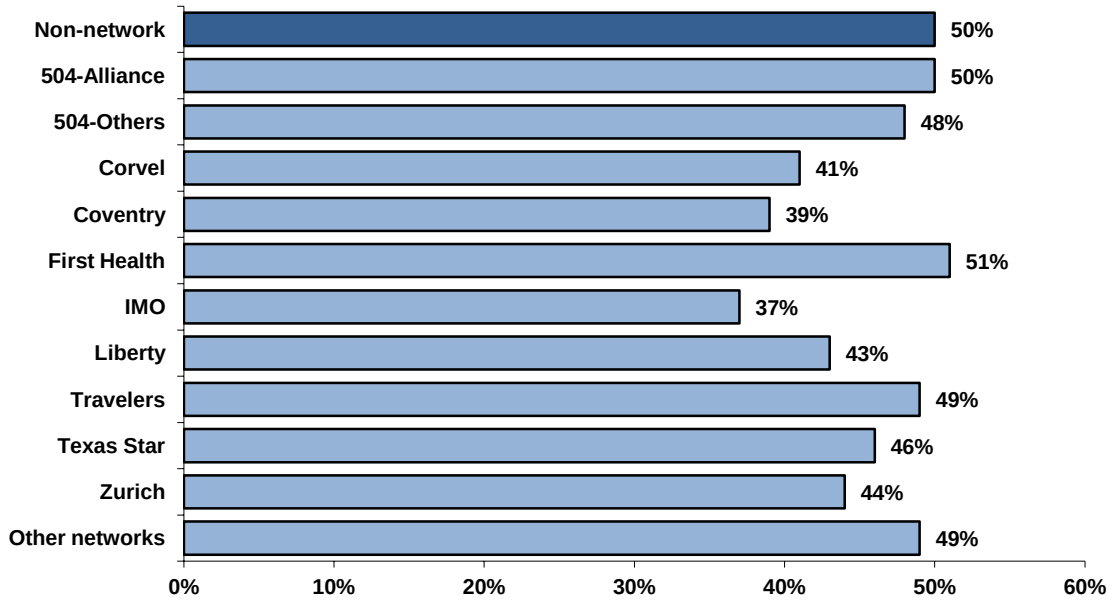
Percent of injured employees who reported no problem getting: a personal doctor they like • to see a specialist • necessary tests or treatment • timely approvals for care



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Getting care quickly

Percent of injured employees 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

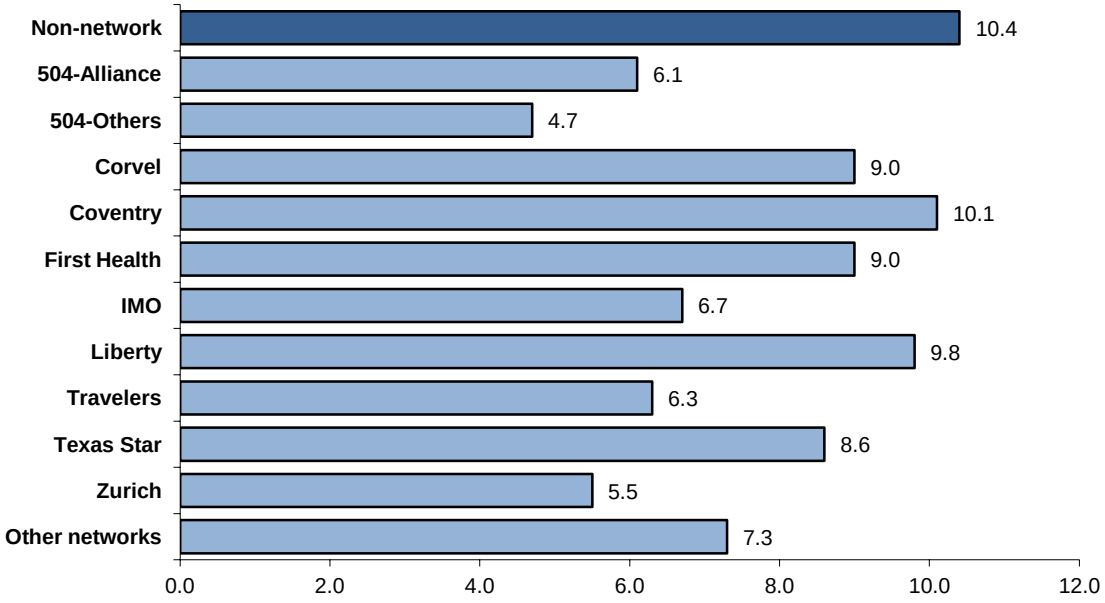
Injured employees' perceptions regarding their ability to schedule a doctor's appointment for their work-related injuries compared to the medical care they normally receive when injured or sick

Percentage of injured workers indicating that their ability to schedule a doctor's appointment was:	Better	About the same	Worse
Non-network	20%	68%	12%
504-Alliance	21%	67%	12%
504-Others	23%*	60%*	17%
Corvel	14%*	64%	23%*
Coventry	19%	62%*	20%*
First Health	27%*	62%	10%
IMO	6%*	73%	21%*
Liberty	14%*	64%	22%*
Travelers	20%	65%*	15%*
Texas Star	21%	66%	13%
Zurich	21%	72%	8%*
Other networks	22%	58%*	20%*

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

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



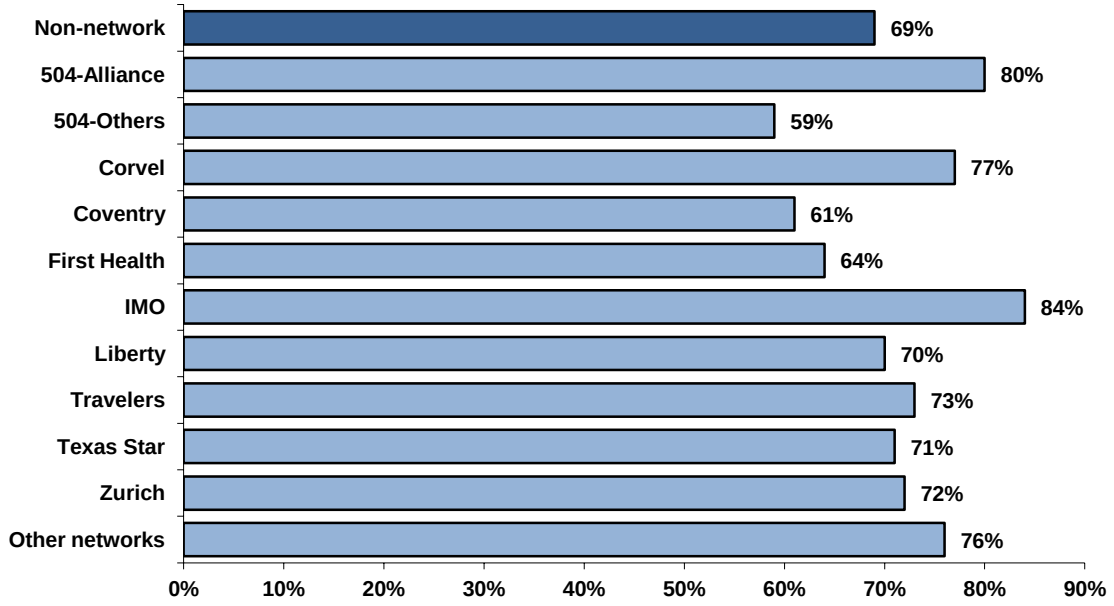
Duration from date of injury to date of first non-emergency service among the networks and non-network

Duration:	Same day	1-7 days	8-14 days	15-21 days	22+ days
Non-network	47%	33%	7%	4%	8%
504-Alliance	46%	36%	7%	5%	6%
504-Others	43%*	34%	7%	2%	13%*
Corvel	37%*	40%*	13%*	4%	5%
Coventry	37%*	31%	11%	10%*	11%
First Health	44%	38%	11%	1%*	6%*
IMO	42%	42%*	6%	5%	5%
Liberty	37%*	34%	10%*	8%*	11%
Travelers	48%	37%*	6%	3%	6%*
Texas Star	48%	29%	9%*	6%*	8%*
Zurich	40%	39%*	10%	4%	7%
Other networks	41%*	32%	7%	9%*	11%

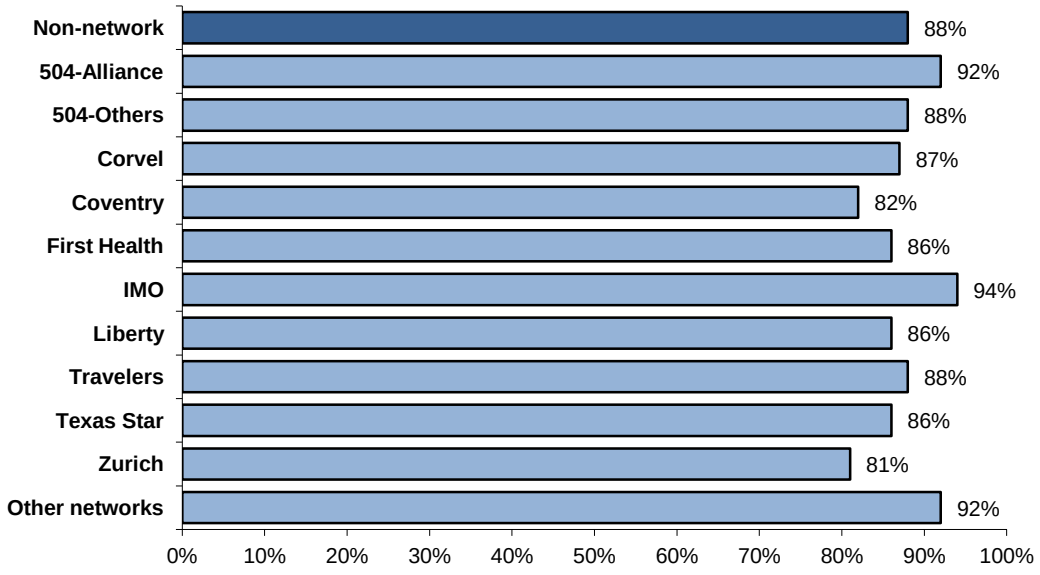
Note: * Differences between the network and non-network are statistically significant.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

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

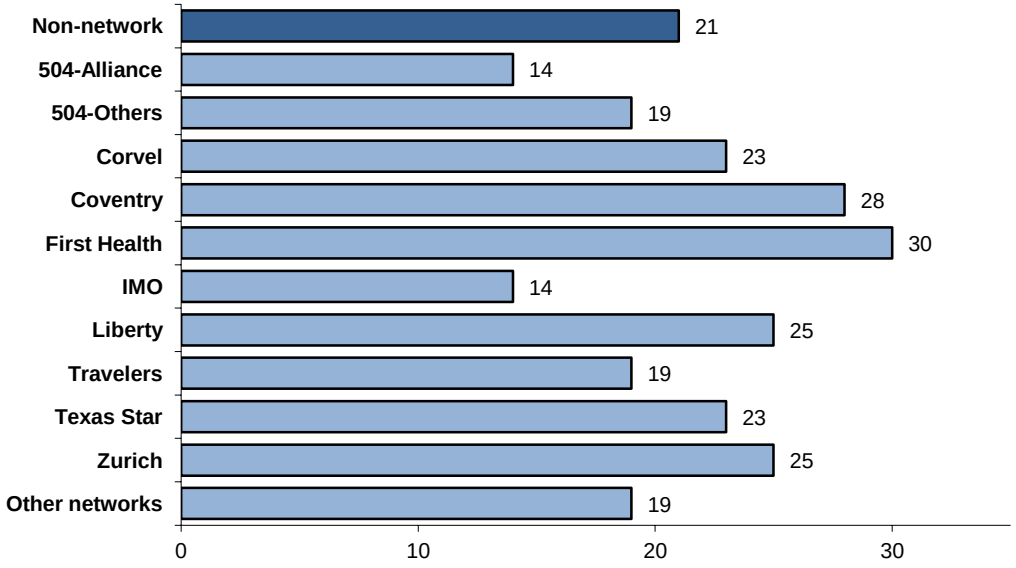


Percentage of injured employees who indicated that they went back to work at some point after their injury

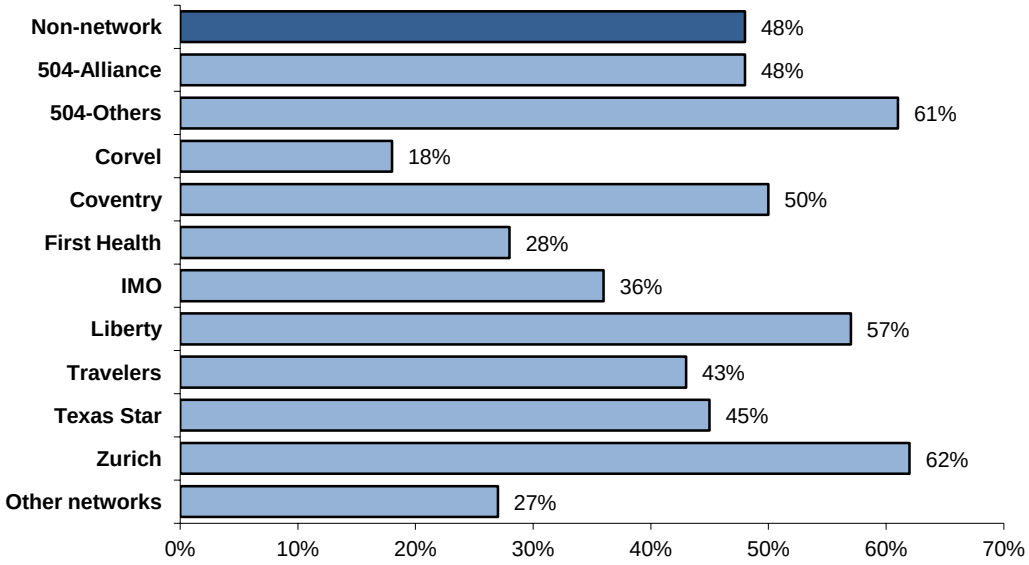


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

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



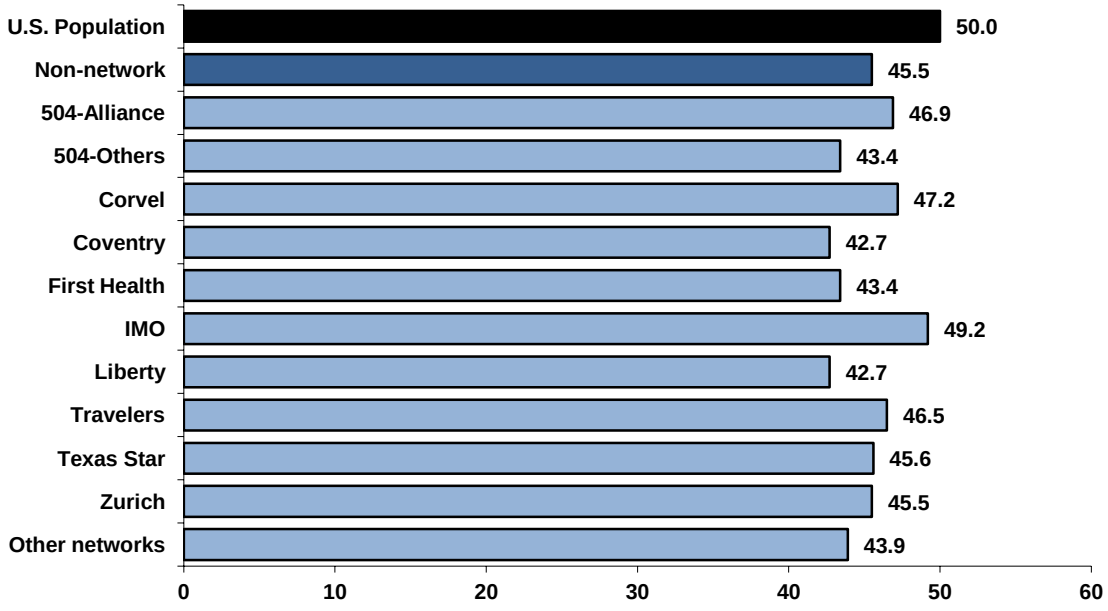
Percentage of injured employees who had not returned to work and who reported that their doctor had released them to work with or without limitations



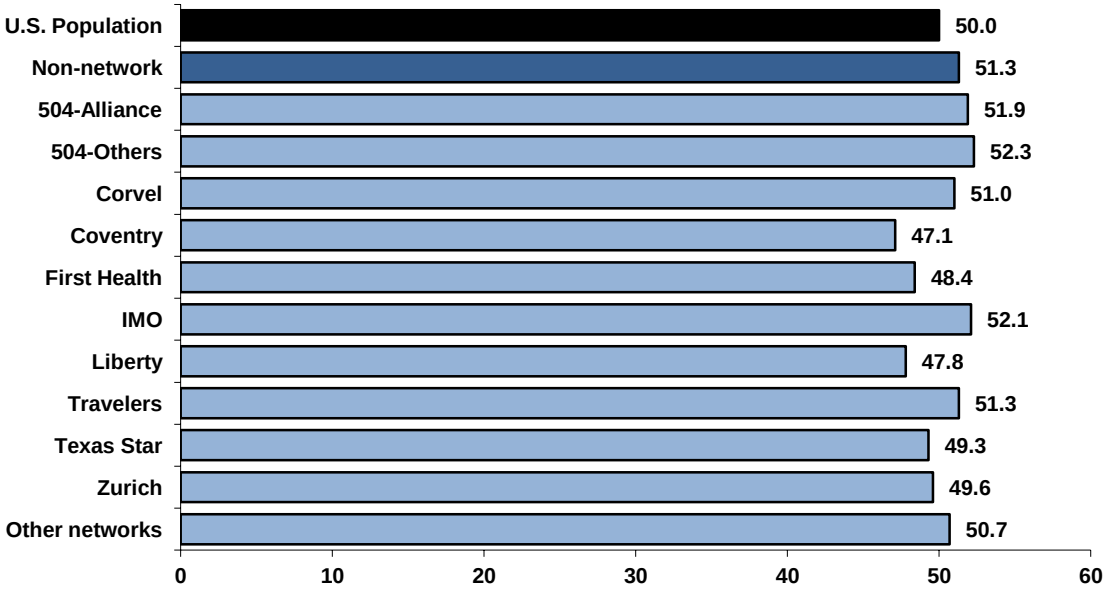
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Health Outcomes

Average physical functioning scores for networks and non-networks



Average mental functioning scores for networks and non-networks



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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Appendices

Additional Network and Non-network Comparisons

Medical Costs

Median Cost per Claim, Six Months Post Injury

Medical Type	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Overall Medical	$619	$603	$903	$1,075	$835	$1,194	$744	$998	$677	$758	$648	$753
Professional	$465	$417	$685	$868	$643	$926	$463	$809	$546	$600	$536	$625
Hospital	$544	$534	$856	$736	$792	$1,020	$607	$728	$771	$877	$576	$697
Pharmacy	$85	$80	$105	$102	$106	$119	$108	$109	$57	$57	$103	$84

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

Medical Type												
Professional	59%	65%	66%	62%	55%	57%	64%	70%	64%	54%	70%	60%
Hospital	37%	32%	28%	32%	41%	39%	32%	24%	33%	43%	26%	36%
Pharmacy	4%	3%	6%	5%	4%	4%	4%	6%	3%	3%	4%	4%

2010 Report Card Update Average Medical Cost Changes, Six and Eighteen Months Post Injury

Average Medical Costs	Non-network	504-Alliance	Corvel	Coventry	Liberty	Travelers	Texas Star	Zurich	Other networks
Average Medical Costs, 6 Months	$2,217	$2,221	$2,934	$3,530	$2,625	$3,147	$3,370	$2,313	$2,657
Average Medical Costs, 18Months	$3,132	$2,552	$4,713	$4,411	$3,975	$3,721	$4,030	$2,888	$3,896
Percentage Change from 6 to 18 Months	41%	15%	61%	25%	51%	18%	20%	25%	47%

Note: This update specifies only networks with medical costs reported in the 2010 Network Report Card.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Professional Medical Costs

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

Type of service	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Evaluation & Management	$482	$441*	$623*	$641*	$598*	$726*	$548*	$641*	$550*	$544*	$500	$551*
PM-Modalities	$124	$120	$73*	$114	$125	$110	$103	$59*	$111*	$110*	$115	$167*
PM-Other	$1,111	$1022*	$1,033	$1240*	$1,097	$1275*	$1,099	$1303*	$1235*	$1075*	$814*	$1,108
DT-CT SCAN	$202	$200	$321	$209	$202	$248	$153*	$205	$214	$227*	$196	$256*
DT-MRI	$624	$640	$773*	$644	$618	$578*	$716*	$718*	$636	$530*	$692	$654*
DT-Nerve Conduction	$848	$768*	$599*	$766	$763	$725	$612*	$794	$905	$689*	$1,012	$805
DT-Other	$91	$85*	$133*	$109*	$100*	$124*	$113*	$102*	$98*	$99*	$90	$103*
Spinal Surgery	$3,284	$2284*	$3,241	$3,603	$3,763	$2,188	$2,691	$2,399	$5,505	$3,249	$2,438	$2,962
Other Surgery	$1,056	$1169*	$1390*	$1381*	$1228*	$1372*	$1,638	$1256*	$1,033	$1341*	$1,273	$1274*
Path. & Lab	$86	$103*	$58*	$106	$111*	$63	$81	$62*	$67*	$81	$63*	$108
All Others	$298	$225*	$264*	$301	$332*	$417*	$273	$443*	$262*	$289	$260*	$350*

Hospital Costs

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

Type of service	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
In-patient	$23,440	$16601*	$18,675	$19,549	$37,496	$32,573	$8800*	$15869*	$25,011	$23,439	$18,583	$32,016
Out-patient	$1,405	$1,356	$2342*	$1988*	$2051*	$2545*	$1867*	$1809*	$2196*	$2055*	$1,499	$2313*
Other	$2,967	$3,284	$3,924	$5,291	$3,711	$3,506	$0	$0	$2,255	$3,022	$1,787	$8,505

Pharmacy Costs

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

Type of service	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Analgesics — Opioid	$78	$62*	$64*	$87	$90*	$93	$59*	$103*	$69*	$61*	$84	$79
Analgesics — Anti-inflammatory	$114	$95*	$124	$129*	$112	$145*	$112	$142*	$95*	$69*	$124	$110
Musculoskeletal therapy	$138	$110*	$171*	$196*	$159*	$155	$124	$187*	$122*	$98*	$112	$135
Mood stabilizers	$221	$143*	$188	$307*	$205	$203	$170	$262	$219	$158*	$448*	$211
Other	$130	$100*	$181*	$145	$141	$144	$148	$160*	$108*	$87*	$155	$145

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Professional Medical Utilization

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

Type of service	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Evaluation & Management	95%	98%*	98%*	98%*	97%*	98%*	98%*	98%*	97%*	97%*	97%*	96%
PM-Modalities	10%	10%*	10%	12%*	10%	13%*	8%	11%*	10%	10%	8%*	13%*
PM-Other	26%	25%*	37%*	38%*	32%*	41%*	28%	40%*	31%*	31%*	33%*	36%*
DT-CT SCAN	3%	2%*	3%	3%	4%*	5%*	3%	3%	2%	4%*	2%	2%
DT-MRI	16%	16%	21%*	21%*	17%*	24%*	15%	20%*	14%*	16%*	13%*	17%*
DT-Nerve Conduction	3%	2%*	2%	4%*	3%	5%*	2%	3%*	3%	2%*	3%	5%*
DT-Other	59%	59%	76%*	63%*	60%	68%*	61%	66%*	60%	61%*	55%*	59%
Spinal Surgery	0.2%	0.1%*	0.4%	0.3%	0.4%	0.6%*	0.2%	0.5%*	0.1%	0.2%	0.3%	0.3%
Other Surgery	25%	21%*	20%*	31%*	27%*	38%*	21%*	29%*	25%	30%*	23%*	28%*
Path. & Lab	11%	8%*	6%*	9%*	16%*	12%	10%	7%*	19%*	11%	16%*	13%*
All Others	79%	83%*	96%*	92%*	88%*	85%*	86%*	93%*	90%*	88%*	87%*	85%*

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	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Evaluation & Management	4.3	3.9*	5.3*	6.4*	5.0*	6.3*	4.6*	5.8*	4.8*	4.9*	4.1	4.8*
PM-Modalities	10.0	9.1*	6.1*	9.6	9.9	8.6	9.2	6.9*	9.2	9.2*	7.3*	9.2
PM-Other	35.1	31.1*	30.0*	41.8*	34.6	43.7*	31.2*	42.5*	39.2*	35.6	24.7*	31.1*
DT-CT SCAN	1.6	1.4*	1.4	1.6	1.5	1.6	1.4	1.6	1.6	1.8*	1.6	1.6
DT-MRI	1.5	1.4	1.4	1.7*	1.4*	1.3*	1.4	1.5	1.5	1.4*	1.6*	1.4
DT-Nerve Conduction	14.1	13.4	8.7*	14.5	14.0	11.7*	12.0	14.7	15.3	14.3	14.6	13.0
DT-Other	2.4	2.3*	2.9*	2.9*	2.5	2.8*	2.7*	2.5	2.4	2.7*	2.1*	2.4
Spinal Surgery	4.5	3.2*	3.0	7.2	6.8	2.6*	7.0	4.6	6.4	5.1	3.3	4.8
Other Surgery	2.8	2.6*	3.3*	3.8*	3.0	2.9	3.3	3.6*	3.2*	3.0*	3.1	3.2*
Path. & Lab	6.0	6.2	6.4	10.4	6.7	4.2*	6.2	6.0	4.5*	6.4	3.6*	7.6
All Others	11.1	8.8*	11.0	17.0*	12.6*	15.5*	10.8	16.5*	12.6*	11.7*	12.1	13.6*

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Hospital Utilization

Percent of Workers Receiving Hospital Services, 6 Months Post Injury

Type of service	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
In-patient	4.0%	3.6%	9.7%*	7.9%*	6.1%*	9.1%*	2.1%	7.4%*	6.1%*	10.9%*	4.4%	6.1%*
Out-patient	93.2%	98.2%*	95.7%	97.5%*	97.8%*	95.5%	99.7%*	97.5%*	98.0%*	95.9%*	98.4%*	96.8%*
Other	6.5%	1.8%*	1.9%*	1.1%*	0.6%*	3.0%*	0%*	0%	0.5%*	1.6%*	0.5%*	2.1%*

Pharmacy Utilization

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

Type of service	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Analgesics-Opioid	54%	48%*	63%*	58%*	58%*	62%*	55%	55%	40%*	56%*	55%	55%
Analgesics-Anti-inflammatory	60%	60%	66%*	66%*	62%	63%	67%*	72%*	48%*	60%	68%*	64%*
Musculoskeletal therapy	33%	32%*	43%*	38%*	38%*	37%	33%	41%*	24%*	32%*	40%*	32%
Mood stabilizers	7%	4%*	6%	6%	8%	9%*	7%	9%*	4%*	7%	4%*	7%
Other	41%	37%*	34%*	42%	44%*	48%*	44%	41%	42%	43%*	39%	44%*

Mean Number of Prescriptions, 6 Months Post Injury

Type of service	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Analgesics-Opioid	2.4	1.9*	2.6	2.7*	2.8*	2.8*	2.1*	2.9*	2.3	2.8*	2.6	2.6
Analgesics-Anti-inflammatory	1.8	1.4*	2.2*	2.0*	1.9*	2.2*	1.8	2.0*	1.6*	1.9*	1.8	1.9
Musculoskeletal therapy	1.9	1.5*	2.3*	2.2*	2.1*	2.2*	1.7	2.2*	1.7*	2.1*	1.7	1.9
Mood stabilizers	2.4	1.8*	2.0	2.5	2.3	2.9	2.1	2.4	2.2	2.6	3.6	2.5
Other	1.9	1.5*	2.3*	2.0	1.8	2.1	1.8	1.9	1.7*	1.8	1.9	1.8

Notes: 1. * Differences between the network and non-network are significant.

2. Cells with 0% result from the rounding of percentages lower than 0.05%.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Pharmacy Utilization (Continued)

Mean Number of Drug Days, 6 Months Post Injury

Type of service	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Analgesics-Opioid	24	20*	19*	25	27*	33*	15*	29*	20*	27*	26	27*
Analgesics-Anti-inflammatory	32	19*	36	35*	33	41*	32	36*	27*	33	31	34
Musculoskeletal therapy	30	17*	31	34*	34*	39*	22*	37*	27*	33*	26*	32
Mood stabilizers	59	35*	47	64	52	70	44	61	53	62	79	63
Other	24	17*	28	28	23	30	23	26	21*	23*	23	25

Satisfaction with Care

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

	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Percent of injured workers	22%	12%*	23%	27%*	25%	31%*	25%	29%*	16%*	16%*	28%	22%

Most Frequent Reasons Why Injured employees Said They Changed Treating Doctors

Percentage of injured workers indicating that they changed treating doctors because:	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Worker felt that the treatment was not helping	44%	59%	33%	46%	63%	51%	53%	49%	37%	37%	38%	44%
Worker was dissatisfied with the doctor's manner and caring	42%	54%	45%	35%	53%	41%	57%	50%	35%	33%	36%	41%
Worker saw an emergency or urgent care doctor for first visit	43%	52%	37%	34%	38%	41%	55%	38%	32%	43%	53%	32%
Worker saw a company doctor for first visit	32%	30%	22%	27%	49%	45%	31%	37%	39%	33%	42%	52%
Doctor released worker to go back to work and worker didn't feel ready to return	23%	28%	11%	25%	26%	20%	43%	33%	30%	23%	29%	41%
Doctor was no longer seeing workers' compensation patients	7%	22%	0%	20%	14%	0%	0%	22%	7%	15%	6%	6%

Notes: 1. * Differences between the network and non-network are significant.

2. Cells with 0% result from the rounding of percentages lower than 0.05%.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

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	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Not a problem	73%	70%	57%*	58%*	63%*	62%*	62%*	52%*	70%	72%	61%*	66%*
A small problem	10%	11%	14%*	17%*	11%	15%*	10%	15%*	6%*	9%	10%	11%
A big problem	17%	19%	29%*	25%*	25%*	23%	28%*	33%*	24%*	20%	28%*	23%*

What was the problem?	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
There was not enough treating doctors to select from	45%	52%	51%	52%	51%	39%	50%	47%	51%	53%	32%	46%
You could not find a treating doctor that would take workers' compensation patients	45%	42%	27%	53%	22%	19%	32%	35%	34%	43%	38%	27%
Travel to the doctor's office was too difficult to arrange	20%	17%	33%	17%	20%	17%	6%	16%	31%	29%	18%	13%
Your treating doctor was not willing to give the care you believed was necessary	46%	65%	65%	61%	60%	46%	53%	63%	66%	52%	55%	49%

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	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Not a problem	73%	67%*	68%*	60%*	65%*	60%*	59%*	56%*	65%*	67%*	68%	70%
A small problem	11%	11%	10%	15%	15%*	15%	18%*	13%	14%*	11%	11%	5%*
A big problem	16%	22%*	22%*	24%*	19%	25%*	23%*	31%*	21%*	22%*	21%	25%*

What was the problem?	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Couldn't see a specialist soon enough	34%	50%	52%	54%	51%	18%	61%	48%	61%	49%	35%	41%
Couldn't find a specialist that would accept workers' compensation patients	33%	29%	25%	53%	36%	23%	45%	36%	33%	34%	41%	23%
Travel was too difficult to arrange	17%	26%	20%	26%	21%	9%	15%	16%	25%	31%	12%	14%
Treating doctor was not willing to send worker to a specialist	29%	37%	51%	46%	23%	23%	38%	36%	20%	27%	38%	32%
Insurance carrier didn't want the care provided	59%	53%	52%	70%	68%	37%	53%	73%	49%	52%	57%	60%

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

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	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Not a problem	65%	62%	58%	55%*	46%*	57%*	53%*	45%*	62%	62%*	62%	56%*
A small problem	13%	14%	14%	12%	18%*	15%	20%*	16%	14%	12%	17%	15%
A big problem	22%	23%	28%	34%*	36%*	27%*	26%	40%*	24%	26%*	21%	28%*

What was the problem?	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
There was difficulty in diagnosing your work-related injury or illness	38%	43%	58%	48%	45%	46%	53%	34%	51%	44%	51%	54%
Travel to get medical care was too difficult to arrange	13%	14%	25%	16%	19%	4%	8%	19%	22%	24%	15%	11%
Your treating doctor was not willing to give the care you believed was necessary	36%	52%	55%	49%	40%	36%	34%	43%	45%	38%	43%	52%
The insurance company or health care network did not want this care provided	61%	55%	57%	65%	61%	56%	59%	71%	61%	60%	56%	66%
You could not get care soon enough	48%	46%	58%	60%	50%	46%	63%	42%	53%	55%	58%	55%

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	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Not a problem	61%	67%*	54%*	47%*	48%*	62%	49%*	43%*	66%*	60%	57%	61%
A small problem	15%	16%	20%*	22%*	19%*	17%	25%*	18%	14%	16%	19%*	16%
A big problem	24%	18%*	26%	31%*	33%*	21%	26%	39%*	21%*	24%*	24%	24%

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

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	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Always	54%	57%	58%	46%*	39%*	63%*	49%*	44%*	57%	54%*	46%	56%
Usually	20%	19%	18%	16%	18%	15%	25%*	22%	18%	17%*	17%	18%
Sometimes/Never	26%	24%	24%	38%*	43%*	23%	26%	34%*	25%	29%	36%*	26%

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Always	61%	61%	58%	52%*	49%*	54%	36%*	55%*	56%	55%	55%	58%
Usually	20%	22%	20%	21%	16%*	26%	34%*	17%	20%	21%	15%	21%
Sometimes/Never	19%	17%	23%*	27%*	35%*	20%	30%*	27%*	24%*	24%*	30%*	21%

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	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Always	34%	33%	29%	25%*	30%	36%	25%*	30%*	34%	29%*	30%	33%
Usually	24%	25%	23%	16%*	12%*	31%*	27%	18%*	15%*	20%*	25%	27%
Sometimes/Never	41%	42%	48%*	59%*	57%*	32%*	48%*	52%*	51%*	51%*	44%	40%

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	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Strongly agree/Agree	87%	87%	80%*	81%*	84%	83%	84%	83%*	85%	85%	88%	79%*
Not sure	1%	2%*	4%*	4%*	0%*	0%*	1%*	3%*	1%	2%*	0%*	0%*
Strongly disagree/Disagree	12%	11%	16%	15%	16%	17%	15%	14%	14%	13%	12%	21%*

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Strongly agree/Agree	82%	79%	71%*	72%*	77%*	77%	79%	76%*	83%	81%	86%*	81%
Not sure	2%	2%	4%	4%*	1%*	5%	0%*	2%	2%	2%	0%*	1%*
Strongly disagree/Disagree	17%	19%	25%*	24%*	23%*	18%	21%	22%*	15%	17%	14%	18%

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

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	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Strongly agree/Agree	89%	88%	83%*	82%*	82%*	84%	83%*	83%*	84%*	86%	85%	86%
Not sure	1%	1%	1%	2%	1%	0%*	0%*	5%*	3%*	2%	2%	1%
Strongly disagree/Disagree	10%	11%	15%*	16%*	16%*	16%	17%*	13%	13%	12%	13%	13%*

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Strongly agree/Agree	89%	87%*	78%*	81%*	82%*	86%	86%	85%*	84%*	87%	93%*	89%
Not sure	1%	1%	5%*	2%	0%*	0%*	0%*	2%	0%*	3%*	0%*	0%*
Strongly disagree/Disagree	9%	11%*	17%*	17%*	18%*	14%	14%	13%*	15%*	10%	7%	11%

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Strongly agree/Agree	80%	79%	74%	69%*	69%*	72%*	77%	68%*	73%*	74%*	76%	71%*
Not sure	2%	2%	0%*	4%*	1%*	4%	1%	1%	2%	3%*	2%	3%
Strongly disagree/Disagree	18%	19%	26%*	27%*	30%*	24%	22%	31%*	25%*	23%*	22%	26%*

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Strongly agree/Agree	82%	78%*	79%	68%*	74%*	75%*	75%	71%*	76%*	78%	77%	79%
Not sure	1%	2%*	3%*	3%*	0%*	1%	3%*	4%*	2%	2%*	4%*	5%*
Strongly disagree/Disagree	17%	20%	18%*	28%*	26%*	24%*	22%	25%*	22%*	19%	19%	16%

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

Payment Distribution

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

Type of providers		Doctor of Medicine	Chiropractors	Physical/ Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-network	Payments	$120,150,040	$16,242,554	$35,129,222	$14,451,051	$31,964,129
	%	55%	7%	16%	7%	15%
504-Alliance	Payments	$11,300,588	$466,796	$4,108,738	$1,775,945	$3,421,360
	%	54%	2%	19%	8%	16%
504-Others	Payments	$1,011,979	$8,528	$486,367	$250,364	$256,173
	%	50%	0%	24%	12%	13%
Corvel	Payments	$2,225,378	$175,360	$901,492	$605,416	$686,154
	%	48%	4%	20%	13%	15%
Coventry	Payments	$2,608,576	$213,884	$795,782	$433,224	$723,803
	%	55%	4%	17%	9%	15%
First Health	Payments	$1,159,917	$109,982	$309,732	$246,940	$300,596
	%	55%	5%	15%	12%	14%
IMO	Payments	$929,874	$10,684	$355,154	$91,617	$181,357
	%	59%	1%	23%	6%	12%
Liberty	Payments	$3,177,409	$403,546	$1,275,433	$624,119	$1,081,703
	%	48%	6%	19%	10%	16%
Travelers	Payments	$3,326,303	$132,928	$1,529,247	$501,755	$827,965
	%	53%	2%	24%	8%	13%
Texas Star	Payments	$18,809,517	$772,625	$6,580,559	$3,037,265	$5,380,993
	%	54%	2%	19%	9%	16%
Zurich	Payments	$1,242,907	$79,553	$419,894	$149,797	$336,783
	%	56%	4%	19%	7%	15%
Other networks	Payments	$3,743,507	$239,108	$1,243,393	$504,581	$976,244
	%	56%	4%	19%	8%	15%

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

Type of providers		Doctor of Medicine	Chiropractors	Physical/ Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-network	Number	138,048	9,501	33,161	33,389	43,943
	%	87%	6%	21%	21%	28%
504-Alliance	Number	14,232	513	3,537	4,318	4,688
	%	88%	3%	22%	27%	29%
504-Others	Number	923	15	407	470	431
	%	83%	1%	37%	42%	39%
Corvel	Number	2,007	138	726	978	967
	%	90%	6%	33%	44%	43%
Coventry	Number	2,443	163	755	831	891
	%	90%	6%	28%	31%	33%
First Health	Number	790	79	286	327	303
	%	88%	9%	32%	37%	34%
IMO	Number	927	16	275	246	241
	%	95%	2%	28%	25%	25%
Liberty	Number	2,714	281	1,160	999	1,316
	%	89%	9%	38%	33%	43%
Travelers	Number	3,598	131	1,205	1,037	1,080
	%	90%	3%	30%	26%	27%
Texas Star	Number	18,577	796	5,736	5,176	6,472
	%	89%	4%	28%	25%	31%
Zurich	Number	1,415	64	469	361	371
	%	90%	4%	30%	23%	24%
Other networks	Number	3,289	149	1,129	989	1,180
	%	88%	4%	30%	27%	32%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Worker not physically able to perform job duties	54%	42%*	35%*	76%*	66%*	60%	64%	74%*	54%	51%	48%	54%
Worker was laid off	33%	22%*	15%*	19%*	32%	40%	0%*	31%	28%	38%	44%*	24%
Worker was fired	27%	15%*	18%	11%*	25%	36%	29%	30%	47%*	31%	39%	14%*
Retired	20%	29%*	24%	3%*	20%	11%	34%*	8%*	4%*	11%*	5%*	10%*

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2011.

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2011 Workers' Compensation Network Report Card Results

Texas Department of Insurance
Workers' Compensation Research and Evaluation Group
www.tdi.texas.gov

For more information on the networks certified by the Department, their service areas and their contact information, see **http://www.tdi.texas.gov/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.texas.gov/wc/regulation/roc/index.html.