

TEXAS DEPARTMENT OF INSURANCE
WORKERS' COMPENSATION
RESEARCH AND EVALUATION GROUP



2016 WORKERS' COMPENSATION
NETWORK REPORT CARD RESULTS

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More information on the networks certified by the Department, their service areas, and their contact information is available online at www.tdi.texas.gov/wc/wcnet/index.html.

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This report is also available online at www.tdi.texas.gov/wc/regulation/roc/index.html.

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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 co-authored the final report. Dr. Soon-Yong Choi 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. 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. As of June 1, 2015, 30 networks covering 254 Texas counties are certified to provide workers' compensation health care services to insurance carriers. Among the certified networks, 20 were treating injured employees as of June 1, 2015. Since the formation of the first network, a total of 707,524 injured employees have been treated in networks.

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

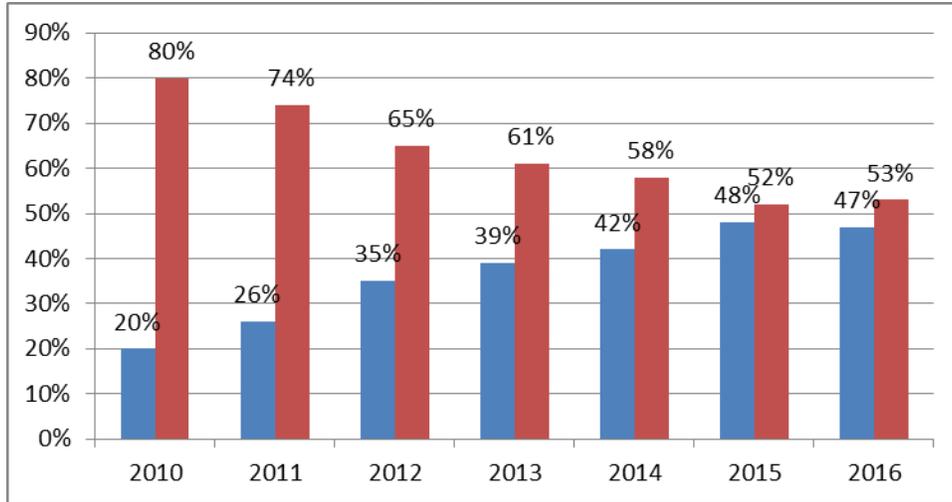
In addition to the Alliance and Dallas County Schools, this report covers a separate group of networks authorized under Chapter 504, Texas Labor Code. This group is referred to in the report as 504-Others, and is comprised of Brownsville ISD, City of San Angelo, Houston ISD, La Joya ISD, Tarrant County-River View, Valley Healthcare Network and the Trinity Occupational Program (Fort Worth Independent School District).

HOW NETWORK RESULTS ARE REPORTED

The results presented in this annual report card show a comparison of 17 groups, 16 of which are network entities with a total of 102,264 new injured employees. The 17 groups along with their number of injured employees for the study period are: Texas Star (32,814), 504-Alliance (22,876), Coventry (8,859), Travelers (6,522), Liberty (4,988), Sedgwick (3,710), IMO (3,684), First Health (2,391), Corvel (2,128), Zurich (1,920), Zenith (1,446), 504-Dallas County Schools (1,434), Genex (1,201), WellComp (1,067), 504-Others (2,559) and all other networks (4,665), relative to the non-network injured employees (116,082). Non-network injured employees are analyzed as the seventeenth group, separate from the workers' compensation health care network entities. The percent of new claims treated in networks

represents 47 percent of all new claims, up from 20 percent in 2010, a 135 percent increase over that period (see Figure 1).

**Figure 1: Percentage of new claims in workers' compensation networks
Injury years 2010-2016**



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

The "Other network" category is comprised of the remaining networks too small, in terms of the number of injured employees treated in each network during the study period (June 1, 2014, to May 31, 2015) to have their results analyzed separately, even if they were analyzed independently in an earlier year. These networks are:

- | | |
|------------------|--------------------------|
| AIG | Hartford |
| Broadspire | Lone Star Network/Corvel |
| Bunch | Majoris Health Systems |
| First Health/CSS | Prime Health Services |

The former Health & Workers' Compensation Networks (HWCN) Certification and Quality Assurance Office, which has become the Managed Care Quality Assurance (MCQA) Office, maintains a link of the certified networks, each with a list and map of their respective coverage areas:

www.tdi.texas.gov/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. All of the injuries analyzed in this report occurred after the effective date, so it is possible that some of the results in this report may have been impacted by the changes under HB 473.

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 ICD-9 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 Public Policy Research Institute, Texas A&M University on behalf of the Workers' Compensation Research and Evaluation Group (REG).

These network claims were identified through a data call issued by REG in October 2015 to 30 workers' compensation health care networks. Results from the data call showed that, since the implementation of the first network in 2006, networks had treated 707,524 injured employees as of June 1, 2015. The report card examines only new claims and excludes legacy claims from the analyses.

HOW WERE MEDICAL COSTS AND UTILIZATION MEASURES CALCULATED?

Medical cost and utilization measures were calculated for all 16 groups at six months post-injury for injuries occurring between June 1, 2014 and May 31, 2015.

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. Cost and utilization measures were examined separately by type of medical service (professional, hospital, and pharmacy). Dental services were excluded in the medical cost analysis because the amount of dental services rendered in each network was too small. The analyses were conducted for all claims grouped together by network, as well as separately for medical-only and lost-time claims (see Table 1).

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

Table 1: Claims by network

Networks	Total Number of Claims	Percent of Claims with More Than 7 Days Lost Time
Non-network	116,082	22%
504-Alliance	22,876	20%
504-DallasCounty Schools	1,434	19%
504-Others	2,559	19%
Corvel	2,128	27%
Coventry	8,859	25%
First Health	2,391	28%
Genex	1,201	43%
IMO	3,684	40%
Liberty	4,988	26%
Sedgwick	3,710	27%
Texas Star	32,814	29%
Travelers	6,522	22%
WellComp	1,067	39%
Zenith	1,446	19%
Zurich	1,920	23%
Other networks	4,665	19%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

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.

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

MEDICAL-ONLY AND LOST-TIME AVERAGE COSTS

Average costs for lost-time and medical-only claims may be higher for networks that succeed in reducing their percentage of lost-time claims in favor of a higher percentage of medical-only claims. As the population of lost-time claims decreases, a greater share of the remaining claims will be more severe and higher-cost injuries. This will increase the average cost per lost-time claim.

Also, as the types of injuries that previously incurred lost time shift to medical-only claims, they may raise the average cost per claim for that group, since their costs will be typically higher than the general population of medical-only claims.

While the overall average medical cost per claim is generally reflective of a network's cost level, the average cost by lost-time and medical-only status tend to be influenced by the percentage of lost-time claims. Networks with relatively low overall average claim costs and low percentage of lost-time claims may therefore have higher lost-time and medical-only average costs when compared to other networks.

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.

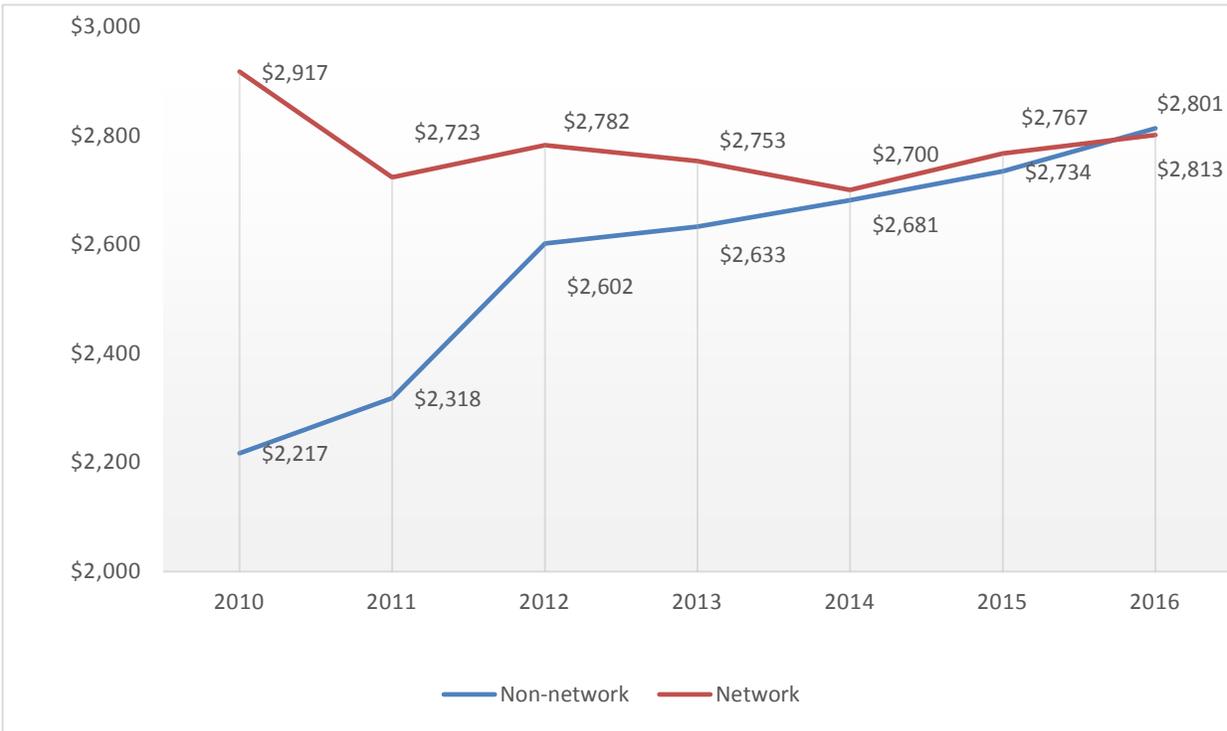
The findings presented in this report are based on completed telephone surveys of 4,007 injured employees with new claims. In order to analyze the outcomes of individual networks, injured employees of all injury durations within the study period were surveyed in July 2016 and an age-of-injury control was included in the analyses.

SUMMARY OF FINDINGS

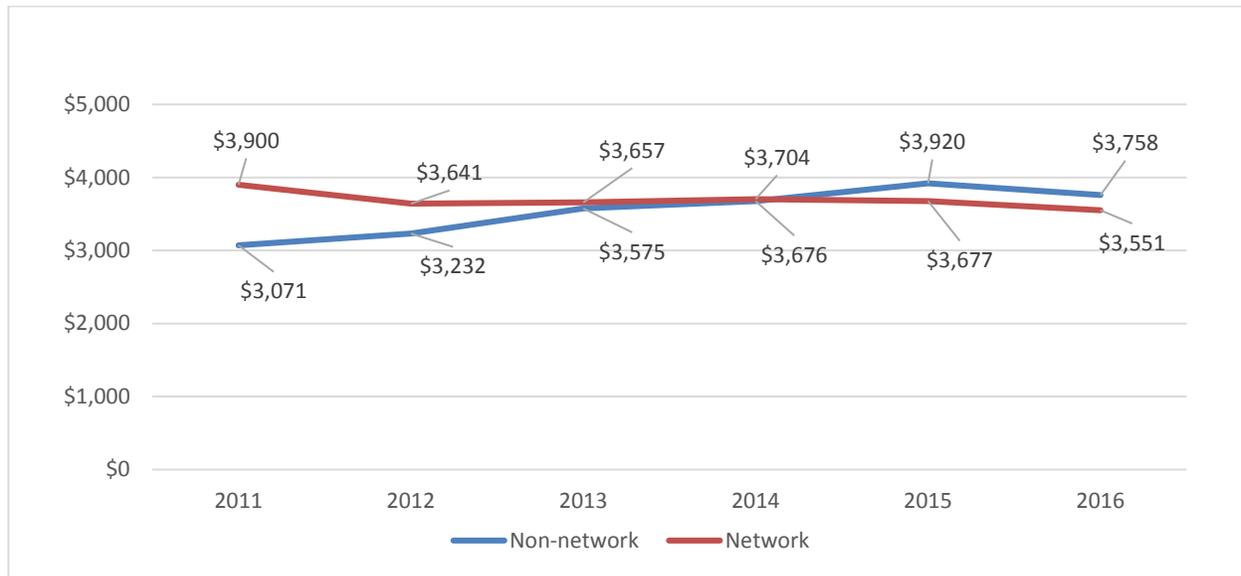
HEALTH CARE COSTS

Overall, networks as a group has improved cost performance relative to non-network. Networks' average medical cost fell by 4 percent, from \$2,917 in report year 2010 to \$2,801 in report year 2016 (see Figure 2). Over the same time frame, non-network average medical cost increased by 27 percent, from \$2,217 in report year 2010 to \$2,813 in report year 2016. For the first time since the implementation of health care networks in the Texas workers' compensation system, the overall average medical cost per claim was lower for network injured employees at six months maturity than for non-network injured employees.

Figure 2: Average medical costs



With increased availability of medical data, REG has been able to expand the average medical-cost analyses from earlier report cards from six to eighteen months (see Figure 3). This shows that the overall average medical cost for network injured employees at eighteen months was lower than non-network injured employees prior to the 2015 report card. This corroborates measures which show networks providing higher utilization of services and cost than non-network in the first six months of injury, but significantly less utilization and cost in the subsequent twelve months.

Figure 3: Average medical costs 18 months

- ★ Overall, injured employees in eight network entities (504-Alliance, 504-Dallas County Schools, 504-Others, IMO, Sedgwick, WellComp, Zenith and Other network) had lower average medical costs than non-network injured employees for the first six months after the injury.
- ★ Regarding lost-time claims, 11 network entities (504-Alliance, 504-Dallas County Schools, 504-Others, Genex, IMO, Liberty, Sedgwick, Texas Star, WellComp, Zenith and Zurich) had lower average medical costs than non-network claims.
- ★ 504-Alliance, 504-Dallas County Schools, 504-Others, IMO, Texas Star, WellComp and Zenith had lower average professional costs than non-network.
- ★ Alliance's average medical costs were lower than non-network in 18 of 19 cost categories.
- ★ Zenith had lower average medical costs than non-network in 17 of 19 categories.
- ★ WellComp had lower average medical costs than non-network in 16 of 19 categories.
- ★ 504-Dallas County Schools' average medical costs were lower than or equal to non-network in 15 of 19 categories.
- ★ 504-Others and Texas Star had lower average medical costs than non-network in 14 of 19 categories.
- ★ IMO, Sedgwick and Other network average medical costs were lower than or equal to non-network in 13 of 19 categories.
- ★ Liberty and Travelers' average medical costs were lower than non-network in 12 of 19 categories.
- ★ Corvel and First Health had lower average medical costs than non-network 11 of 19 categories.
- ★ Genex and Zurich's average medical costs were lower than non-network in 10 of 19 categories.
- ★ Coventry had lower average medical costs than non-network in six of 19 categories.
- ★ All network entities had lower average medical costs than non-network in physical medicine modalities.

- ★ All network except Zurich had lower average medical costs than non-network in nerve conduction diagnostic testing.
- ★ Eight network groups (504-Alliance, 504-Dallas County Schools, 504-Others, IMO, Sedgwick, WellComp, Zurich and Zenith) had lower average hospital costs than non-network.
- ★ All network entities except Coventry had lower average pharmacy costs than non-network.
- ★ All network entities except Coventry had lower average pharmacy costs than non-network in the use of analgesics-anti-inflammatory.

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.
- ★ 504-Alliance's average utilization rates were lower than or equal to non-network in 15 of 18 categories.
- ★ Corvel and IMO's average utilization rates were lower than or equal to non-network in 11 of 18 categories.
- ★ Average utilization rates for 504-Dallas County Schools, 504-Others, Genex and Zenith were lower than or equal to non-network in 10 of 18 categories.
- ★ Average utilization rates for Coventry, WellComp and Other network were lower than or equal to non-network in nine of 18 categories.
- ★ All network entities except Genex had lower utilization of physical medicine modalities than non-network.
- ★ All networks entities except WellComp had lower utilization of Nerve Conduction Diagnostic Testing than non-network.
- ★ All networks except Corvel and WellComp had lower or equal average number of MRI Diagnostic Testing per claim than non-network.

ACCESS TO CARE AND SATISFACTION WITH CARE

- ★ All network entities except Genex reported higher or equal levels of receiving needed care than non-network injured employees.
- ★ Injured employees from thirteen network entities (504-Alliance, 504-Dallas County School, Coventry, First Health, Genex, IMO, Liberty, Texas Star, Travelers, WellComp, Zenith, Zurich and Other networks) reported higher or equal levels of receiving care quickly as compared to non-network injured employees.
- ★ Nine network entities (504-Alliance, First Health, Genex, IMO, Liberty, Travelers, WellComp, Zenith and Zurich) reported higher or equal levels of agreement with their treating doctors than non-network injured employees.
- ★ Nine network entities (504-Alliance, First Health, Genex, IMO, Texas Star, Travelers, WellComp, Zenith and Zurich) reported higher or equal levels of overall satisfaction than non-network injured employees.

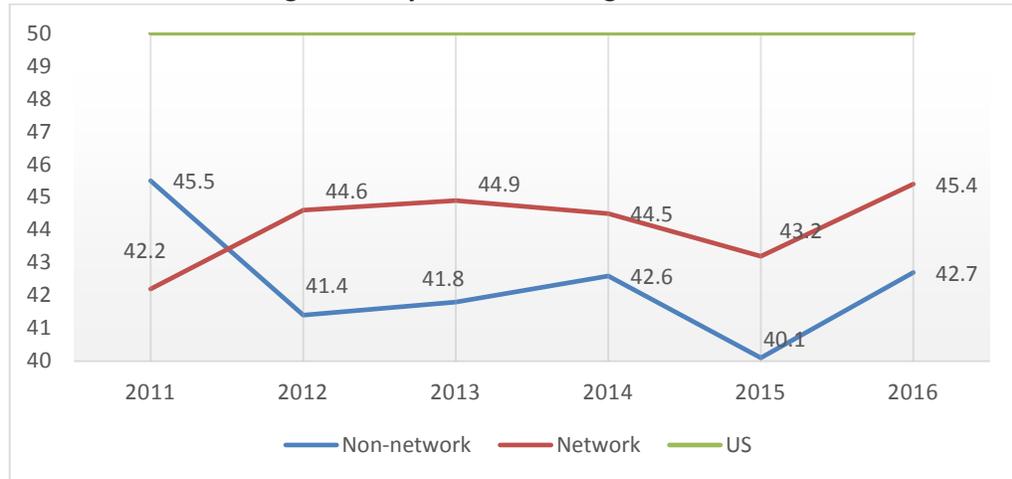
RETURN TO WORK

- ★ All 16 network entities reported higher return-to-work rates than non-network.
- ★ All network entities except Texas Star had lower average numbers of weeks off from work than non-network.

HEALTH OUTCOMES

- ★ All 16 network entities had higher physical functioning scores among their injured employees than non-network injured employees. Network injured employees, as a group, have consistently scored higher than non-network injured employees since 2012 (see Figure 4).

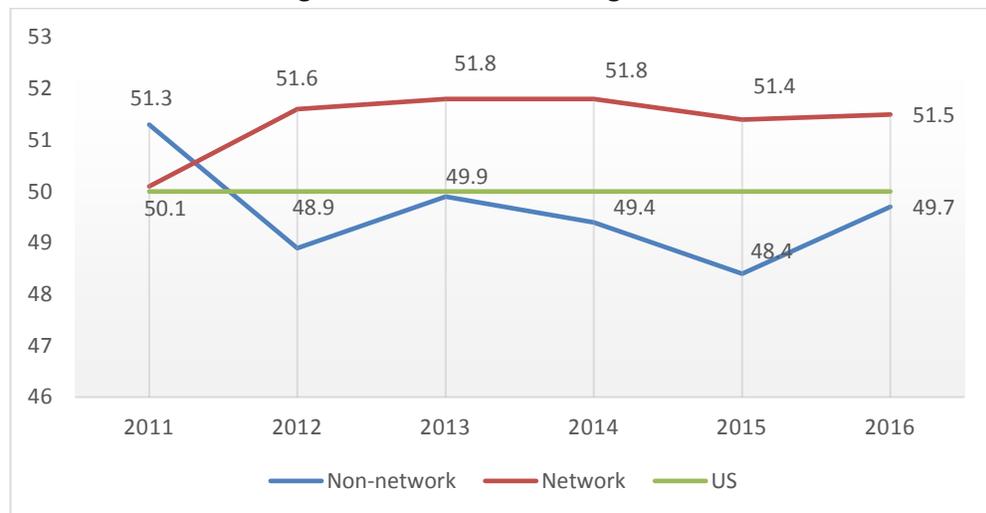
Figure 4: Physical functioning scores



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

- ★ All 16 network entities had higher mental functioning scores among their injured employees than non-network injured employees. Network injured employees, as a group, have consistently scored higher than non-network injured employees and the U.S. population since 2012 (see Figure 5).

Figure 5: Mental functioning scores



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	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	○	○	○	⦿	⦿	○	○	○	○	○	○	○	○	○	○	○
Central Nervous System Drugs	○	○	○	○	⦿	○	○	⦿	⦿	○	○	⦿	○	○	○	⦿
Other	○	○	○	○	⦿	○	○	○	○	○	○	○	○	○	⦿	⦿

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
PROFESSIONAL	●	●	●	●	●	●	●	●	●	●		●	●	●	●	●
Evaluation & Management	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
PM-Modalities	●	○	●	○			○	○	○				○	○	●	
PM-Other	○	○	●	●	●	●	●	○	●	●	●	●	●	●	●	●
DT-CT SCAN			○			●	●			○	●	●		○		
DT-MRI		●	○	○	●	●	●	●	●	●		●	●	○	●	●
DT-Nerve Conduction					●				●	●			●		●	●
DT-Other	●	●	●	○		●	●	●	●	●	●	●	●		●	●
Spinal Surgery						●				○	●	●	●	NA	NA	
Other Surgery	○	○	○	●		●	○	○	●	○	●	●	○	●	●	○
Path. & Lab	○	○	○	○		●	○	○	○	○		●	○	●	●	○
All Others	○	●	●	●	●	●	●	●	●	●	●	●	○	●	●	●
HOSPITAL		●	○	○	○	○	○	○	○	○	○	○	●	○	○	○
In-patient	○	○	○	●	●	●		○	●	○	●	●	○	●	●	●
Out-patient		●	●			○		●		●	○	○		○		○
PHARMACY	●	●	●	●	●	●	●	●	●	●	●	●	●		●	●
Analgesics-Opioid	○	●	○	●	○	●	○		●	○	●	●	●	●	●	○
Analgesics-Anti-inflammatory	○	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Musculoskeletal therapy	○	●	●	○	●	●	●		●	●	○	●	●	○	●	●
Central Nervous System Drugs	○	○	○				○	○		○	●		○	○	○	
Other		○	○	○	●		○	●	○	●	●	●	○	○		

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
PROFESSIONAL																
Evaluation & Management	○	●	●	●	●	●	●	●	●	●	●	●	●	○	●	●
PM-Modalities	○	○	○	○	○	○	●	○	○	○	○	○	○	○	○	○
PM-Other	○	○	○	●	●	●	●	○	●	○	○	●	●	○		●
DT-CT SCAN	○	○	○	●	○	●	○	○	○	○			○	○	○	●
DT-MRI		○		●	○	○	○		○		○	○	●			
DT-Nerve Conduction	○	○	○	○	○	○	○	○	○	○	○	○	●	○	○	○
DT-Other	○	○	○	●	●	●	○		○	○	●	○	●	○	○	○
Spinal Surgery	○	○	○	●	●	○	●	●	○	○	○	○	●	NA	NA	○
Other Surgery	○	○	○	●	●	●	○	○	●	○	●	○	○	●	○	○
Path. & Lab	○	○	○	○	○	●		○	●	○			○	○		○
All Others	○	○	○	●	●	●	●	○	●	○	●	●		○	●	
PHARMACY																
Analgesics-Opioid	○	○	○		●	●	○	○	●	○	●	●	○	○	○	●
Analgesics-Anti-inflammatory	○	○	○	○	●	●		○	●	○	●	●	○	○	○	●
Musculoskeletal therapy	○	○	○	●	●	●	○	○	●	○		●	○	○		●
Central Nervous System Drugs	○	○	○	○	●		●	●	●	○	●	●	○	○		●
Other	○	○	○	○	●	○	○	○	○	○	○	○	○	○	○	○

Note: PM-Other (other physical medicine) includes therapeutic procedures, orthotic/prosthetic management and training, cognitive rehabilitation, and chiropractic manipulative treatments. Hospital utilization by service type is unavailable in the current data collection.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	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	○	○	○	○	○	○	○	○	○	○	●	○	○	○	○	○

HEALTH OUTCOMES

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

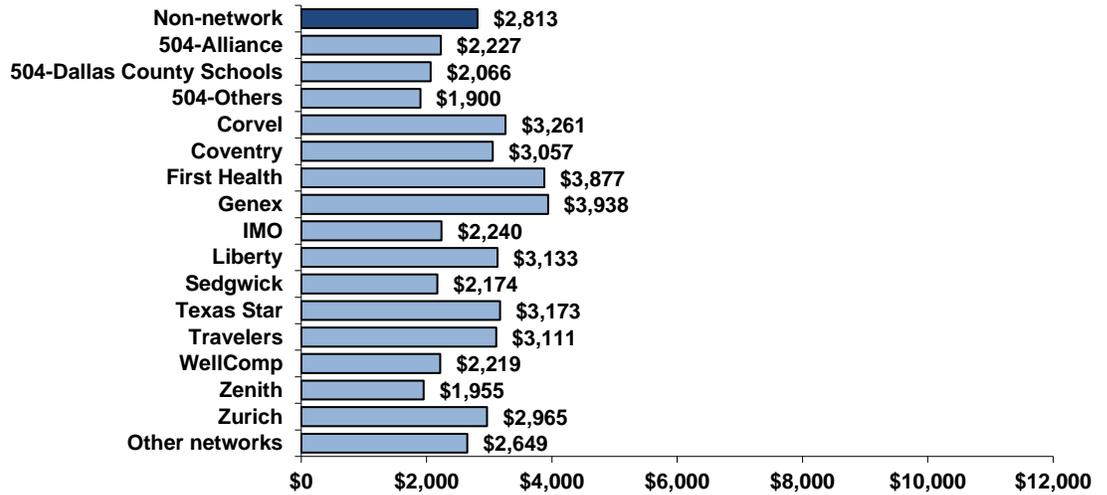
	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Physical functioning	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Mental functioning	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

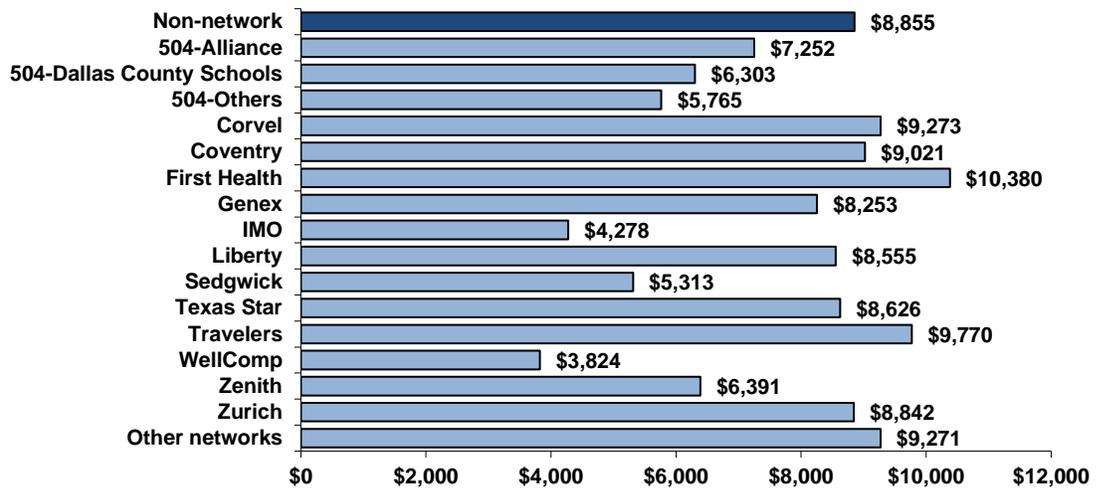
HEALTH CARE COSTS (OVERALL)

AVERAGE OVERALL MEDICAL COST PER CLAIM, SIX MONTHS POST-INJURY

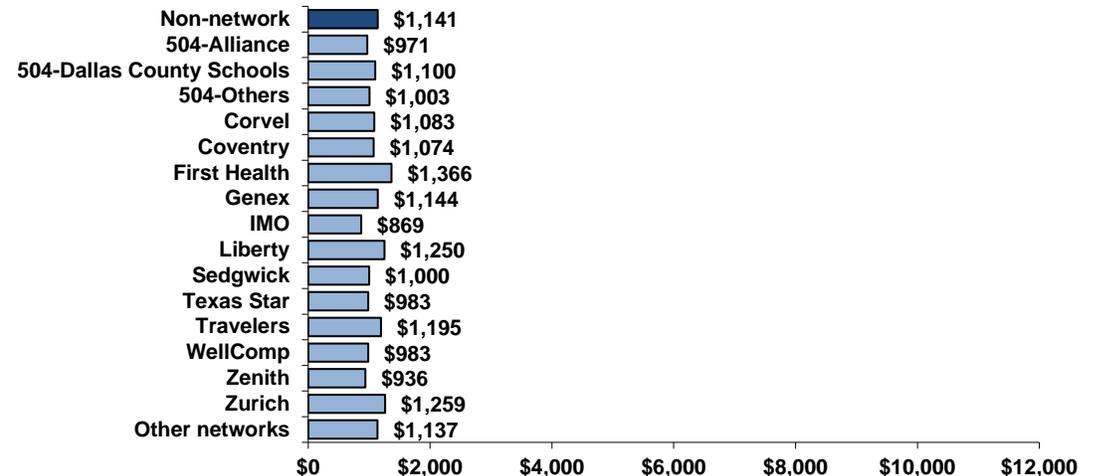
ALL CLAIMS



LOST-TIME CLAIMS



MEDICAL-ONLY CLAIMS

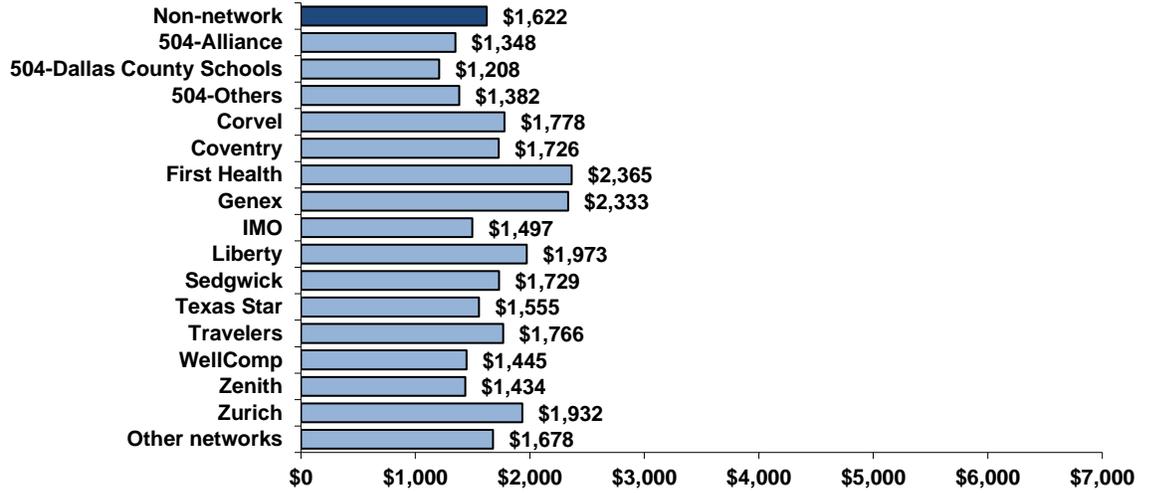


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

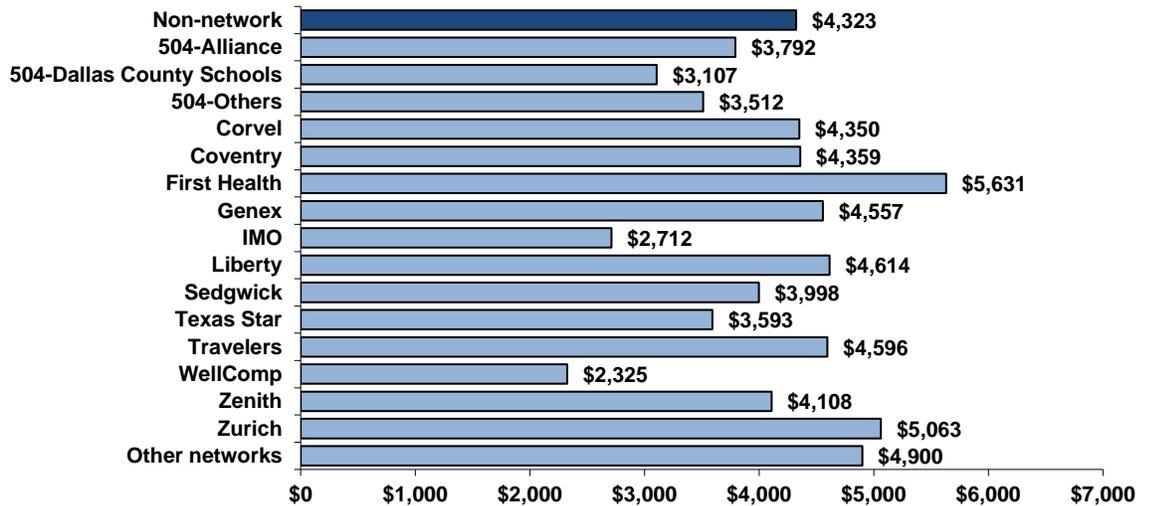
HEALTH CARE COSTS (PROFESSIONAL)

AVERAGE PROFESSIONAL COST PER CLAIM, SIX MONTHS POST-INJURY

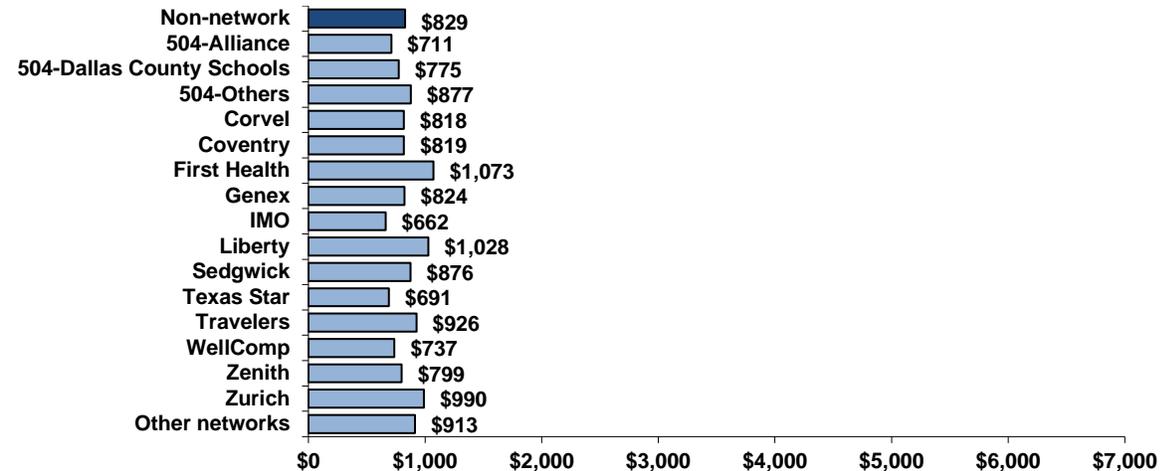
ALL CLAIMS



LOST-TIME CLAIMS



MEDICAL-ONLY CLAIMS

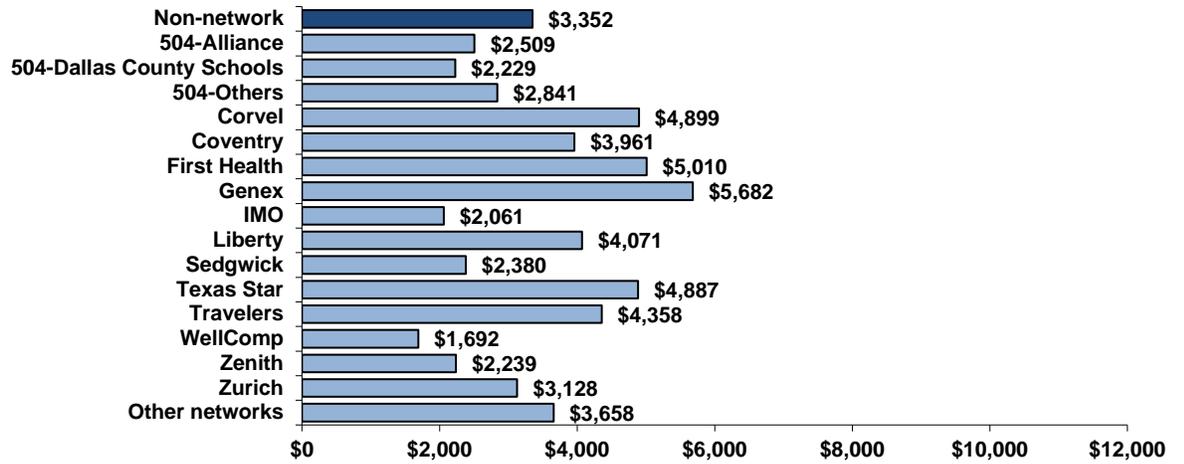


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

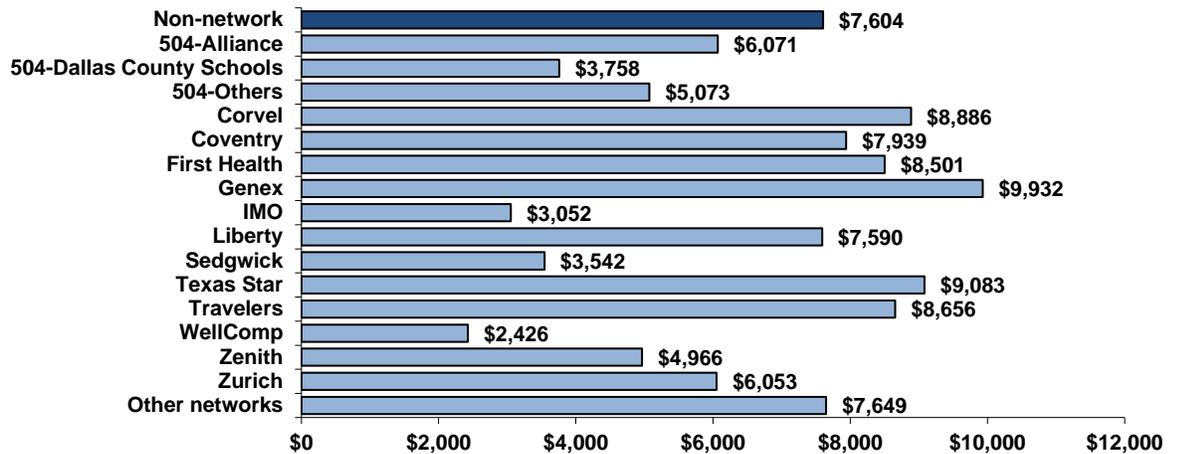
HEALTH CARE COSTS (HOSPITAL)

AVERAGE HOSPITAL COST PER CLAIM, SIX MONTHS POST-INJURY

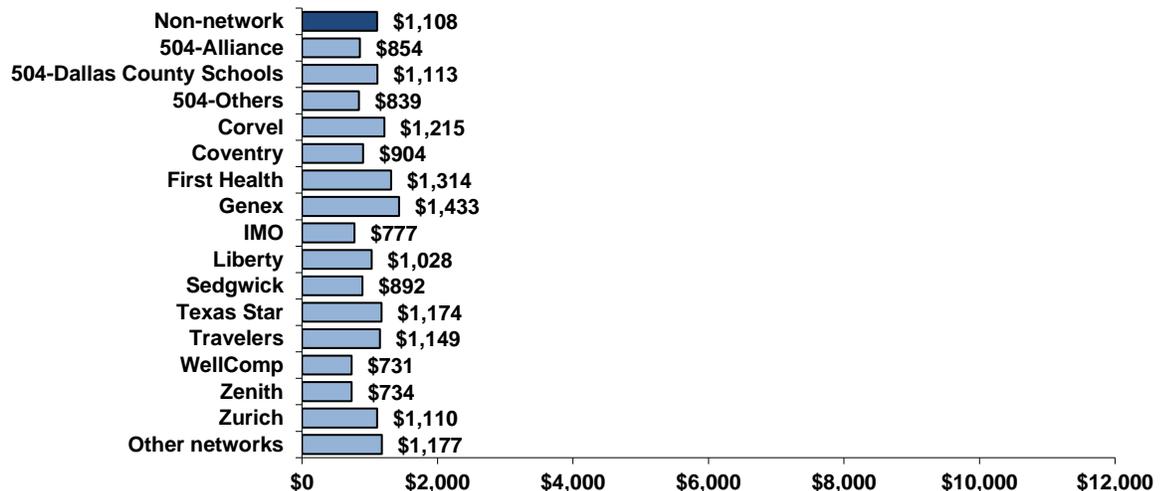
ALL CLAIMS



LOST-TIME CLAIMS



MEDICAL-ONLY CLAIMS

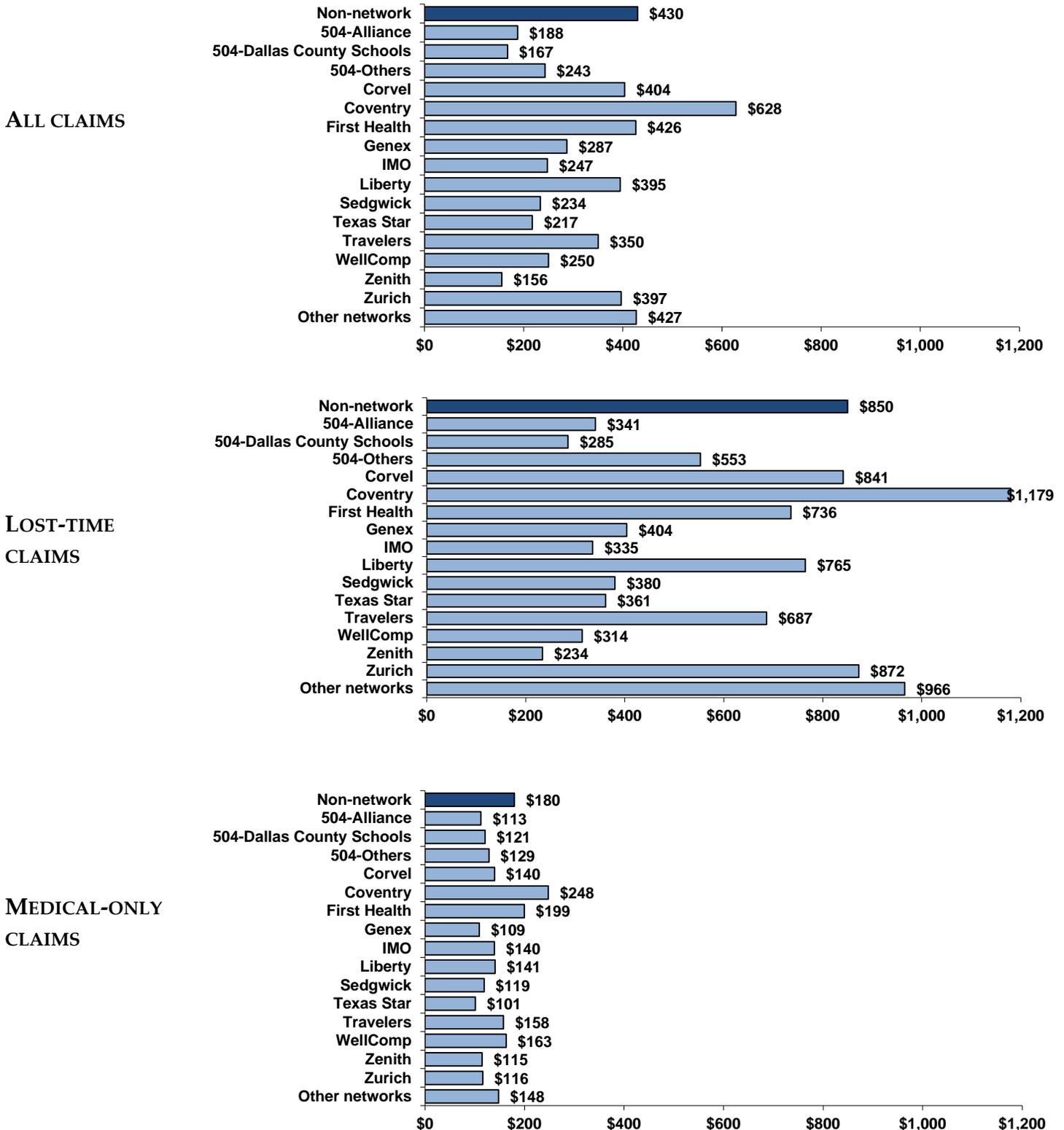


Note: As some networks reduce hospital utilization to mainly high-severity high-costs claims, they may experience increases in their average hospital costs.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

HEALTH CARE COSTS (PHARMACY)

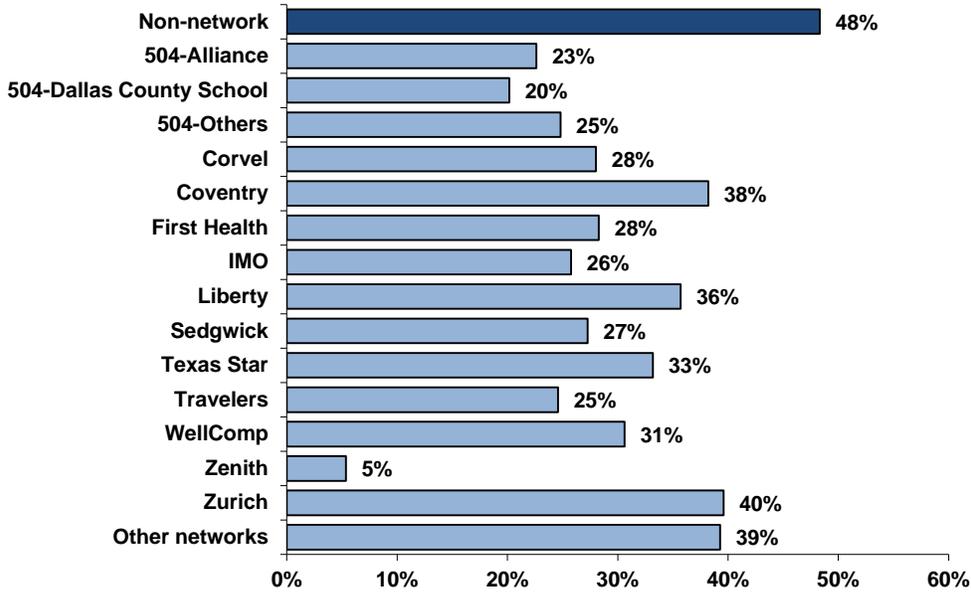
AVERAGE PHARMACY COST PER CLAIM, SIX MONTHS POST-INJURY



Note: Pharmacy costs results may be affected by variations in the way insurance carriers report payment data.
 Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

HEALTH CARE COSTS (CHANGES FROM 2015 REPORT CARD)

PERCENTAGE CHANGE IN OVERALL AVERAGE MEDICAL COST FROM 6 MONTH (2015 NETWORK REPORT CARD RESULTS) TO 18 MONTHS POST-INJURY

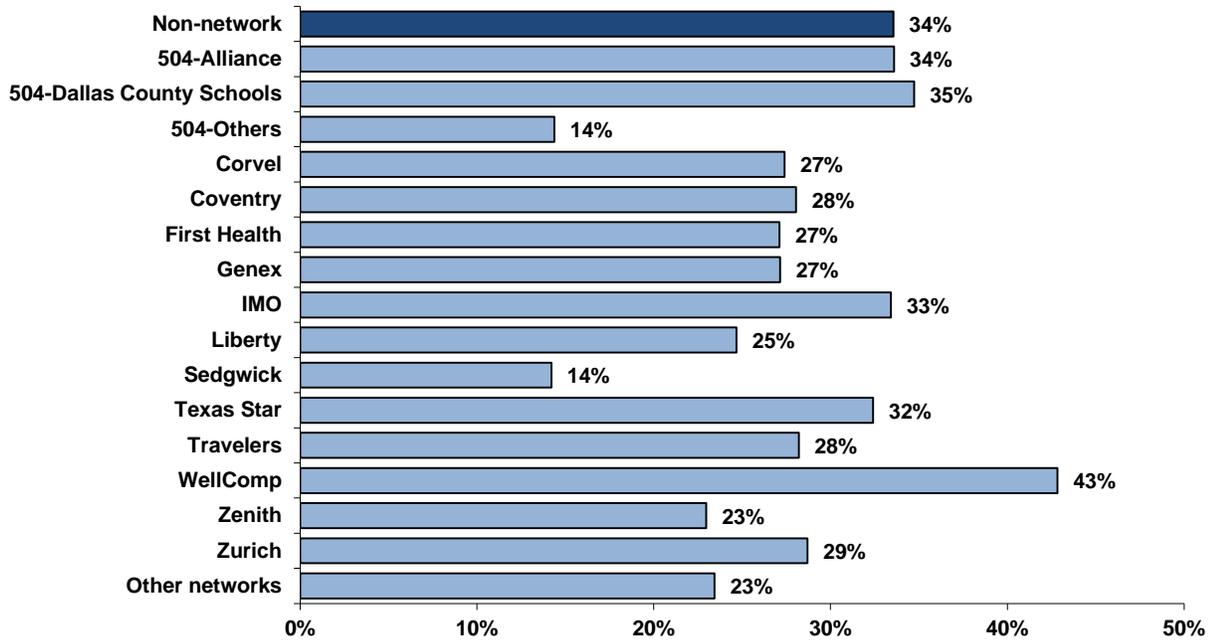


Note: This graph shows average cost changes when 12 additional months of medical services are added to the 6-month result reported in the 2015 Network Report Card. Therefore, this graph includes only those networks reported in the 2015 report card.

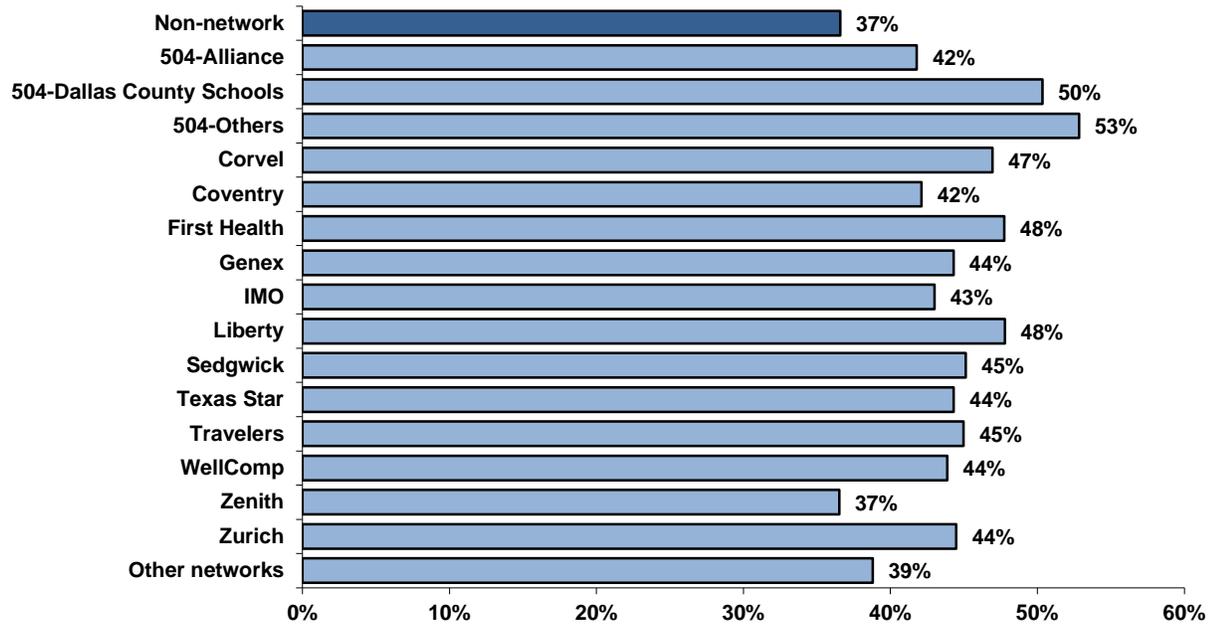
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

UTILIZATION OF CARE

PERCENTAGE OF INJURED EMPLOYEES WHO RECEIVED HOSPITAL SERVICES, SIX MONTHS POST-INJURY

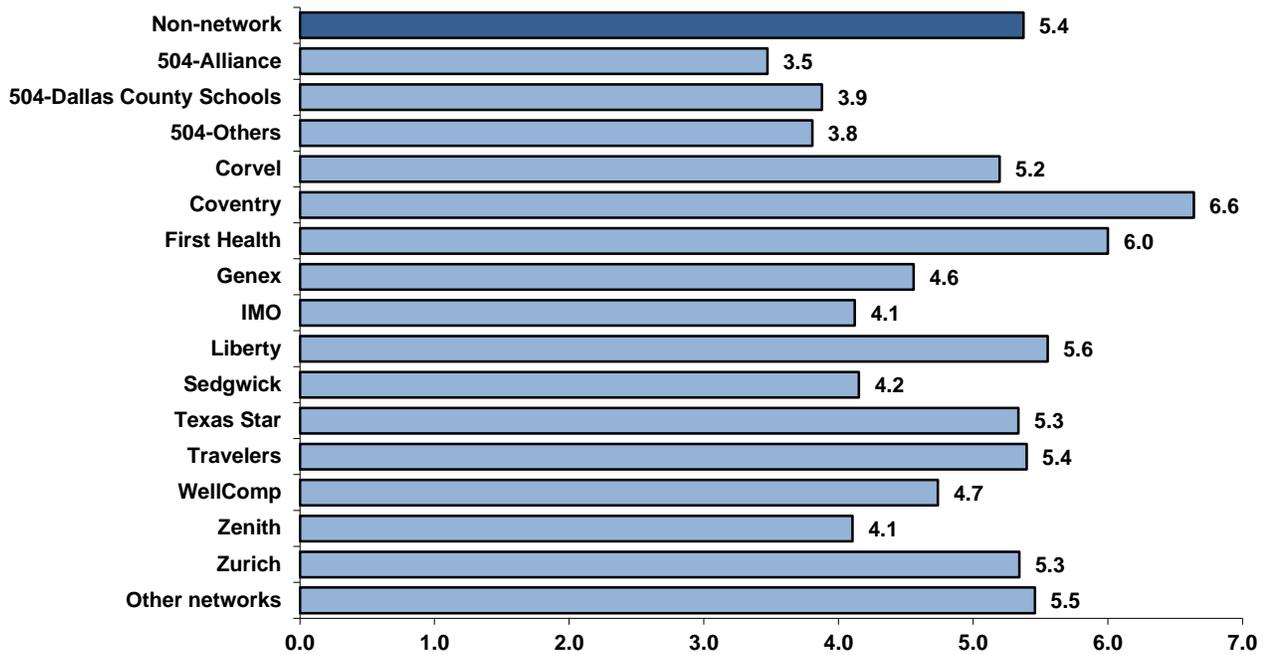


PERCENTAGE OF INJURED EMPLOYEES WHO RECEIVED PHARMACY SERVICES, SIX MONTHS POST-INJURY

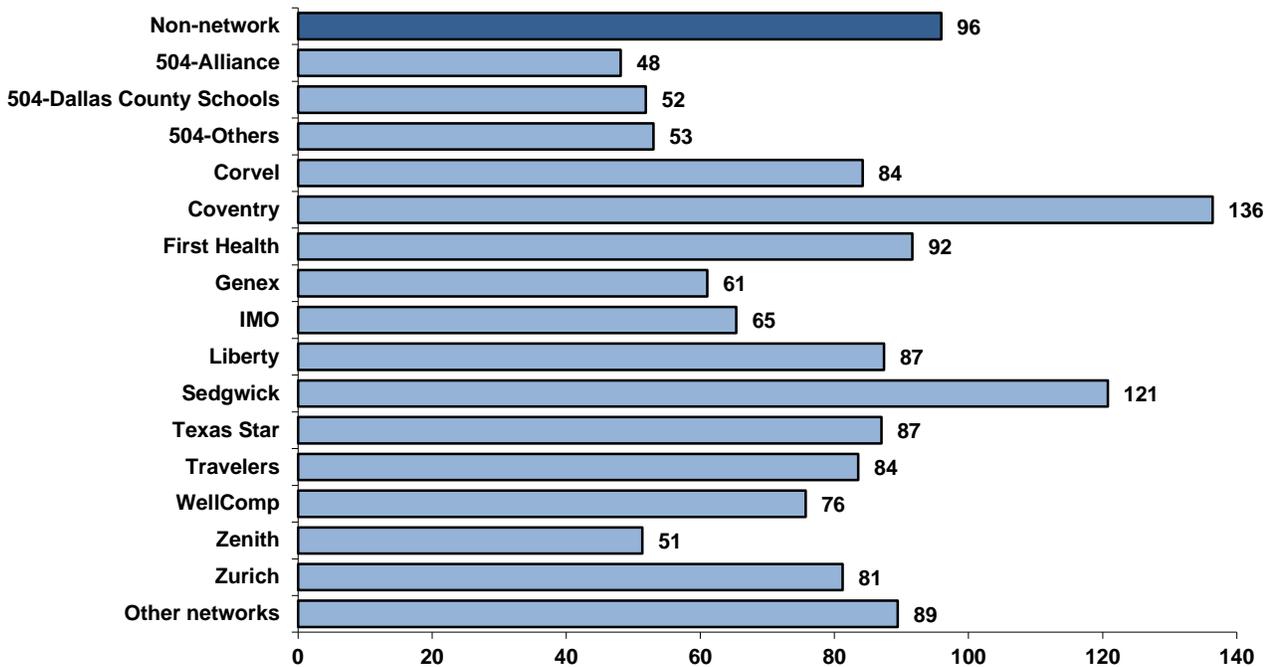


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

AVERAGE NUMBER OF PRESCRIPTIONS PER INJURED EMPLOYEE, SIX MONTHS POST -INJURY



AVERAGE NUMBER OF PRESCRIPTION DAYS PER INJURED EMPLOYEE, SIX MONTHS POST-INJURY

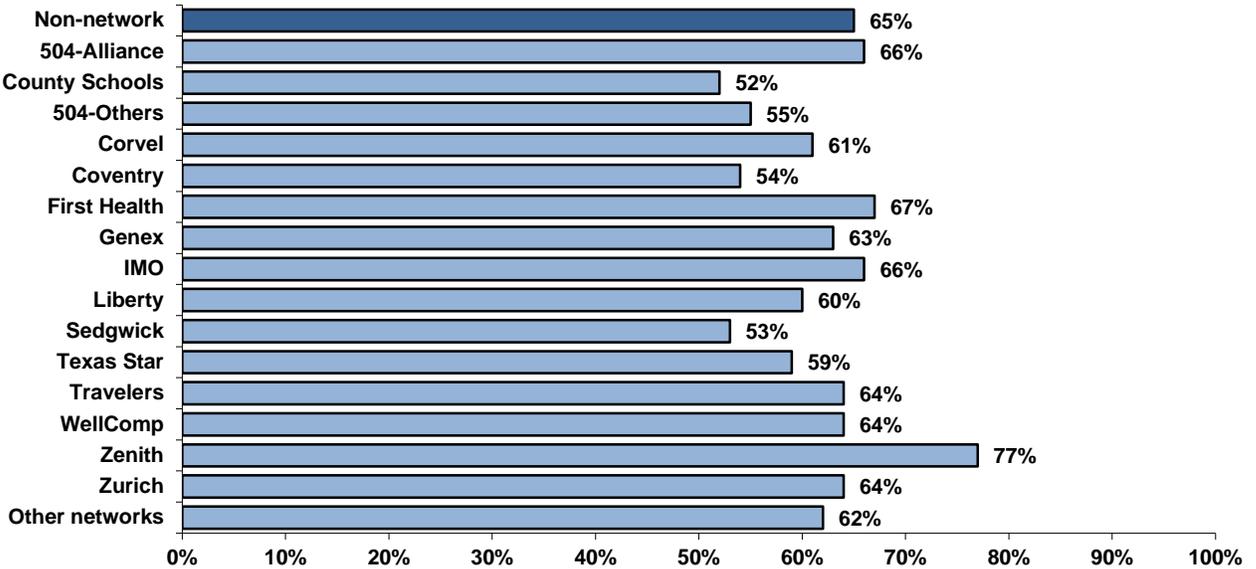


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

SATISFACTION WITH MEDICAL CARE

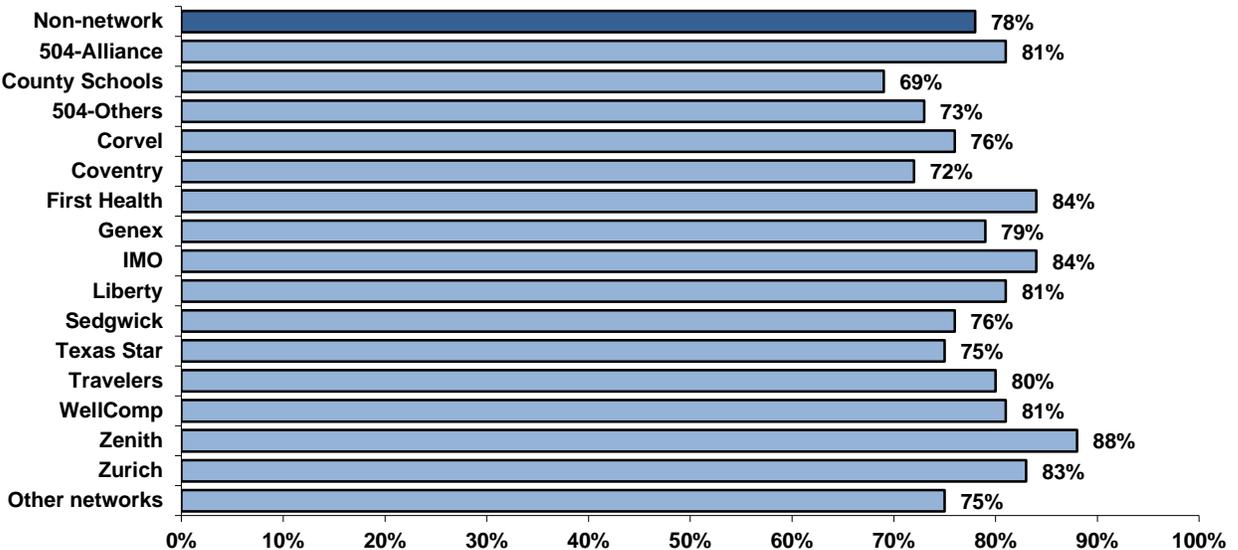
SATISFACTION WITH TREATING DOCTOR

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



AGREEMENT WITH TREATING DOCTOR

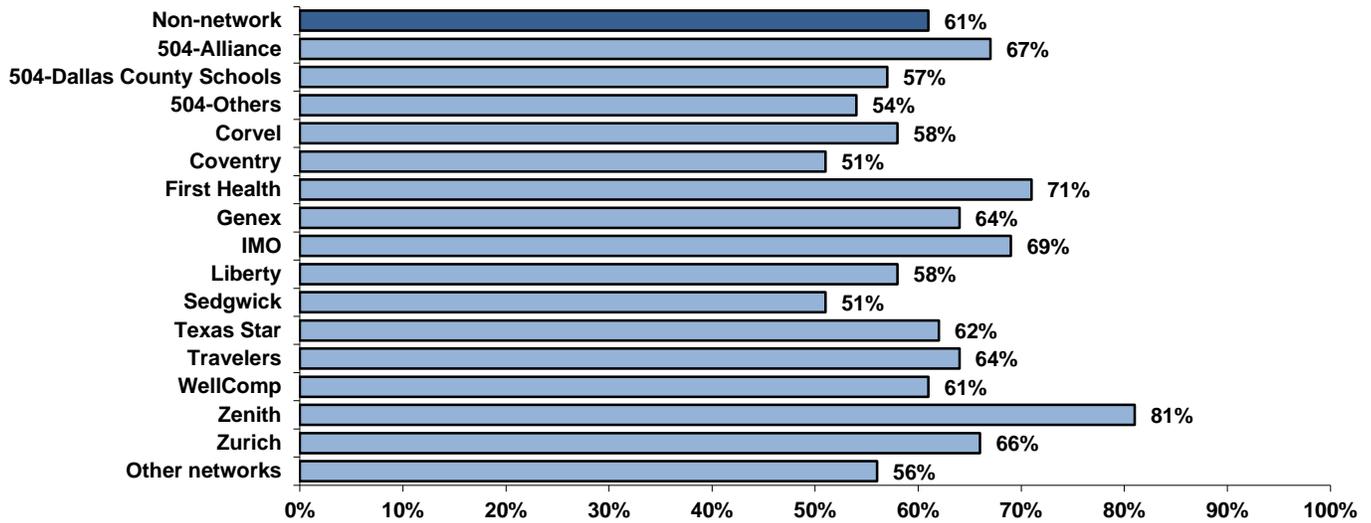
Percent of injured employees who indicated that they "agreed" or "strongly agreed" that their treating doctor: took their medical condition seriously • gave them a thorough exam • explained medical condition • was willing to answer questions • talked to them about a RTW date • provided good medical care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



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

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



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	Same	Worse
Non-network	25%	49%	26%
504-Alliance	16%*	59%*	25%*
504-Dallas County Schools	17%	56%	27%
504-Others	26%	46%	29%
Corvel	25%	53%	22%
Coventry	20%	51%*	29%
First Health	40%*	47%	13%*
Genex	13%*	52%	34%
IMO	16%*	61%*	23%*
Liberty	23%	51%	26%
Sedgwick	14%*	56%	30%
Texas Star	29%*	50%*	21%*
Travelers	28%	50%	21%*
WellComp	13%	57%	30%
Zenith	27%	62%*	11%*
Zurich	31%	47%	22%
Other networks	23%	51%	26%

Note 1: An asterisk indicates that the differences between the network and non-network are statistically significant.

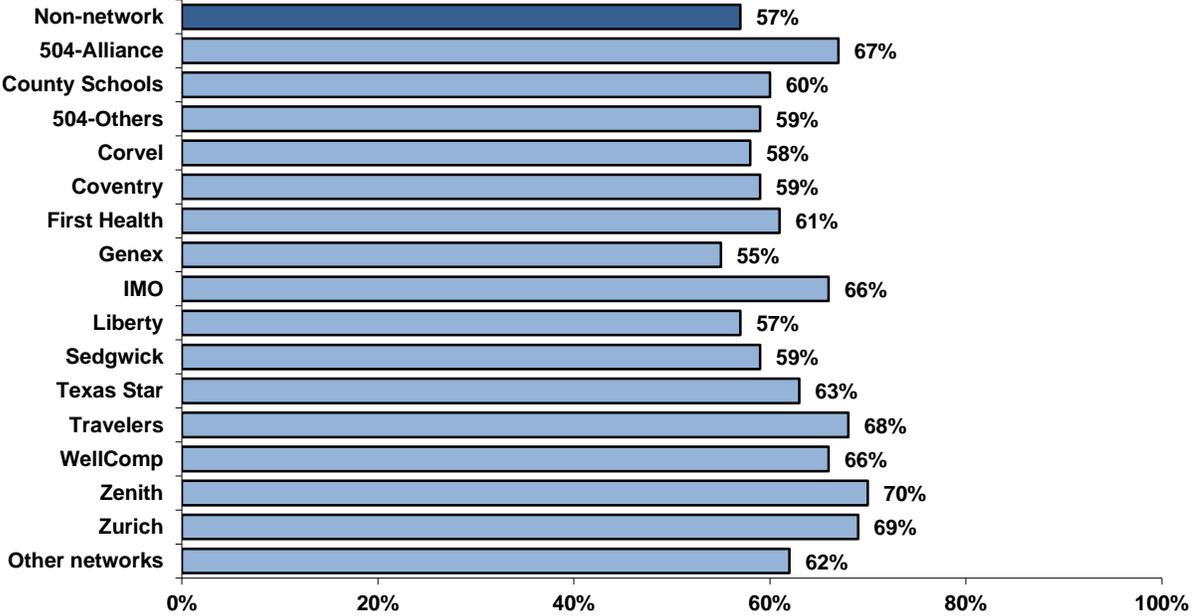
Note 2: Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

ACCESS TO CARE

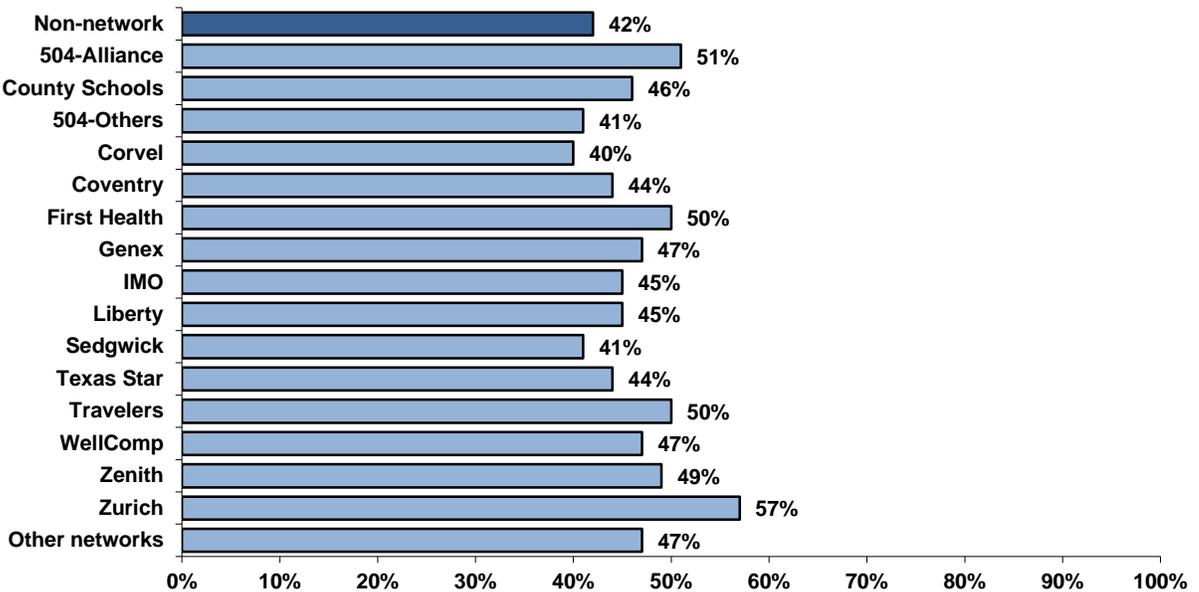
GETTING NEEDED CARE

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



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



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

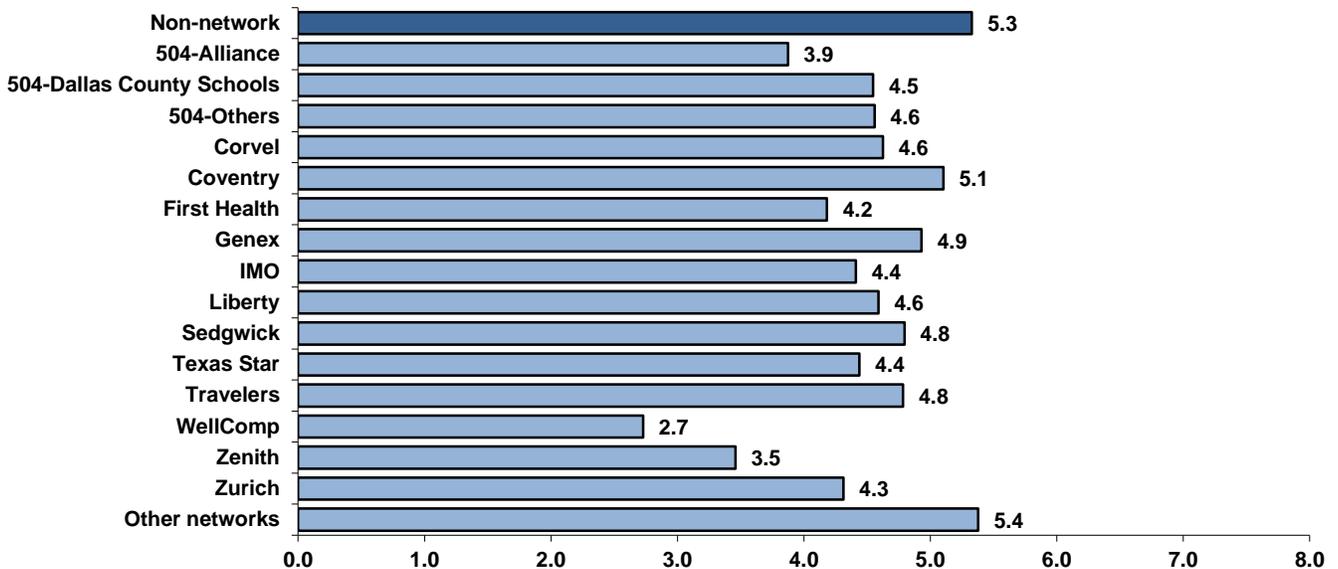
ABILITY TO SCHEDULE A DOCTOR'S APPOINTMENT

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	22%	61%	16%
504-Alliance	20%*	66%*	14%*
504-Dallas County Schools	13%	74%	13%
504-Others	28%*	58%	14%
Corvel	24%	58%	18%
Coventry	24%	53%*	22%*
First Health	41%*	50%*	9%
Genex	25%	57%	18%
IMO	11%*	71%*	18%
Liberty	26%	59%	15%
Sedgwick	19%	66%	15%
Texas Star	30%*	58%	12%*
Travelers	28%*	60%*	11%
WellComp	21%	57%	22%
Zenith	34%	62%	4%*
Zurich	28%	59%	13%
Other networks	22%	63%	15%

Notes: 1. An asterisk indicates that the differences between the network and non-network are significant.
 2. Percentages by networks may not always add up to 100% due to rounding.

AVERAGE DURATION FROM DATE OF INJURY TO DATE OF FIRST NON-EMERGENCY TREATMENT - DERIVED FROM MEDICAL DATA



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

DURATION FROM DATE OF INJURY TO DATE OF FIRST NON-EMERGENCY SERVICE AMONG THE NETWORKS AND NON-NETWORK

	Same day	1-7 days	8-14 days	15-21 days	22+ days
Non-network	42%	32%	9%	6%	11%
504-Alliance	58%*	25%*	8%	3%*	6%*
504-Dallas County Schools	63%*	25%	5%	4%	3%*
504-Others	57%*	30%	7%	2%	4%
Corvel	54%*	24%	5%	6%	12%
Coventry	55%*	24%*	7%	4%	10%
First Health	61%*	22%*	6%	4%	8%
Genex	45%	34%	10%	4%	7%
IMO	55%*	32%	6%	5%	2%*
Liberty	51%*	29%	8%	4%	8%*
Sedgwick	61%*	27%*	6%	2%*	4%*
Texas Star	52%*	27%*	7%*	4%*	9%*
Travelers	51%*	28%*	8%	6%	7%*
WellComp	57%*	31%	4%	3%	5%
Zenith	65%*	18%*	9%	3%	5%
Zurich	65%*	18%	9%	3%*	5%*
Other networks	57%*	23%*	8%	2%*	10%

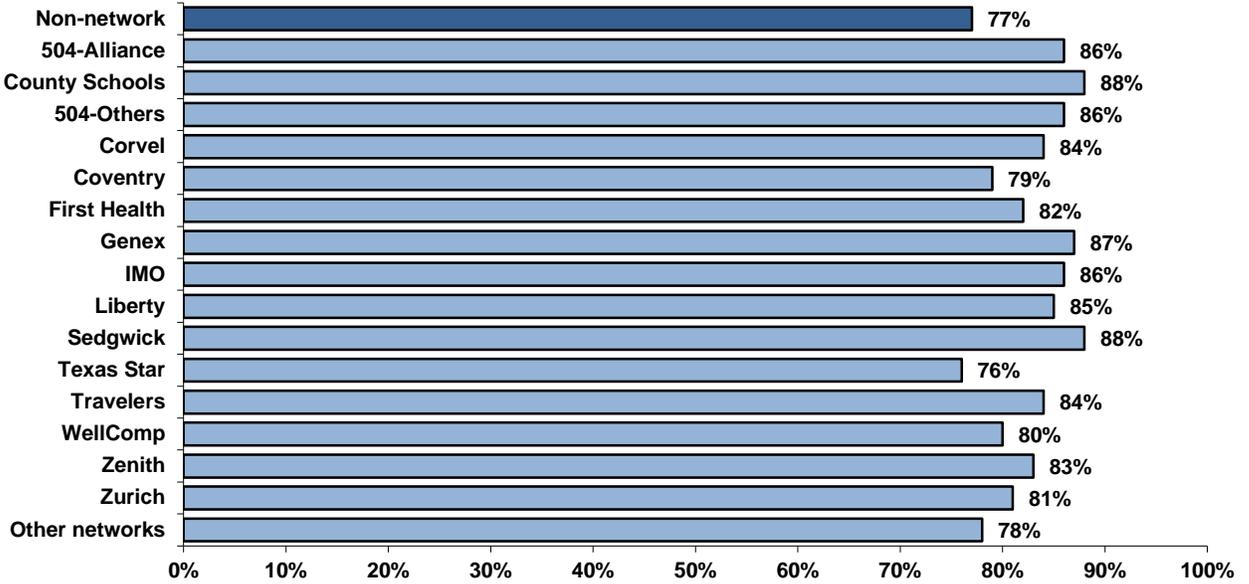
Notes: 1. An asterisk indicates that the differences between the network and non-network are significant.

2. Percentages by networks may not always add up to 100% due to rounding.

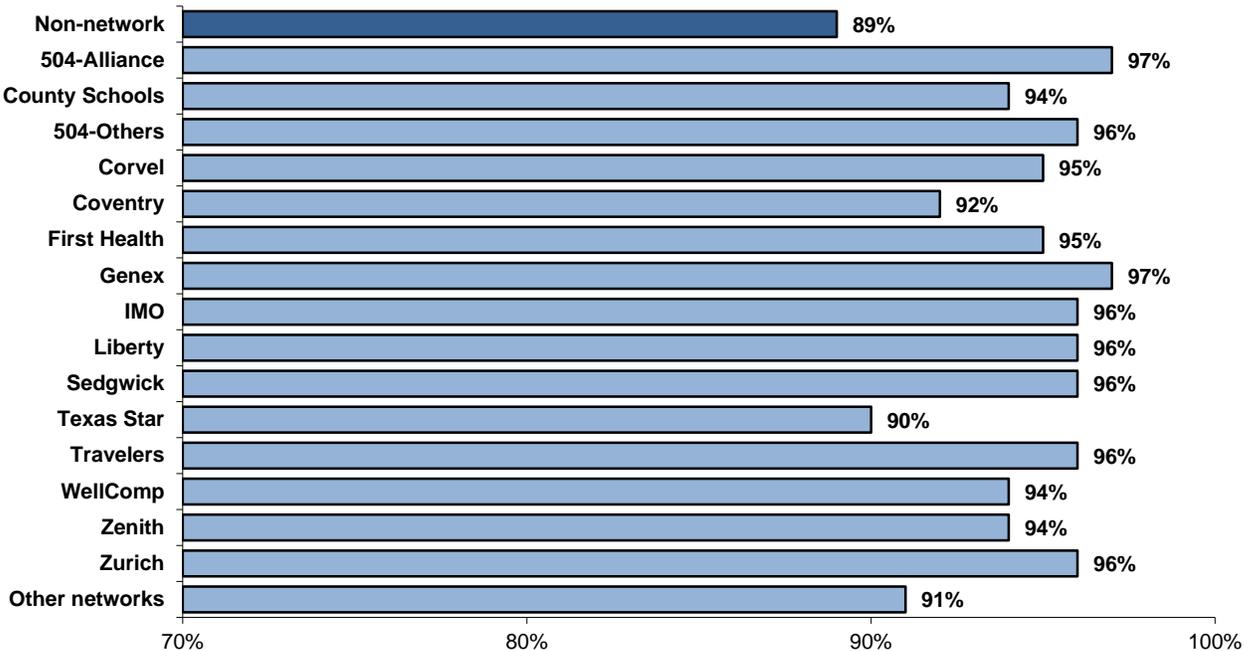
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

RETURN TO WORK

PERCENTAGE OF INJURED EMPLOYEES WHO INDICATED THAT THEY WERE CURRENTLY WORKING AT THE TIME THEY WERE SURVEYED

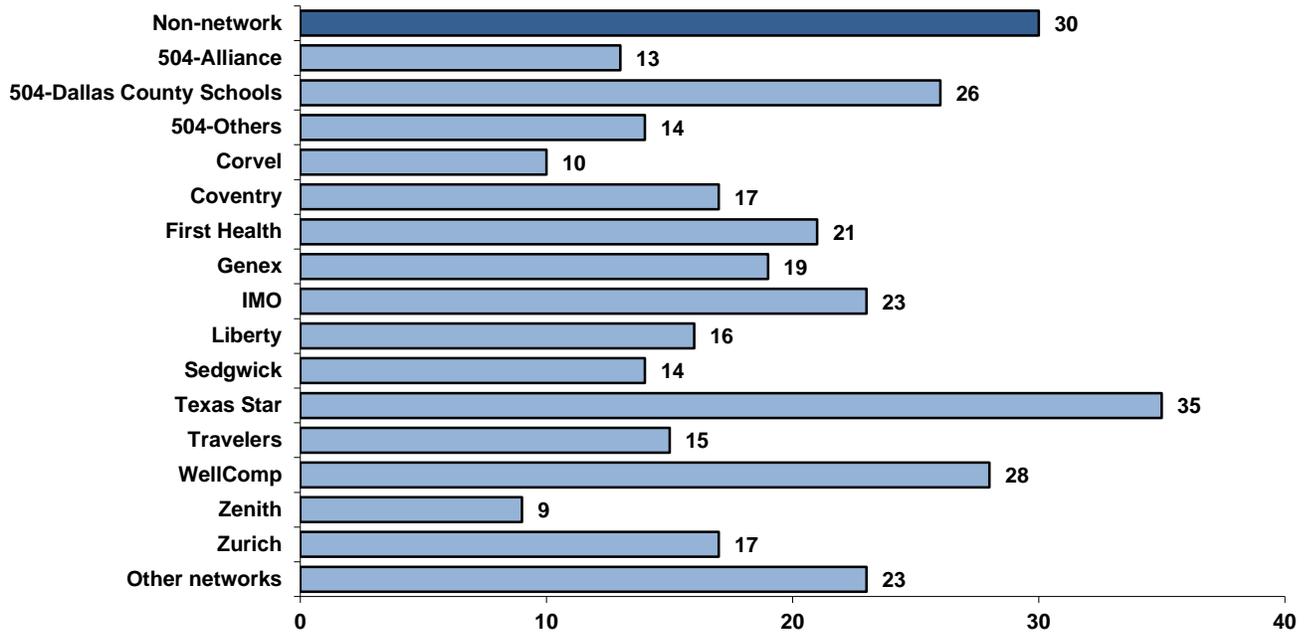


PERCENTAGE OF INJURED EMPLOYEES WHO INDICATED THAT THEY WENT BACK TO WORK AT SOME POINT AFTER THEIR INJURY

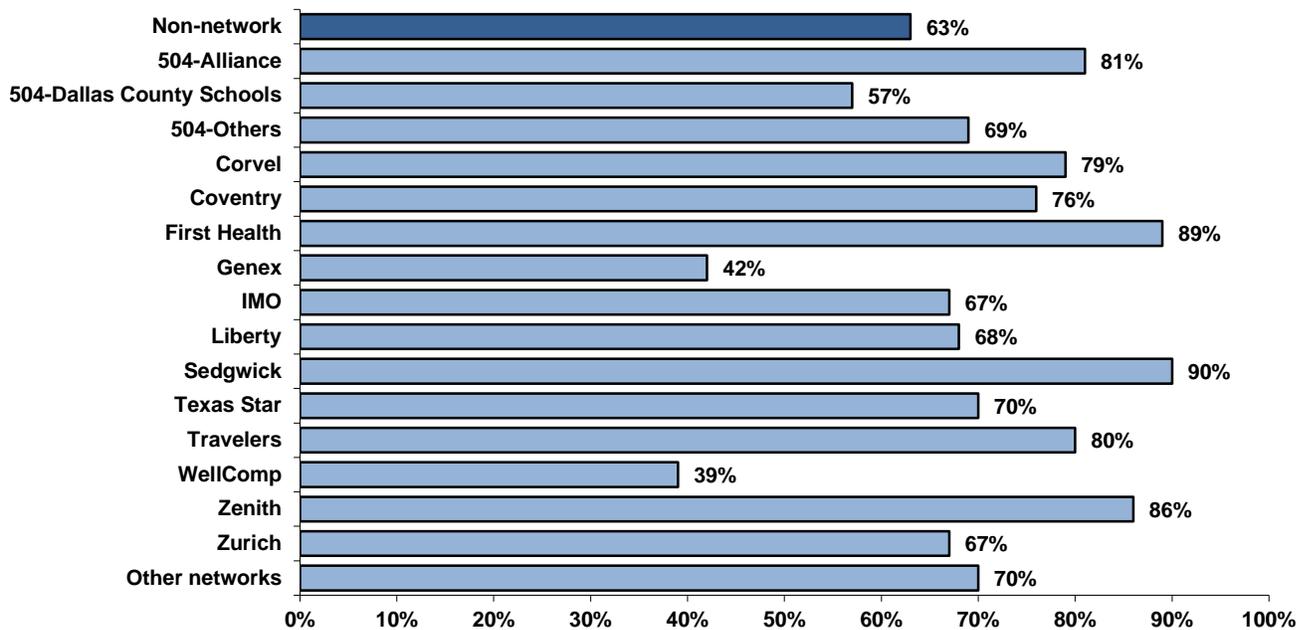


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

AVERAGE NUMBER OF WEEKS INJURED EMPLOYEES REPORTED BEING OFF WORK BECAUSE OF THEIR WORK-RELATED INJURY



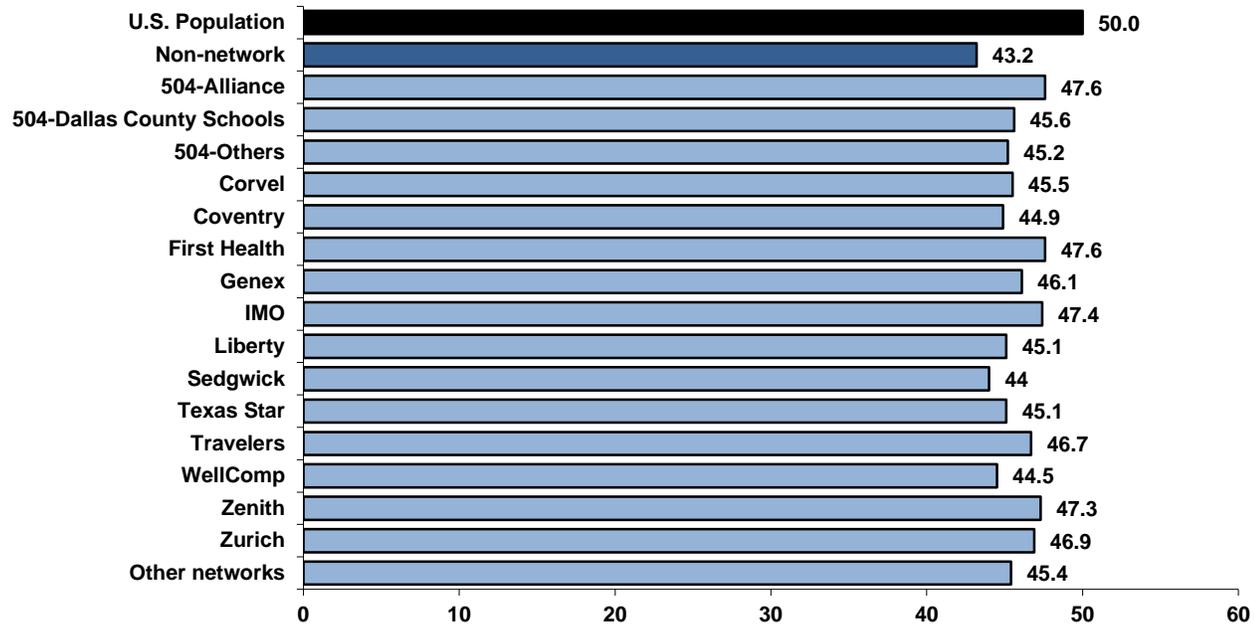
PERCENTAGE OF INJURED EMPLOYEES WHO HAD NOT RETURNED TO WORK AND WHO REPORTED THAT THEIR DOCTOR HAD RELEASED THEM TO WORK WITH OR WITHOUT LIMITATIONS



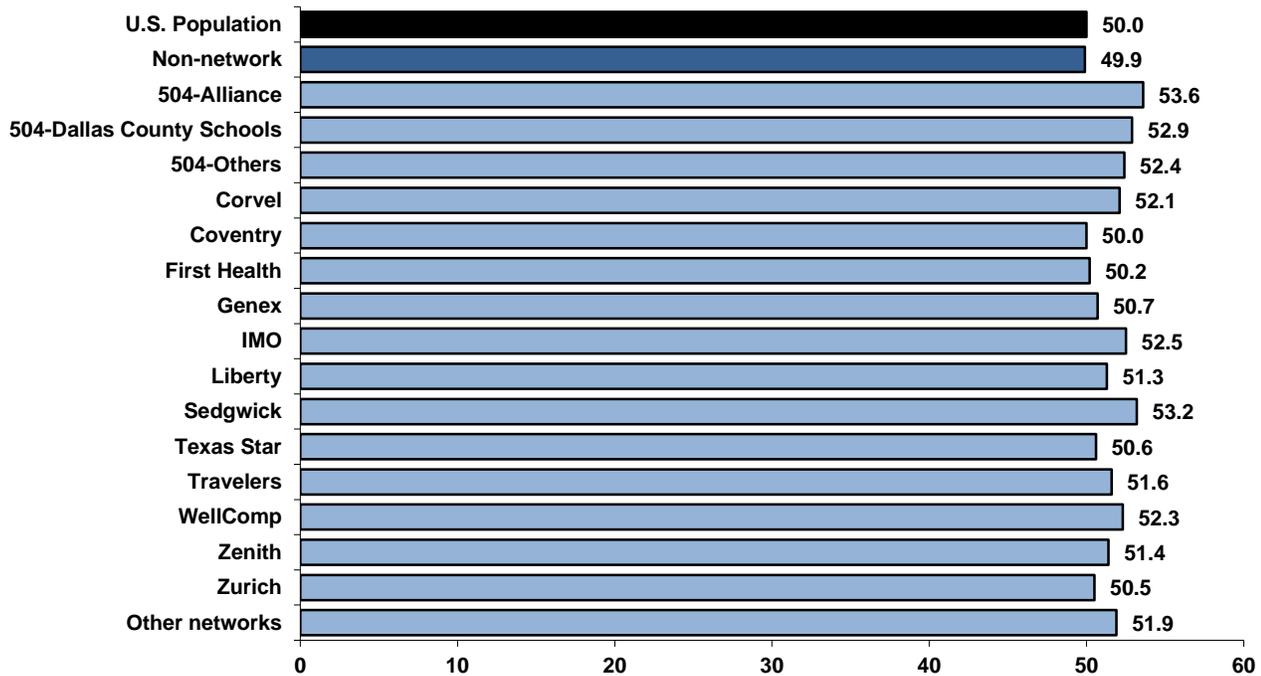
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

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, 2016.

APPENDIX: ADDITIONAL NETWORK AND NON-NETWORK COMPARISONS

MEDICAL COSTS

Median cost per claim, six months post-injury

Medical Type	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Overall Medical	\$694	\$642	\$668	\$700	\$830	\$759	\$1,058	\$1,125	\$687	\$974	\$751	\$739	\$809	\$832	\$632	\$874	\$719
Professional	\$532	\$454	\$526	\$610	\$665	\$603	\$850	\$900	\$528	\$821	\$657	\$567	\$643	\$574	\$535	\$679	\$586
Hospital	\$672	\$646	\$915	\$848	\$979	\$714	\$954	\$997	\$635	\$764	\$660	\$882	\$817	\$641	\$608	\$791	\$816
Pharmacy	\$80	\$58	\$80	\$73	\$92	\$84	\$89	\$60	\$84	\$78	\$72	\$50	\$96	\$50	\$64	\$64	\$69

Percentage of total medical cost by medical type, six months post-injury

Medical Type	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Professional	54%	58%	58%	72%	53%	55%	60%	58%	64%	62%	79%	47%	55%	62%	71%	63%	61%
Hospital	40%	38%	37%	22%	41%	36%	35%	39%	31%	32%	16%	50%	40%	33%	26%	31%	32%
Pharmacy	6%	4%	4%	7%	6%	9%	5%	3%	5%	6%	5%	3%	5%	5%	3%	6%	6%

Average medical cost changes from 2015 Network Report Card, six and eighteen months post-injury

Average Medical Costs	Non-network	504-Alliance	504-Dallas County School	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Sedgwick	Travelers	Texas Star	WellComp	Zenith	Zurich	All Others
Average Medical Costs, 6 Months	\$2,734	\$2,252	\$2,222	\$2,472	\$3,299	\$3,174	\$3,595	\$2,281	\$2,988	\$2,535	\$2,732	\$3,094	\$2,205	\$1,936	\$3,012	\$2,707
Average Medical Costs, 18Months	\$4,055	\$2,761	\$2,670	\$3,085	\$4,224	\$4,387	\$4,612	\$2,869	\$4,055	\$3,226	\$3,639	\$3,855	\$2,880	\$2,040	\$4,204	\$3,770
Percentage Change from 6 to 18 Months	48%	23%	20%	25%	28%	38%	28%	26%	36%	27%	33%	25%	31%	5%	40%	39%

Note: This update specifies only networks with medical costs reported in the 2015 Network Report Card.
 Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

PROFESSIONAL MEDICAL COSTS

Average cost per claim for professional services by service type, six months post-injury

Type of service	Evaluation & Management	PM-Modalities	PM-Other	DT-CT SCAN	DT-MRI	DT-Nerve Conduction	DT-Other	Spinal Surgery	Other Surgery	Path. & Lab	All Others
Non-network	\$562	\$146	\$1,433	\$163	\$407	\$588	\$99	\$3,381	\$1,236	\$244	\$356
504-Alliance	\$536*	\$144	\$1,125*	\$178	\$369*	\$470*	\$95*	\$3,069	\$1,188	\$125*	\$265
504-Dallas County Schools	\$649*	\$75*	\$1,149*	\$163	\$449*	\$563	\$108*	\$2,615	\$1,138	\$157	\$192
504-Others	\$584*	\$102*	\$1,078*	\$185	\$427	\$486	\$100	\$2,755	\$795*	\$133*	\$193
Corvel	\$593*	\$130	\$1,339	\$149	\$398	\$472*	\$103	\$4,854	\$1,482*	\$353	\$276
Coventry	\$579*	\$126*	\$1,415	\$179	\$443*	\$464*	\$93*	\$3,693	\$1,292	\$246	\$318
First Health	\$731*	\$130	\$1,520	\$186	\$398	\$449*	\$108*	\$2,704	\$1,616*	\$273	\$452
Genex	\$686*	\$145	\$2,293*	\$176	\$503*	\$551	\$104	\$10,905	\$1,328	\$170	\$329
IMO	\$588*	\$101*	\$1,128*	\$154	\$364*	\$470*	\$101	\$4,530	\$1,623*	\$110*	\$242
Liberty	\$690*	\$49*	\$1,548	\$160	\$409	\$449*	\$93*	\$3,111	\$1,004*	\$143*	\$312
Sedgwick	\$653*	\$99*	\$1,267*	\$205*	\$442*	\$478*	\$99	\$226	\$1,250	\$192	\$235
Texas Star	\$569	\$123*	\$969*	\$160	\$358*	\$375*	\$103*	\$3,501	\$1,298	\$110*	\$280
Travelers	\$625*	\$115*	\$1,377	\$185*	\$439*	\$543	\$98	\$2,930	\$1,000*	\$167*	\$297
WellComp	\$593	\$94*	\$1,153*	\$118*	\$339*	\$483	\$101	\$2,723	\$1,271	\$114*	\$228
Zenith	\$524*	\$72*	\$1,106*	\$158	\$467*	\$453*	\$93	\$0	\$1,359	\$51*	\$211
Zurich	\$622*	\$131	\$1,497	\$168	\$466*	\$656	\$94	\$0	\$1,285	\$268	\$335
Other networks	\$579	\$113*	\$1,307*	\$175	\$423	\$450*	\$95*	\$2,179	\$1,136	\$212	\$322

HOSPITAL COSTS

Average cost per claim for professional services by service type, six months post-injury

Type of service	In-patient	Out-patient	Other
Non-network	\$34,551	\$1,788	\$3,872
504-Alliance	\$33,817	\$1,774	\$2,824
504-Dallas County Schools	\$19,413*	\$1,675	\$8,359
504-Others	\$16,858*	\$2,461*	\$1,890
Corvel	\$30,395	\$3,062*	\$3,151
Coventry	\$34,188	\$1,935*	\$4,614
First Health	\$32,913	\$2,471*	\$3,094
Genex	\$83,198	\$2,643*	\$1,696*
IMO	\$25,254	\$1,400*	\$6,946
Liberty	\$34,254	\$2,214*	\$7,606
Sedgwick	\$21,572	\$2,079	\$4,007
Texas Star	\$31,872	\$2,116*	\$3,494
Travelers	\$33,454	\$2,281*	\$4,459
WellComp	\$21,161*	\$1,282*	\$827*
Zenith	\$13,649*	\$1,526	\$2,003*
Zurich	\$20,421*	\$2,223*	\$3,143
Other networks	\$27,589	\$2,015*	\$3,040

Notes: 1: An asterisk indicates that the differences between the network and non-network are significant.

2: Extreme values may be the result of low claim counts.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

PHARMACY COSTS

Average cost per claim for pharmacy drug by type, six months post-injury

Type of service	Analgesics-Opioid	Analgesics-Anti-inflammatory	Musculoskeletal therapy	Central Nervous System Drugs	Other
Non-network	\$112	\$155	\$132	\$635	\$418
504-Alliance	\$71*	\$93*	\$75*	\$319*	\$141*
504-Dallas County Schools	\$46*	\$86*	\$82*	\$257*	\$109*
504-Others	\$56*	\$108*	\$129	\$451	\$256*
Corvel	\$127	\$152	\$160	\$610	\$333
Coventry	\$118	\$184*	\$175*	\$792	\$696*
First Health	\$111	\$151	\$131	\$578	\$378
Genex	\$73*	\$93*	\$82*	\$539	\$411
IMO	\$73*	\$114*	\$101*	\$692	\$175*
Liberty	\$120	\$135*	\$109*	\$691	\$325
Sedgwick	\$65*	\$104*	\$79*	\$408*	\$217*
Texas Star	\$63*	\$77*	\$70*	\$468*	\$163*
Travelers	\$142*	\$147	\$125	\$712	\$175*
WellComp	\$79*	\$86*	\$68*	\$428	\$308
Zenith	\$60*	\$80*	\$80*	\$419	\$93*
Zurich	\$73*	\$103*	\$113	\$425*	\$511
Other networks	\$89*	\$127*	\$104*	\$645	\$490

Notes: 1: An asterisk indicates that the differences between the network and non-network are significant.
 2: Extreme values may be the result of low claim counts.

INCOME BENEFIT

Average income benefit (Temporary Income Benefits), six months

	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Income Benefit	\$3,551	\$2,868	\$2,503	\$2,795	\$3,992	\$3,883	\$3,719	\$2,753	\$3,360	\$4,726	\$4,069	\$3,744	\$3,311	\$3,000	\$2,219	\$4,500	\$3,865

Notes: Based on Temporary Income Benefits (TIBs) paid to injured employees.
 Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

PROFESSIONAL MEDICAL UTILIZATION

Percent of workers receiving professional services by service type, six months post-injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Evaluation & Management	95%	97%*	99%*	99%*	96%*	97%*	98%*	98%*	98%*	97%*	99%*	97%*	97%*	96%	97%*	97%*	96%*
PM-Modalities	5%	6%*	1%*	6%*	4%	5%	5%	4%	3%*	3%*	5%	5%	5%	3%*	2%*	6%	5%
PM-Other	26%	24%*	7%*	34%*	30%*	30%*	39%*	38%*	25%	40%*	37%*	27%*	33%*	29%*	28%	34%*	33%*
DT-CT SCAN	2%	2%*	2%	1%*	2%*	2%*	3%	3%	2%	2%*	1%*	3%*	3%	2%	1%*	2%	2%
DT-MRI	13%	13%	15%	11%*	10%*	14%	16%*	17%*	16%*	14%	17%*	13%	14%	15%	10%*	14%	14%
DT-Nerve Conduction	1.3%	0.9%*	0.9%	0.6%*	1.2%	1.7%*	1.5%	0.8%	0.9%*	1.7%*	1.7%*	1.1%*	1.4%	1.9%	0.6%*	1.6%	1.7%*
DT-Other	55%	56%*	69%*	64%*	54%	55%	61%*	65%*	59%*	61%*	56%	56%*	58%*	62%*	55%	63%*	56%*
Spinal Surgery	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.0%	0.2%*	0.2%	0.3%	NA	NA	0.1%
Other Surgery	23%	19%*	12%*	15%*	29%*	23%	28%*	21%	18%*	26%*	18%*	29%*	28%*	17%*	24%	26%*	22%*
Path. & Lab	9%	7%*	4%*	6%*	6%*	9%	12%*	7%	7%*	7%*	8%*	9%	10%*	7%	12%*	11%*	8%
All Others	79%	78%*	98%*	95%*	87%*	87%*	93%*	94%*	86%*	92%*	96%*	82%*	89%*	77%	87%*	90%*	89%*

Note: An asterisk indicates that the differences between the network and non-network are significant.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

PROFESSIONAL MEDICAL UTILIZATION (CONTINUED)

Average number of professional services billed per claim that received services by type of professional service, six months post-injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Evaluation & Management	4.2	3.7*	4.8*	4.4	5.5*	4.9*	5.5*	5.1*	4.7*	5.6*	4.6*	4.7*	4.8*	4.9*	3.9*	4.6*	4.7*
PM-Modalities	9.5	8.1*	7.0*	6.6*	8.3	7.6*	8.5	9.8	7.7*	5.9*	6.7*	9.1	7.9*	7.5*	4.9*	7.8	7.5*
PM-Other	36.5	28*	24*	30*	41*	36.8	40*	52*	33*	46*	31*	29*	37.5	38.8	30*	35.9	37.3
DT-CT SCAN	1.5	1.4*	1.2*	1.4	1.6	1.3*	1.6	1.4	1.3*	1.4	1.2*	1.5	1.5	1.4	1.3	1.3	1.6
DT-MRI	1.4	1.4*	1.2*	1.4	1.6*	1.3*	1.3*	1.3	1.4	1.3*	1.4	1.3*	1.3	1.5	1.4	1.4	1.4
DT-Nerve Conduction	4.0	3.1*	2.7*	3.2	2.9*	3.8	3.2	3.0	3*	3.8	2.7*	2.8*	3.2*	4.8	2.6*	3.9	2.7*
DT-Other	2.4	2.2*	2.2*	2.3*	2.8*	2.5	2.6*	2.2*	2.4	2.3*	2.1*	2.7*	2.3	2.5	2.2*	2.2*	2.3*
Spinal Surgery	3.9	2.8*	3.0	2.3	6.3	4.8	2*	8.0	5.4	3.1	2.0	3.8	3.1	6.3	NA	NA	2.7
Other Surgery	3.1	2.6*	2.7	2.9	3.7*	3.7*	4.1*	3.0	3.0	3.2	2.9	3.2	2.9	2.9	3.3	3.0	3.0
Path. & Lab	10.9	8*	10.4	7*	10.3	9.9	12.3	10.9	7*	15*	7*	10.8	10.6	9.5	7*	10.9	9.5
All Others	11.8	10*	8*	10*	14*	14*	20*	12.5	11*	14*	11*	13*	15*	11.9	11*	13*	12.4

HOSPITAL UTILIZATION

Percent of workers receiving hospital services, six months post-injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
In-patient	4%	2%*	3%	2%*	6%	6%*	8%*	4%	3%*	5%	1%*	9%*	6%*	2%*	5%	5%	6%
Out-patient	98%	98%	100%*	100%*	98%	98%	97%	98%	99%*	98%	100%*	96%*	97%*	98%	96%*	98%	96%*
Other	2%	2%	1%	1%	2%	1%	1%	2%	0%*	1%	1%*	2%*	3%*	3%	4%*	1%	6%*

Notes: 1. An asterisk indicates that the differences between the network and non-network are significant.
 2. Cells with 0% result from the rounding of percentages lower than 0.5%.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

PHARMACY UTILIZATION

Percent of workers receiving pharmacy drugs by type, six months post-injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Analgesics-Opioid	50%	41%*	57%*	38%*	53%	48%*	51%	45%*	50%	53%*	45%*	54%*	54%*	53%	53%	55%*	47%*
Analgesics-Anti-inflammatory	61%	59%*	69%*	75%*	64%	67%*	70%*	69%*	65%*	70%*	68%*	62%	66%*	62%	62%	66%*	66%*
Musculoskeletal therapy	35%	33%*	38%	36%	34%	38%*	42%*	39%*	35%	42%*	40%*	33%*	38%*	37%	29%*	39%*	40%*
Central Nervous System Drugs	8%	6%*	5%*	4%*	8%	8%	8%	5%*	5%*	8%	5%*	9%	8%	7%	3%*	6%	8%
Other	43%	43%	34%*	30%*	41%	45%*	43%	33%*	37%*	42%	37%*	45%*	44%	33%*	40%	43%	43%

Mean number of prescriptions, six months post-injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Analgesics-Opioid	2.9	2.1*	2.0*	2.0*	2.9	3.0*	3.1	2.4*	2.3*	3.0	2.3*	3.2*	3.1	2.8	2.3*	2.6	3.0
Analgesics-Anti-inflammatory	2.2	1.7*	1.9*	1.9*	2.1	2.5*	2.4	2.2	2.0*	2.3	2.1*	2.3	2.3*	2.1	2.1	2.1	2.3
Musculoskeletal therapy	2.3	1.8*	1.7*	1.9*	2.4	2.7*	2.6	2.1	2.0*	2.4	1.9*	2.3	2.4	2.1	2.2	2.3	2.4
Central Nervous Systems Drugs	4.3	2.8*	2.5*	3.0*	4.0	4.5	4.3	5.0	4.7	4.4	2.7*	4.7	4.6	3.4	4.1	4.3	4.5
Other	3.1	1.9*	1.8*	2.5*	2.6	4.6*	3.0	2.6	1.7*	2.3*	2.0*	2.2*	2.2*	2.6	1.8*	3.0	2.7*

Note: An asterisk indicates that the differences between the network and non-network are significant.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

PHARMACY UTILIZATION (CONTINUED)

Mean number of drug days, six months post-injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Analgesics-Opioid	43	23*	16*	19*	36*	61*	37	24*	26*	37*	75*	39*	37*	36	20*	31*	38
Analgesics-Anti-inflammatory	44	27*	29*	30*	40	55*	39*	29*	39*	40*	66*	42*	40*	37*	32*	34*	39*
Musculoskeletal therapy	42	23*	23*	29*	40	52*	39	26*	31*	36*	47	40	36*	30*	31*	37	38
Central Nervous System Drugs	126	74*	64*	80*	108	155*	118	135	121	124	121	127	129	85	105	120	131
Other	49	25*	29*	29*	38	79*	43	41	22*	35*	43	33*	30*	46	18*	44	45

Note: An asterisk indicates that the differences between the network and non-network are significant.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

SATISFACTION WITH CARE

Percent of injured employees who indicated that they had changed treating doctors

	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Percent of injured workers changing the doctors	21%	19%	19%	22%	22%	19%	20%	18%	9%	22%	29%	18%	20%	28%	6%	14%	16%

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Worker felt that the treatment was not helping	49%	47%	29%	61%	48%	49%	50%	32%	26%	38%	51%	54%	37%	35%	61%	40%	59%
Worker was dissatisfied with the doctor's manner and	42%	34%	29%	47%	24%	42%	57%	23%	26%	26%	39%	50%	33%	42%	36%	39%	35%
Worker saw an emergency or urgent care doctor for first	49%	55%	78%	41%	48%	40%	33%	51%	48%	40%	81%	59%	64%	37%	52%	52%	49%
Worker saw a company doctor for first visit	38%	36%	37%	18%	32%	47%	31%	34%	7%	57%	45%	41%	54%	18%	0%	42%	42%
Doctor released worker to go back to work and worker didn't feel ready to return	28%	23%	17%	52%	36%	32%	25%	14%	22%	24%	32%	37%	23%	22%	44%	38%	30%
Doctor was no longer seeing workers' compensation patients	12%	8%	6%	9%	8%	30%	0%	0%	0%	11%	21%	12%	12%	6%	0%	0%	11%

Notes: 1. An asterisk indicates that the differences between the network and non-network are statistically significant.

2. Cells with 0% result from the rounding of percentages lower than 0.5%.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

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	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Not a problem	64%	72%*	63%	67%	64%	65%	66%	60%	73%*	69%*	66%	65%	71%*	73%	79%*	69%	66%
A small problem	13%	10%*	12%	13%	12%	13%	12%	12%	15%	12%	16%	13%	9%*	4%*	7%	13%	10%*
A big problem	23%	18%*	26%	20%	24%	22%	22%	28%	13%*	20%	17%*	23%*	19%*	23%	14%*	18%	24%

What was the problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
There was not enough treating doctors to select from	23%	36%	26%	29%	23%	29%	22%	27%	31%	33%	52%	26%	40%	22%	23%	33%	23%
You could not find a treating doctor that would take workers' compensation patients	22%	23%	15%	25%	14%	27%	17%	17%	22%	18%	23%	20%	20%	16%	17%	15%	13%
Travel to the doctor's office was too difficult to arrange	11%	6%	6%	0%	5%	20%	11%	3%	11%	13%	23%	17%	13%	25%	5%	4%	8%
Your treating doctor was not willing to give the care you believed was necessary	39%	39%	49%	42%	27%	51%	36%	51%	50%	39%	58%	48%	35%	38%	18%	23%	38%

Notes: 1. An asterisk indicates that the differences between the network and non-network are statistically significant.

2. Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

ACCESS TO CARE (CONTINUED)

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Not a problem	60%	59%*	52%*	54%*	55%*	51%*	56%	43%*	51%*	52%*	56%*	64%*	62%*	71%	61%*	66%	56%*
A small problem	14%	11%*	10%*	18%	20%	13%*	22%	28%	19%	23%*	11%	15%	17%	7%*	11%	14%	13%*
A big problem	27%	30%*	37%	28%	25%	36%*	22%	29%	29%*	25%	33%	21%*	21%*	22%	28%	20%	31%

What was the problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Couldn't see a specialist soon enough	34%	36%	27%	37%	37%	37%	39%	31%	40%	28%	44%	37%	41%	14%	42%	38%	33%
Couldn't find a specialist that would accept workers' compensation patients	22%	24%	9%	23%	17%	21%	18%	7%	17%	17%	25%	25%	13%	5%	31%	21%	18%
Travel was too difficult to arrange	15%	9%	5%	12%	13%	23%	18%	4%	22%	10%	16%	19%	7%	25%	8%	13%	11%
Treating doctor was not willing to send worker to a specialist	14%	14%	15%	25%	15%	20%	13%	14%	26%	20%	29%	20%	9%	11%	13%	21%	12%
Insurance carrier didn't want the care provided	52%	35%	28%	22%	42%	54%	46%	57%	50%	52%	42%	47%	54%	53%	74%	49%	45%

Notes: 1. An asterisk indicates that the differences between the network and non-network are statistically significant.

2. Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016

ACCESS TO CARE (CONTINUED)

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Not a problem	53%	68%*	54%	56%	57%	53%	59%	60%	70%*	54%	51%	61%*	68%*	59%	74%*	66%*	62%*
A small problem	14%	10%*	21%*	18%	16%	17%	24%*	8%	15%	16%	16%	16%	9%*	17%	13%	13%	14%
A big problem	33%	12%*	26%*	26%	27%	29%	17%*	32%	14%*	30%	33%	24%*	23%*	25%	13%*	20%*	25%*

What was the problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
There was difficulty in diagnosing your work-related injury or illness	35%	35%	38%	50%	35%	35%	36%	41%	29%	38%	42%	40%	48%	34%	23%	44%	39%
Travel to get medical care was too difficult to arrange	12%	8%	9%	4%	14%	12%	15%	10%	2%	13%	7%	19%	10%	0%	8%	16%	10%
Your treating doctor was not willing to give the care you believed was necessary	15%	14%	19%	14%	32%	18%	22%	13%	12%	13%	19%	21%	25%	13%	3%	22%	20%
The insurance company or health care network did not want this care provided	27%	24%	30%	20%	21%	35%	16%	26%	34%	25%	24%	25%	22%	29%	25%	17%	28%
You could not get care soon enough	46%	28%	38%	39%	50%	40%	47%	64%	33%	56%	37%	47%	45%	32%	52%	42%	46%

Notes: 1. An asterisk indicates that the differences between the network and non-network are statistically significant.

2. Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

ACCESS TO CARE (CONTINUED)

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Not a problem	49%	70%*	73%*	61%*	56%	65%*	61%*	57%	69%*	54%	62%*	64%*	71%*	60%	66%*	73%*	62%*
A small problem	21%	15%*	11%*	23%	20%	13%*	24%	21%	16%*	19%	15%*	16%*	12%*	17%	22%	11%*	15%*
A big problem	29%	14%*	16%*	16%*	25%	22%*	14%*	22%	16%*	27%	23%*	20%*	17%*	23%	12%*	13%*	23%

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Always	46%	59%*	51%	52%	50%	52%*	57%*	54%	54%*	53%*	50%	50%*	54%*	51%	58%	66%*	54%*
Usually	18%	14%*	15%	21%	18%	12%*	10%*	14%	20%	16%*	21%*	13%*	18%	19%	18%	10%*	15%*
Sometimes/Never	36%	27%*	33%	27%	32%	36%	33%	32%	26%*	31%	29%*	37%	28%*	31%	24%*	24%	32%

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Always	47%	55%*	53%	41%	41%	51%*	56%	58%	45%	52%*	50%	50%*	59%*	58%*	45%	65%*	54%*
Usually	20%	19%*	18%	28%	18%	18%	18%	16%	23%	22%	21%	18%*	15%*	15%*	25%	13%*	17%
Sometimes/Never	33%	26%	29%	31%	41%	30%	26%	25%	31%	26%*	29%	32%	25%*	27%	30%	22%*	29%

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Always	34%	39%*	39%	30%	29%	29%*	39%	28%	34%	30%	23%*	33%	36%*	31%	43%	39%	35%
Usually	24%	23%*	21%*	18%*	19%	19%	21%	22%	26%	25%	28%*	19%*	15%*	24%	25%	20%	20%
Sometimes/Never	42%	39%	40%*	52%*	52%	52%*	40%	50%	40%	45%	49%	48%*	49%*	44%	32%	41%	45%

Notes: 1. An asterisk indicates that the differences between the network and non-network are statistically significant.

2. Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

ACCESS TO CARE (CONTINUED)

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Strongly agree/Agree	79%	83%*	70%*	73%*	79%	70%*	83%	77%	85%*	84%*	79%	78%	81%	83%	87%	84%	77%
Not sure	6%	5%	5%	10%*	4%	8%	7%	8%	5%	6%	6%	8%*	6%	4%	7%	8%	8%
Strongly disagree/Disagree	14%	12%	25%*	17%	17%	22%*	10%	15%	10%*	10%*	15%	14%	14%	14%	7%*	9%	15%

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Strongly agree/Agree	77%	80%*	66%*	73%	75%	66%*	78%	76%	81%	82%*	69%*	71%*	79%	79%	86%*	83%	71%*
Not sure	5%	5%	7%	6%	8%	10%*	7%	6%	9%	3%	6%	9%*	5%	16%*	4%	5%	8%
Strongly disagree/Disagree	18%	15%*	27%*	21%	17%	25%*	14%	18%	10%*	15%	25%*	19%	16%	5%	10%*	12%	21%

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Strongly agree/Agree	83%	83%	75%	80%	80%	79%*	93%*	93%*	88%*	83%	85%	80%*	83%	90%	94%*	90%*	80%
Not sure	4%	5%*	4%	8%*	2%	4%	1%*	1%*	3%	3%	1%*	6%*	2%*	2%	1%	4%	6%
Strongly disagree/Disagree	14%	12%	21%	12%	18%	17%*	6%*	6%*	9%*	14%	14%	13%*	15%	8%	5%*	6%*	14%

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-Dallas County schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Strongly agree/Agree	83%	86%*	76%	79%	82%	78%*	86%	87%	91%*	85%	86%	83%*	87%*	86%	93%*	87%	83%
Not sure	4%	3%	5%	6%	4%	5%	6%	5%	0%*	3%	2%	5%	3%	3%	0%*	5%	5%
Strongly disagree/Disagree	13%	11%	19%	15%	15%	17%*	9%	8%	8%*	12%	12%	11%*	10%*	10%	7%*	8%	12%

Notes: 1. An asterisk indicates that the differences between the network and non-network are statistically significant.

2. Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

ACCESS TO CARE (CONTINUED)

INDIVIDUAL QUESTION RESULTS FOR COMPOSITE "AGREEMENT WITH TREATING DOCTOR"

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

Treating doctor talked to you about a return-to-work date	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Strongly agree/Agree	74%	81%*	69%	68%	72%	70%	81%	68%	84%*	73%	69%*	71%	78%*	75%	84%*	76%	73%
Not sure	6%	4%*	1%	7%	6%	4%*	5%	4%*	2%*	8%	4%	6%*	5%*	2%	5%	7%	6%
Strongly disagree/Disagree	20%	15%*	30%*	25%	21%	26%*	14%	28%	14%*	19%*	27%*	22%	17%*	23%	11%*	16%	21%

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Strongly agree/Agree	72%	76%*	60%*	65%	66%	67%*	81%*	71%	77%	77%	68%*	68%*	75%	72%	87%*	76%	69%
Not sure	5%	6%*	9%*	8%	10%*	6%	6%	5%	6%	6%	7%*	10%*	4%	6%	3%	2%	8%
Strongly disagree/Disagree	22%	18%*	31%*	27%	23%	26%*	13%*	23%	17%*	16%*	25%*	22%	20%	22%	10%*	22%	23%

Notes: 1. An asterisk indicates that the differences between the network and non-network are statistically significant.

2. Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

PAYMENT DISTRIBUTION

Distribution of payments for professional services by provider type, six months post-injury

Type of providers		Medical Doctors	Chiropractors	Physical/Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-network	Payments	\$87,599,764	\$11,406,518	\$37,413,122	\$11,749,701	\$28,394,146
	%	50%	6%	21%	7%	16%
504-Alliance	Payments	\$16,446,531	\$799,674	\$6,085,699	\$2,552,355	\$3,770,324
	%	55%	3%	21%	9%	13%
504-Dallas County School	Payments	\$983,118	\$50,407	\$149,916	\$299,222	\$247,034
	%	57%	3%	9%	17%	14%
504-Others	Payments	\$1,737,063	\$34,793	\$1,073,406	\$353,317	\$275,082
	%	50%	1%	31%	10%	8%
Corvel	Payments	\$1,654,072	\$104,357	\$890,933	\$302,459	\$718,524
	%	45%	3%	24%	8%	20%
Coventry	Payments	\$6,999,241	\$562,293	\$3,729,208	\$1,177,579	\$2,318,539
	%	47%	4%	25%	8%	16%
First Health	Payments	\$2,631,647	\$241,300	\$1,432,305	\$379,605	\$843,019
	%	48%	4%	26%	7%	15%
Genex	Payments	\$1,158,298	\$30,819	\$1,100,500	\$220,011	\$208,490
	%	43%	1%	40%	8%	8%
IMO	Payments	\$3,096,010	\$62,678	\$1,055,263	\$480,850	\$618,602
	%	58%	1%	20%	9%	12%
Liberty	Payments	\$4,499,657	\$281,047	\$2,721,032	\$1,033,257	\$1,046,770
	%	47%	3%	28%	11%	11%
Sedgwick	Payments	\$3,121,834	\$137,392	\$1,951,206	\$507,030	\$660,085
	%	49%	2%	31%	8%	10%
Texas Star	Payments	\$25,910,745	\$1,173,222	\$9,000,471	\$3,561,324	\$8,558,155
	%	54%	2%	19%	7%	18%
Travelers	Payments	\$5,769,949	\$222,274	\$3,174,240	\$819,249	\$1,213,742
	%	52%	2%	28%	7%	11%
WellComp	Payments	\$755,250	\$58,026	\$351,271	\$102,176	\$214,729
	%	51%	4%	24%	7%	14%
Zenith	Payments	\$1,011,432	\$23,984	\$483,016	\$135,641	\$341,234
	%	51%	1%	24%	7%	17%
Zurich	Payments	\$1,653,345	\$91,170	\$1,001,368	\$230,519	\$606,002
	%	46%	3%	28%	6%	17%
Other networks	Payments	\$3,614,434	\$222,690	\$2,056,070	\$567,536	\$1,114,770
	%	48%	3%	27%	7%	15%

Note: Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

Distribution of injured employees receiving professional services by provider type, six months post-injury

Type of providers		Doctor of Medicine	Chiropractors	Physical/Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-network	Number	98,195	6,869	27,842	24,740	45,624
	%	48%	3%	14%	12%	22%
504-Alliance	Number	19,092	803	5,014	5,219	7,399
	%	51%	2%	13%	14%	20%
504-Dallas County Schools	Number	1,166	71	108	667	727
	%	43%	3%	4%	24%	27%
504-Others	Number	2,209	47	907	796	823
	%	46%	1%	19%	17%	17%
Corvel	Number	1,822	142	697	607	1,281
	%	40%	3%	15%	13%	28%
Coventry	Number	7,576	510	2,709	2,224	3,640
	%	45%	3%	16%	13%	22%
First Health	Number	2,096	183	926	595	1,121
	%	43%	4%	19%	12%	23%
Genex	Number	1,031	37	465	373	374
	%	45%	2%	20%	16%	16%
IMO	Number	3,191	85	968	1,122	1,481
	%	47%	1%	14%	16%	22%
Liberty	Number	4,352	310	1,858	1,372	2,110
	%	44%	3%	19%	14%	21%
Sedgwick	Number	3,328	146	1,473	969	1,392
	%	46%	2%	20%	13%	19%
Texas Star	Number	28,186	1,340	9,099	7,783	14,715
	%	46%	2%	15%	13%	24%
Travelers	Number	5,657	246	2,241	1,623	2,829
	%	45%	2%	18%	13%	22%
WellComp	Number	945	50	301	292	526
	%	45%	2%	14%	14%	25%
Zenith	Number	1,264	35	442	340	545
	%	48%	1%	17%	13%	21%
Zurich	Number	1,663	73	662	462	895
	%	44%	2%	18%	12%	24%
Other Networks	Number	4,041	203	1,586	1,106	1,978
	%	45%	2%	18%	12%	22%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.

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-Dallas County schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	WellComp	Zenith	Zurich	Other networks
Retired	15%	49%*	17%	45%*	34%*	22%*	5%	36%	56%*	13%	27%*	13%	21%*	29%	36%	12%	14%
Worker was laid off	47%	10%*	34%	26%	38%	32%*	28%	16%*	24%*	31%*	33%*	37%*	44%	35%	15%*	14%*	31%*
Worker was fired	38%	15%*	25%	26%	50%	38%	21%	23%	15%*	47%	29%	27%*	33%	40%	45%	25%	31%
Worker took another job	7%	5%	8%	0%*	25%*	6%	17%	12%	20%*	8%	0%*	15%*	10%	5%	15%	10%	4%
Worker not physically able to perform job duties	52%	27%*	55%	14%*	27%*	45%	43%	23%	46%	47%	65%*	37%*	38%*	66%	33%	22%*	44%

Note: An asterisk indicates that the differences between the network and non-network are statistically significant.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2016.



2016 Workers' Compensation Network Report Card Results

Texas Department of Insurance, Workers' Compensation Research and Evaluation Group