

Technical appendix

Additional comparisons of network and non-network data. Amounts or percentages with an asterisk indicate statistically significant data.

Medical claims and costs

Table 1: Percentage of lost-time claims

	Non- Network	504- Alliance	CareWorks	Corvel	Coventry	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Percentage of lost-time claims	25%	22%	46%	17%	22%	40%	46%	38%	23%	28%	25%

Source: Workers’ Compensation Research and Evaluation Group, 2026.

Table 2: Median cost per claim for health care services, six months post-injury

	Overall Medical	Professional	Hospital	Pharmacy
Non-Network	\$939	\$796	\$973	\$51
504-Alliance	\$743	\$631	\$874	\$50
CareWorks	\$972	\$795	\$856	\$51
Corvel	\$778	\$639	\$926	\$61
Coventry	\$935	\$806	\$1,044	\$49
IMO	\$1,021	\$865	\$1,036	\$59
Liberty	\$1,333	\$1,108	\$1,159	\$78
Sedgwick	\$1,308	\$1,127	\$838	\$45
Travelers	\$1,264	\$1,101	\$1,176	\$43
WorkWell	\$927	\$791	\$1,176	\$24
Other Networks	\$968	\$876	\$912	\$59

Source: Workers’ Compensation Research and Evaluation Group, 2026.

Table 3: Percentage of total medical cost by service type, six-months post-injury

	Professional	Hospital	Pharmacy
Non-Network	59%	39%	2%
504-Alliance	63%	35%	2%
CareWorks	61%	38%	1%
Corvel	65%	33%	2%
Coventry	64%	34%	2%
IMO	71%	27%	2%
Liberty	71%	26%	3%
Sedgwick	78%	19%	2%
Travelers	64%	35%	1%
WorkWell	56%	43%	1%
Other Networks	72%	26%	2%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 4: Average medical cost and percentage change, 6 and 12 months post-injury

	Average Cost, 6 months	Average Cost, 12 months	Percentage Change from 6 to 12 months
Non-Network	\$3,297	\$3,896	18%
Network	\$2,941	\$3,439	17%
504-Alliance	\$2,420	\$2,787	15%
CareWorks	\$2,368	\$2,661	12%
Corvel	\$2,480	\$3,009	21%
Coventry	\$2,933	\$3,414	16%
IMO	\$3,020	\$3,487	15%
Liberty	\$3,269	\$4,172	28%
Sedgwick	\$2,907	\$3,501	20%
Travelers	\$3,749	\$4,478	19%
WorkWell	\$3,432	\$3,998	16%
Other Networks	\$2,742	\$3,204	17%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 5: Professional medical costs by service type, per claim

	Evaluation & Management	Radiology	Physical Medicine	Pathology & Lab	Spinal Surgery	Other Surgery	Specific Services	All Others
Non-Network	\$754	\$251	\$1,655	\$83	\$3,208	\$1,815	\$171	\$544
504-Alliance	*\$605	*\$220	*\$1,361	\$87	\$3,059	\$1,819	*\$111	*\$375
CareWorks	*\$714	*\$219	*\$1,222	*\$51	\$2,730	\$1,703	*\$146	*\$295
Corvel	*\$596	*\$214	\$1,599	\$75	\$3,513	\$1,651	*\$141	*\$300
Coventry	*\$711	*\$237	*\$1,468	\$84	\$3,721	*\$1,452	*\$162	*\$348
IMO	*\$831	*\$276	*\$1,552	*\$72	*\$834	*\$2,944	*\$192	*\$332
Liberty	*\$845	\$246	\$1,600	*\$38	*\$907	*\$1,526	*\$226	*\$330
Sedgwick	*\$941	*\$297	*\$1,404	*\$71	*\$1,790	*\$1,407	*\$233	*\$263
Travelers	*\$892	\$261	\$1,714	*\$96	\$2,084	*\$1,457	*\$136	*\$403
WorkWell	\$747	*\$232	*\$1,222	*\$68	\$4,700	\$1,782	*\$140	*\$427
Other Networks	*\$770	*\$240	*\$1,487	\$77	*\$1,892	*\$1,674	*\$159	*\$361

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 6: Hospital medical costs by facility type, per claim

	In-patient hospital	Out-patient hospital	Other
Non-Network	\$42,244	\$2,390	\$3,379
504-Alliance	*\$32,991	\$2,323	\$2,618
CareWorks	\$43,032	*\$1,646	\$3,760
Corvel	\$45,723	*\$1,866	\$3,111
Coventry	\$40,084	*\$2,674	\$2,885
IMO	\$39,134	\$2,405	\$3,200
Liberty	*\$30,638	*\$2,739	*\$1,497
Sedgwick	*\$31,932	*\$1,883	\$4,228
Travelers	\$35,349	*\$3,131	\$3,527
WorkWell	*\$36,131	*\$2,672	\$3,518
Other Networks	*\$36,477	\$2,402	\$3,384

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 7: Pharmacy medical costs by drug group, per claim

	Analgesics- Opioid	Analgesics- Anti- Inflammatory	Musculoskeletal Therapy	Central Nervous System Drugs	Topical Products	Other
Non-Network	\$36	\$80	\$49	\$133	\$273	\$218
504-Alliance	\$32	*\$69	*\$34	\$109	*\$101	*\$151
CareWorks	\$39	*\$67	*\$31	\$83	*\$165	*\$128
Corvel	\$41	\$85	\$47	\$144	*\$150	*\$164
Coventry	\$35	*\$72	\$42	\$161	\$235	\$207
IMO	*\$30	*\$67	*\$37	\$137	*\$171	\$282
Liberty	\$36	*\$112	*\$98	\$158	\$361	\$254
Sedgwick	*\$27	*\$71	*\$37	\$163	\$287	\$241
Travelers	\$32	*\$67	*\$35	\$148	\$214	*\$169
WorkWell	*\$24	*\$48	*\$30	*\$100	*\$124	*\$117
Other Networks	\$37	\$80	*\$40	\$142	*\$193	*\$164

Source: Workers' Compensation Research and Evaluation Group, 2026.

Utilization of health care services

Table 8: Professional services utilization by service type

	Evaluation & Management	Radiology	Physical Medicine	Pathology & Lab	Spinal Surgery	Other Surgery	Specific Services	All Others
Non-Network	94%	61%	30%	9%	0.2%	20%	73%	50%
504-Alliance	*97%	61%	*25%	*6%	*0.2%	*15%	*80%	*51%
CareWorks	94%	*59%	*32%	*4%	*0.1%	*12%	*77%	*39%
Corvel	94%	*54%	*35%	*7%	0.2%	*16%	*77%	*41%
Coventry	*97%	*60%	*34%	*13%	0.2%	20%	*84%	*53%
IMO	*97%	*64%	*28%	*7%	0.2%	*14%	*91%	*47%
Liberty	*98%	*62%	*42%	*8%	*0.9%	20%	*92%	*56%
Sedgwick	*100%	*64%	*43%	*7%	0.3%	*15%	*91%	*55%
Travelers	*98%	*64%	*41%	*12%	0.4%	*24%	*89%	*58%
WorkWell	*97%	*60%	*28%	9%	0.2%	*24%	*81%	*55%
Other Networks	*97%	*66%	*37%	*6%	0.2%	*15%	*88%	*51%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 9: Number of professional services billed by service type, per claim

	Evaluation & Management	Radiology	Physical Medicine	Pathology & Lab	Spinal Surgery	Other Surgery	Specific Services	All Others
Non-Network	4.3	2.8	38.7	5.4	3.9	3.7	4.5	39.4
504-Alliance	4.5	*2.4	*31.3	5.2	3.3	*3.4	*3.6	*24.3
CareWorks	*4.6	2.7	*33.1	6.4	3.0	3.6	4.5	*28.2
Corvel	*4.6	*2.6	*29.5	4.7	5.4	*2.6	*4.9	*21.1
Coventry	*4.5	2.8	34.7	*4.8	4.5	3.5	*4.8	*31.0
IMO	*4.1	*2.6	42.1	*4.5	2.5	4.3	*4.3	34.5
Liberty	*5.2	*2.4	39.7	*4.1	*2.3	3.9	*5.4	39.6
Sedgwick	*4.5	*2.3	*31.0	5.2	*2.3	*2.4	*5.1	*19.0
Travelers	*4.8	*2.6	*33.5	4.8	2.9	3.3	*4.9	39.2
WorkWell	*4.2	*2.9	*45.9	*7.0	*5.4	3.7	*3.9	42.6
Other Networks	*4.4	*2.6	35.8	*4.8	3.1	*3.5	*4.7	*26.5

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 10: Hospital services utilization by facility type

	In-patient hospital	Out-patient hospital	Other
Non-Network	5%	96%	3%
504-Alliance	*3%	96%	*4%
CareWorks	*2%	*99%	*1%
Corvel	4%	*97%	*1%
Coventry	*6%	96%	*2%
IMO	4%	*98%	*1%
Liberty	5%	96%	*2%
Sedgwick	*2%	98%	*1%
Travelers	*7%	96%	4%
WorkWell	*8%	*94%	*5%
Other Networks	*4%	*98%	*2%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 11: Percentage of pharmacy service utilization by drug group

	Analgesics-Opioid	Analgesics-Anti-Inflammatory	Musculoskeletal Therapy	Central Nervous System Drugs	Topical Products	Other
Non-Network	13%	57%	22%	5%	10%	64%
504-Alliance	*11%	56%	*20%	*3%	*10%	63%
CareWorks	*11%	58%	22%	4%	9%	62%
Corvel	*11%	*53%	20%	*4%	9%	*67%
Coventry	*10%	*58%	22%	*4%	9%	63%
IMO	*17%	*52%	22%	6%	*12%	64%
Liberty	*10%	*66%	24%	*6%	*7%	*60%
Sedgwick	*9%	*66%	*29%	4%	9%	*59%
Travelers	11%	*62%	23%	5%	*7%	*60%
WorkWell	*15%	56%	*18%	5%	*13%	*63%
Other Networks	*10%	*64%	*24%	*4%	*8%	*60%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 12: Number of prescription utilization by drug group, per claim

	Analgesics-Opioid	Analgesics-Anti-Inflammatory	Musculoskeletal Therapy	Central Nervous System Drugs	Topical Products	Other
Non-Network	1.6	1.7	1.6	2.1	1.6	2.2
504-Alliance	*2.1	*2.3	*2.0	*2.4	*1.9	*2.6
CareWorks	1.7	1.6	*1.5	2.1	1.5	2.1
Corvel	1.6	1.7	1.5	1.8	*1.1	*1.7
Coventry	1.6	1.7	1.6	2.1	1.5	*2.0
IMO	*1.4	*1.5	1.5	1.9	1.6	2.1
Liberty	1.5	1.6	1.6	2.4	2.0	2.2
Sedgwick	*1.3	*1.6	*1.4	*1.5	*1.3	*1.8
Travelers	1.5	1.6	1.6	1.9	*1.3	*2.0
WorkWell	1.6	*1.6	*1.6	2.0	*1.4	*2.0
Other Networks	1.6	1.7	1.7	2.0	1.7	*2.1

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 13: Number of prescription days by drug group, per claim

	Analgesics-Opioid	Analgesics-Anti-Inflammatory	Musculoskeletal Therapy	Central Nervous System Drugs	Topical Products	Other
Non-Network	15	27	26	55	32	35
504-Alliance	14	*36	26	60	32	*33
CareWorks	15	*26	*22	53	29	*31
Corvel	*11	26	*21	47	*19	*22
Coventry	14	27	25	57	30	*30
IMO	*10	*22	*20	48	30	*30
Liberty	*12	29	27	69	46	37
Sedgwick	*10	26	*20	*42	*28	*25
Travelers	*12	*25	*24	50	*27	*28
WorkWell	*13	*26	*24	52	*26	*29
Other Networks	*12	*26	27	55	36	*32

Source: Workers' Compensation Research and Evaluation Group, 2026.

Access to care: survey results

Table 14: Amount of injured employees who changed doctors

	Non-Network	504-Alliance	CareWorks	Corvel	Coventry	IMO	Liberty	Sedgwick	Travelers	WorkWell	Other Networks
Changed doctors	27%	*16%	*19%	24%	*19%	25%	21%	28%	22%	*19%	*19%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 15: Reason why injured employee changed doctors

	Employee was dissatisfied with doctor's manner and caring	Employee felt treatment was not helping	Doctor released to go back to work but employee didn't feel ready	Doctor no longer seeing workers' compensation patients	Employee saw emergency or urgent care doctor for first visit	Employee saw company doctor for first visit
Non-Network	26%	17%	4%	6%	19%	6%
504-Alliance	28%	15%	7%	0%	35%	2%
CareWorks	37%	20%	9%	6%	37%	3%
Corvel	33%	6%	17%	0%	28%	17%
Coventry	10%	7%	7%	7%	21%	7%
IMO	26%	15%	4%	4%	22%	4%
Liberty	25%	20%	10%	5%	40%	5%
Sedgwick	19%	14%	8%	3%	24%	11%
Travelers	21%	16%	5%	5%	26%	11%
WorkWell	20%	20%	5%	14%	17%	10%
Other Networks	16%	18%	3%	8%	24%	16%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 16: How much of a problem was it to find a satisfactory doctor?

	Not a problem	A small problem	A big problem
Non-Network	63%	14%	23%
504-Alliance	*78%	*9%	*13%
CareWorks	70%	12%	18%
Corvel	53%	24%	23%
Coventry	*75%	10%	*15%
IMO	70%	14%	16%
Liberty	63%	17%	21%
Sedgwick	65%	13%	23%
Travelers	65%	20%	14%
WorkWell	67%	11%	22%
Other Networks	66%	13%	20%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 17: Reason why injured employee could not get a satisfactory doctor

	There was not enough treating doctors to select from	Could not find a treating doctor that would take workers' compensation patients	Travel to the doctor's office was too difficult to arrange	Treating doctor was not willing to give the care you believed was necessary
Non-Network	17%	16%	14%	50%
504-Alliance	16%	8%	3%	54%
CareWorks	25%	25%	23%	38%
Corvel	23%	17%	9%	40%
Coventry	21%	8%	5%	46%
IMO	12%	12%	21%	32%
Liberty	16%	8%	16%	43%
Sedgwick	29%	4%	6%	52%
Travelers	23%	23%	6%	42%
WorkWell	16%	12%	8%	50%
Other Networks	19%	10%	10%	43%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 18: How much of a problem was it to get specialist care?

	Not a problem	A small problem	A big problem
Non-Network	60%	16%	23%
504-Alliance	*71%	*12%	*17%
CareWorks	63%	14%	23%
Corvel	48%	17%	34%
Coventry	*64%	*18%	*18%
IMO	*71%	*12%	*17%
Liberty	64%	14%	22%
Sedgwick	58%	*12%	*31%
Travelers	70%	17%	13%
WorkWell	*67%	*12%	*22%
Other Networks	*66%	*16%	18%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 19: Reason for not getting specialist care

	Couldn't see a specialist soon enough	Couldn't find a specialist that would accept workers' compensation patients	Travel was too difficult to arrange	Treating doctor was not willing to send worker to a specialist	Insurance carrier didn't want the care provided
Non-Network	38%	12%	17%	19%	25%
504-Alliance	25%	10%	10%	18%	35%
CareWorks	38%	29%	23%	19%	33%
Corvel	40%	13%	3%	20%	23%
Coventry	33%	6%	8%	14%	31%
IMO	25%	15%	10%	20%	25%
Liberty	14%	17%	14%	14%	38%
Sedgwick	38%	8%	5%	33%	35%
Travelers	38%	14%	14%	19%	19%
WorkWell	35%	12%	9%	17%	29%
Other Networks	35%	8%	16%	12%	18%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 20: How much of a problem was it to receive necessary treatment?

	Not a problem	A small problem	A big problem
Non-Network	51%	17%	32%
504-Alliance	*69%	14%	*16%
CareWorks	*59%	16%	*24%
Corvel	53%	11%	36%
Coventry	*67%	12%	*20%
IMO	*66%	15%	*20%
Liberty	52%	20%	29%
Sedgwick	54%	*9%	36%
Travelers	*63%	16%	22%
WorkWell	*64%	14%	*22%
Other Networks	*64%	14%	*21%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 21: Reason for why it was difficult to receive necessary treatment

	There was difficulty in diagnosing the work-related injury or illness	Travel to get medical care was too difficult to arrange	Treating doctor was not willing to give the care believed was necessary	The insurance company or health care network did not want this care provided	Could not get care soon enough
Non-Network	19%	12%	38%	36%	27%
504-Alliance	21%	5%	44%	36%	16%
CareWorks	35%	13%	28%	47%	29%
Corvel	32%	9%	41%	44%	29%
Coventry	12%	10%	30%	40%	24%
IMO	20%	11%	26%	29%	37%
Liberty	30%	4%	34%	47%	23%
Sedgwick	27%	5%	42%	34%	24%
Travelers	23%	0%	39%	29%	19%
WorkWell	25%	12%	48%	36%	23%
Other Networks	25%	7%	41%	30%	30%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 22: How much of a problem was it to get approval?

	Not a problem	A small problem	A big problem
Non-Network	50%	18%	32%
504-Alliance	*67%	15%	*19%
CareWorks	*63%	*11%	25%
Corvel	47%	*10%	*43%
Coventry	*64%	13%	*23%
IMO	*63%	17%	*21%
Liberty	57%	19%	24%
Sedgwick	*61%	12%	28%
Travelers	*62%	13%	24%
WorkWell	*63%	15%	*22%
Other Networks	*68%	*10%	*22%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 23: How much of a problem was it to receive necessary prescriptions?

	Not a problem	A small problem	A big problem
Non-Network	73%	14%	14%
504-Alliance	82%	11%	8%
CareWorks	80%	10%	11%
Corvel	76%	7%	16%
Coventry	77%	12%	12%
IMO	75%	13%	13%
Liberty	84%	8%	8%
Sedgwick	81%	10%	10%
Travelers	83%	10%	8%
WorkWell	76%	13%	11%
Other Networks	78%	10%	12%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 24: Reason for why it was difficult to receive necessary prescription

	Treating doctor not willing to give the care you believed was necessary	The insurance company or network did not want this care provided	The pharmacy didn't want to fill the prescription
Non-Network	28%	54%	18%
504-Alliance	29%	33%	38%
CareWorks	38%	54%	8%
Corvel	20%	60%	20%
Coventry	23%	69%	8%
IMO	17%	58%	25%
Liberty	14%	57%	29%
Sedgwick	38%	38%	25%
Travelers	50%	25%	25%
WorkWell	19%	59%	22%
Other Networks	40%	47%	13%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 25: How often was the injured employee able to get care when they wanted?

	Always	Usually	Sometimes/Never
Non-Network	44%	21%	35%
504-Alliance	*59%	19%	*22%
CareWorks	*52%	18%	30%
Corvel	*31%	18%	*51%
Coventry	51%	22%	*27%
IMO	49%	27%	23%
Liberty	52%	22%	*27%
Sedgwick	47%	23%	30%
Travelers	49%	20%	30%
WorkWell	*54%	*16%	31%
Other Networks	49%	25%	*27%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 26: How often was the injured employee able to get an appointment?

	Always	Usually	Sometimes/Never
Non-Network	46%	24%	30%
504-Alliance	*58%	*18%	*23%
CareWorks	*52%	22%	26%
Corvel	37%	18%	*45%
Coventry	50%	28%	*23%
IMO	50%	28%	23%
Liberty	47%	32%	21%
Sedgwick	53%	20%	27%
Travelers	41%	34%	25%
WorkWell	*55%	*15%	30%
Other Networks	49%	24%	27%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 27: How often was the injured employee taken to the exam room within a reasonable amount of time?

	Always	Usually	Sometimes/Never
Non-Network	47%	24%	29%
504-Alliance	*56%	24%	*20%
CareWorks	48%	26%	26%
Corvel	39%	20%	*41%
Coventry	46%	29%	25%
IMO	52%	26%	22%
Liberty	44%	*38%	*18%
Sedgwick	48%	19%	33%
Travelers	46%	28%	26%
WorkWell	50%	*19%	*32%
Other Networks	46%	20%	33%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 28: The injured employee agreed the treating doctor took their medical condition seriously

	Strongly agree/Agree	Strongly disagree/Disagree	Not sure
Non-Network	77%	19%	4%
504-Alliance	*86%	*11%	3%
CareWorks	76%	17%	7%
Corvel	74%	22%	4%
Coventry	80%	16%	3%
IMO	82%	13%	6%
Liberty	*86%	*10%	3%
Sedgwick	74%	22%	5%
Travelers	78%	17%	5%
WorkWell	78%	18%	3%
Other Networks	81%	17%	3%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 29: The injured employee agreed the treating doctor gave a thorough examination

	Strongly agree/Agree	Strongly disagree/Disagree	Not sure
Non-Network	73%	22%	5%
504-Alliance	*80%	*17%	3%
CareWorks	76%	21%	3%
Corvel	72%	24%	4%
Coventry	*80%	*17%	3%
IMO	79%	*13%	9%
Liberty	80%	*15%	5%
Sedgwick	73%	24%	3%
Travelers	81%	13%	6%
WorkWell	*79%	*17%	4%
Other Networks	77%	*20%	3%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 30: The injured employee agreed the treating doctor explained medical condition

	Strongly agree/Agree	Strongly disagree/Disagree	Not sure
Non-Network	81%	16%	3%
504-Alliance	82%	13%	5%
CareWorks	84%	11%	5%
Corvel	79%	18%	3%
Coventry	*86%	*11%	3%
IMO	79%	12%	*10%
Liberty	83%	11%	5%
Sedgwick	77%	18%	5%
Travelers	80%	16%	4%
WorkWell	84%	14%	2%
Other Networks	83%	15%	2%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 31: The injured employee agreed the treating doctor answered any medical or treatment questions

	Strongly agree/Agree	Strongly disagree/Disagree	Not sure
Non-Network	81%	16%	3%
504-Alliance	*86%	*10%	4%
CareWorks	83%	13%	4%
Corvel	*71%	18%	*11%
Coventry	84%	12%	4%
IMO	84%	10%	6%
Liberty	85%	11%	3%
Sedgwick	75%	18%	*7%
Travelers	86%	12%	2%
WorkWell	83%	*12%	*4%
Other Networks	*86%	12%	2%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 32: The injured employee agreed the treating doctor talked about a return to work date

	Strongly agree/Agree	Strongly disagree/Disagree	Not sure
Non-Network	70%	23%	6%
504-Alliance	*80%	*14%	7%
CareWorks	75%	19%	6%
Corvel	72%	24%	4%
Coventry	*79%	19%	*3%
IMO	75%	17%	8%
Liberty	*80%	17%	2%
Sedgwick	69%	28%	3%
Travelers	69%	23%	8%
WorkWell	74%	21%	5%
Other Networks	74%	22%	4%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 33: The injured employee agreed the doctor provided very good medical care

	Strongly agree/Agree	Strongly disagree/Disagree	Not sure
Non-Network	71%	24%	5%
504-Alliance	*77%	*17%	6%
CareWorks	75%	20%	5%
Corvel	71%	25%	4%
Coventry	76%	*18%	7%
IMO	72%	21%	8%
Liberty	78%	18%	4%
Sedgwick	70%	24%	6%
Travelers	*81%	19%	*0%
WorkWell	*75%	*19%	6%
Other Networks	75%	*19%	6%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 34: The injured employee agreed they were informed and up to date about care received from specialists

	Strongly agree/Agree	Strongly disagree/Disagree	Not sure
Non-Network	72%	20%	8%
504-Alliance	73%	*16%	11%
CareWorks	73%	14%	13%
Corvel	67%	22%	12%
Coventry	74%	20%	5%
IMO	72%	17%	10%
Liberty	76%	*13%	11%
Sedgwick	70%	21%	10%
Travelers	74%	16%	10%
WorkWell	*78%	*13%	9%
Other Networks	69%	20%	11%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 35: Reason for why the injured employee was not working at time of survey

	Retired	Employee was laid off	Employee was fired	Employee not physically able to perform job duties
Non-Network	11%	31%	28%	49%
504-Alliance	*41%	*18%	22%	*24%
CareWorks	23%	40%	43%	42%
Corvel	*32%	28%	*53%	41%
Coventry	18%	41%	*18%	*15%
IMO	*42%	26%	16%	39%
Liberty	23%	25%	30%	52%
Sedgwick	*59%	29%	17%	44%
Travelers	11%	56%	18%	47%
WorkWell	10%	34%	27%	51%
Other Networks	17%	33%	34%	46%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 36: Total payments and percentage of total payments made to health care providers

		Medical Doctors	Doctor of Osteopathy	Physician assistant	Advanced Practice Registered Nurse	Physical/Occupational Therapists	Other Providers
Non-Network	Total Payments	\$84,238,307	\$10,169,582	\$13,325,145	\$16,210,870	\$37,365,435	\$37,942,508
	Percentage of total	42%	5%	7%	8%	19%	19%
504-Alliance	Total Payments	\$13,336,632	\$1,736,308	\$3,105,035	\$4,481,020	\$6,660,370	\$6,385,393
	Percentage of total	37%	5%	9%	13%	19%	18%
CareWorks	Total Payments	\$2,207,366	\$339,245	\$621,278	\$850,754	\$1,245,512	\$1,032,470
	Percentage of total	35%	5%	10%	14%	20%	16%
Corvel	Total Payments	\$1,527,296	\$204,015	\$349,775	\$435,433	\$1,104,525	\$1,001,799
	Percentage of total	33%	4%	8%	9%	24%	22%
Coventry	Total Payments	\$10,543,368	\$1,603,294	\$1,900,814	\$2,208,345	\$5,418,485	\$3,781,776
	Percentage of total	41%	6%	7%	9%	21%	15%
IMO	Total Payments	\$2,864,179	\$472,953	\$419,755	\$700,669	\$1,324,605	\$1,003,006
	Percentage of total	42%	7%	6%	10%	20%	15%
Liberty	Total Payments	\$3,354,340	\$1,083,195	\$526,300	\$643,652	\$1,680,825	\$989,162
	Percentage of total	41%	13%	6%	8%	20%	12%
Sedgwick	Total Payments	\$4,958,322	\$752,710	\$864,181	\$748,576	\$2,873,707	\$1,326,914
	Percentage of total	43%	7%	7%	6%	25%	12%
Travelers	Total Payments	\$2,826,666	\$394,072	\$510,737	\$573,199	\$1,779,246	\$1,218,097
	Percentage of total	39%	5%	7%	8%	24%	17%
WorkWell	Total Payments	\$26,679,925	\$3,349,990	\$4,374,296	\$4,675,713	\$10,108,913	\$11,251,920
	Percentage of total	44%	6%	7%	8%	17%	19%
Other Networks	Total Payments	\$11,887,593	\$2,425,364	\$2,457,947	\$2,632,278	\$7,090,267	\$5,004,666
	Percentage of total	38%	8%	8%	8%	23%	16%

Source: Workers' Compensation Research and Evaluation Group, 2026.

Table 37: Number and percentage of injured employees receiving professional services from health care providers

		Medical Doctors	Doctor of Osteopathy	Physician assistant	Advanced Practice Registered Nurse	Physical or Occupational Therapists	Other Providers
Non-Network	Number of injured employees	69,684	17,409	28,338	33,297	27,758	30,872
	Percentage of total	34%	8%	14%	16%	13%	15%
504-Alliance	Number of injured employees	14,139	3,422	7,172	9,622	5,442	6,576
	Percentage of total	30%	7%	15%	21%	12%	14%
CareWorks	Number of injured employees	2,832	762	1,366	1,745	1,294	1,448
	Percentage of total	30%	8%	14%	18%	14%	15%
Corvel	Number of injured employees	1,855	391	974	1,199	911	1,115
	Percentage of total	29%	6%	15%	19%	14%	17%
Coventry	Number of injured employees	9,385	2,744	4,107	4,621	4,387	3,868
	Percentage of total	32%	9%	14%	16%	15%	13%
IMO	Number of injured employees	2,404	934	1,049	1,363	911	845
	Percentage of total	32%	12%	14%	18%	12%	11%
Liberty	Number of injured employees	2,669	1,035	1,177	1,311	1,325	890
	Percentage of total	32%	12%	14%	16%	16%	11%
Sedgwick	Number of injured employees	4,037	1,218	1,683	1,591	2,171	1,536
	Percentage of total	33%	10%	14%	13%	18%	13%
Travelers	Number of injured employees	2,213	688	993	1,061	1,224	1,179
	Percentage of total	30%	9%	13%	14%	17%	16%
WorkWell	Number of injured employees	22,486	5,928	10,552	10,961	8,895	10,183
	Percentage of total	33%	9%	15%	16%	13%	15%
Other Networks	Number of injured employees	11,055	3,718	5,255	5,629	5,831	5,221
	Percentage of total	30%	10%	14%	15%	16%	14%

Source: Workers' Compensation Research and Evaluation Group, 2026.