

**2014**

# **Workers' Compensation Network Report Card Results**

Health care costs

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Utilization

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Satisfaction with care

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Access to care

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Return to work

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Health outcomes



**Texas Department of Insurance**

**Workers' Compensation Research and Evaluation Group**

## **Acknowledgements**

The Research and Evaluation Group (REG) would like to thank the Division of Workers' Compensation, especially Tammy Campion, for the timely availability of medical data, and Veronica Kronvall and her staff at the University of North Texas Survey Research Center for administering the injured-workers' telephone survey.

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 coauthored the final report with Botao Shi. Dr. Soon-Yong Choi and Ward Adams provided valuable editorial comments.

# 2014 Workers' Compensation Network Report Card Results

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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
- Health outcomes

In March 2006, the Department began certifying workers' compensation networks. As of August 31, 2013, 29 networks covering 254 Texas counties are certified to provide workers' compensation health care services to insurance carriers. Among the certified networks, 21 were treating injured employees as of February 1, 2013. Since the formation of the first network, a total of 416,551 injured employees have been treated in networks. Texas Star accounts for 33 percent of all claims that were treated in networks, with the smaller networks treating an increasing share of injured employees.

### Public Entities and Political Subdivisions

Certain public entities and political subdivisions (such as counties, municipalities, school districts, junior college districts, housing authorities, and community centers for mental health and mental retardation services) have the option to: 1) use a workers' compensation health care network certified by TDI under Chapter 1305, Texas Insurance Code; 2) continue to allow their injured employees to seek 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 City of Edinburg, City of McAllen, Brownsville ISD, Donna ISD, Houston ISD, Sharyland ISD, Tarrant County-River View and the Trinity Occupational Program (Fort Worth Independent School District).

### Name changes

Two networks recently had name changes that are not reflected in the following pages. Chartis Texas Health care Network is now AIG Texas Health Care Network, and Forte/Compeky Plus is now WellComp Managed Care Services, Inc. These names will be updated for the next report card.

## How Network Results Are Reported

The results presented in this annual report card show a comparison of seventeen groups, sixteen of which are network entities with a total of 92,378 injured employees (42 percent of all claims) for the study period: Texas Star (31,123), 504-Alliance (19,212), Coventry (9,744), Travelers (7,116), Liberty (5,227), Sedgwick (3,006), Forte (2,198), First Health (2,084), Corvel (1,844), 504-Dallas County Schools (1,487), Zenith (1,317), Zurich (1,270), Chartis (1,201), Genex (1,056), 504-Others (834) and all other networks (3,659), relative to the non-network injured employees (126,270) treated as the seventeenth group, outside of the workers' compensation health care network context.

The "Other network" category is comprised of the eight remaining networks too small, in terms of the number of injured employees treated in each network during the study period (June 1, 2012, to May 31, 2013) to have their results analyzed separately, even if they were analyzed independently in an earlier year. These networks are:

First Health/CSS	Hartford
IMO	Lone Star Network/Corvel
Broadspire	Majoris Health Systems
Bunch	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](http://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 ICD9 codes for each injured employee.
- Access to care, satisfaction with care, return-to-work and health outcomes measures were calculated using the results of an injured employee survey conducted by the University of North Texas, Survey Research Center on behalf of the Workers' Compensation Research and Evaluation Group (REG).

These network claims were identified through a data call issued by REG in February 2014 to 28 workers' compensation health care networks. Results from the data call showed that, since the implementation of the first network in 2006, 29 networks had treated 536,772 injured employees as of January 1, 2014. Among all claims analyzed for this report card, 92,378 (42 percent) were treated in networks. The report card examines only new claims and excludes legacy claims from the analysis.

## How Were Medical Costs and Utilization Measures Calculated?

Medical cost and utilization measures were calculated for all 17 network entities at 6 months post-injury for injuries occurring between June 1, 2012 and May 31, 2013.

### 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 claims were excluded from the analyses. Cost and utilization measures were examined separately by type of medical service (professional, hospital, and pharmacy). Dental services were excluded in the medical cost analysis because the amount of dental services rendered in each network was too small.

Health care costs and utilization measures were examined across professional health care services, hospital services, and pharmacy services. Professional cost and utilization measures were also analyzed by eleven sub-categories of services (evaluation and management services, physical medicine modalities, other physical medicine services, CT scans, MRI scans, nerve conduction studies, other diagnostic tests, spinal surgeries, other surgeries, pathology and lab services, and other professional services).

**Table 1: Claims by network**

Networks	Total Number of Claims	Percent of Claims with More Than 7 Days Lost Time
Non-network	126,270	22%
504-Alliance	19,212	21%
504-Dallas County Schools	1,487	26%
504-Others	834	24%
Chartis	1,201	23%
Corvel	1,844	30%
Coventry	9,744	27%
First Health	2,084	27%
Forte	2,198	49%
Genex	1,056	31%
Liberty	5,227	24%
Sedgwick	3,006	28%
Travelers	7,116	21%
Texas Star	31,123	29%
Zenith	1,317	22%
Zurich	1,270	17%
Other networks	3,659	22%

Similarly, hospital cost and utilization measures were examined separately for in-patient, out-patient hospital services and other types of hospital services. Other hospital services include a broad range of services such as skilled nursing, home health, clinic, and special facilities (including ambulatory service centers).

Finally, pharmacy prescription cost and utilization were examined by five drug groups (Opioid prescriptions, anti-inflammatory prescriptions, musculoskeletal therapy drug prescriptions, 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 the non-network group 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. It is not surprising that networks with decreasing shares of lost-time claims may be experiencing higher success in returning to work low-severity injuries than high-severity high-cost claims. As the percentage of lost-time claims decreases from year to year, a greater share of this group may be more severe and higher-cost injuries when compared to earlier years. It follows that networks with decreased percentages of lost-time claims over time might also experience increases in lost-time average costs.

Also, the types of injuries that incurred lost time in earlier years may now be medical-only claims in more recent years. While these types of claims in earlier years would have been low-cost lost-time claims, they would typically have higher average costs relative to medical-only claims. The average costs for medical-only claims would therefore increase as potentially lost-time claims succeed in returning to work early as 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 (CAHPST<sup>TM</sup> 3.0), the Short Form 12, Version 2 (SF-12<sup>TM</sup>), the URAC Survey of Worker Experiences and previous surveys conducted by the REG.

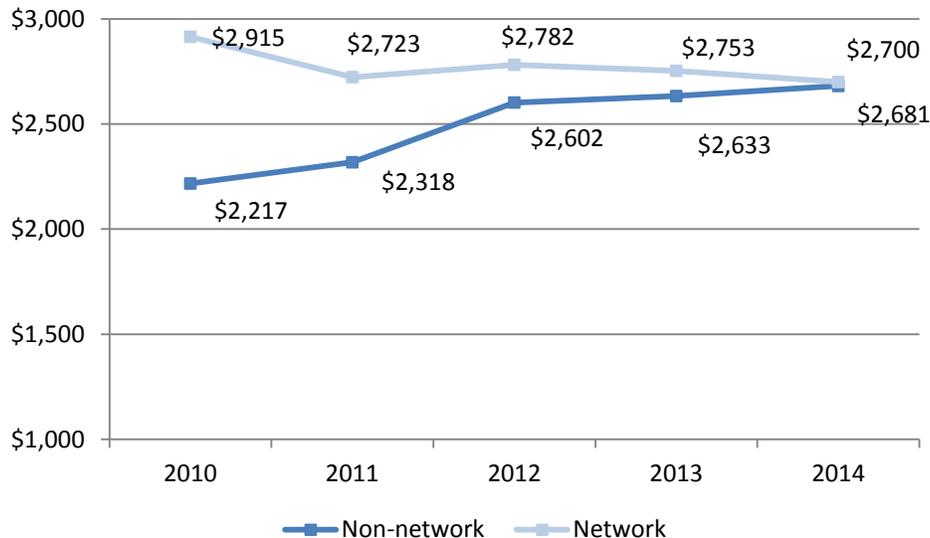
The findings presented in this report are based on completed telephone surveys of 3,403 injured employees with new claims. In order to analyze the outcomes of individual networks, injured employees of all injury durations within the study period were surveyed in July 2014 and an age-of-injury control was included in the analyses.

## Summary of Findings

### Health Care Costs

Overall, Networks have improved cost performance relative to Non-network. Networks' average medical cost fell by 7 percent, from \$2,915 in 2010 to \$2,700 in 2014 (see Figure 1). Over the same time frame, Non-network average medical cost increased by 21 percent, from \$2,217 in 2010 to \$2,681 in 2014.

**Figure 1: Average Medical Costs**



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

Networks had lower average medical costs than Non-network in Nerve Conduction Diagnostic Testing.

- 504-Alliance, 504-Dallas County Schools, 504-Others, Forte, Sedgwick, Zenith, Zurich and Other networks had lower average hospital costs than Non-network.
- Fourteen network entities (504-Alliance, 504-Dallas County Schools, 504-Others, Coventry, Firth Health, Forte, Genex, Liberty, Sedgwick, Travelers, Texas Star, Zenith, Zurich and Other Networks) had lower average medical costs than Non-network in hospital in-patient services.
- 504-Alliance, 504-Dallas County Schools, 504-Others, Forte, Genex, Sedgwick, Travelers, Texas Star, Zenith and Other Networks had lower or equal average pharmacy costs than Non-network.
- Eleven network entities (504-Alliance, 504-Dallas County Schools, 504-Others, Coventry, Forte, Genex, Sedgwick, Travelers, Texas Star, Zenith and Other Networks) 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.
- Zenith's average utilization rates were lower than or equal to Non-network in 15 of 18 categories.
- 504-Alliance and Genex's average utilization rates were lower than or equal to Non-network in 14 of 18 categories.
- Average utilization rates for Travelers were lower than or equal to Non-network in 12 of 18 categories.
- Average utilization rates for 504-Dallas County Schools and Zurich were lower than or equal to Non-network in 11 of 18 categories.
- Average utilization rates for Liberty, Sedgwick, Texas Star and Other network were lower than or equal to Non-network in 10 of 18 categories.
- All networks except Other networks had lower utilization of PM-Nerve Conduction services than Non-network.
- All network entities except Chartis had lower or equal utilization of Spinal Surgery services than Non-network.

### **Access to Care and Satisfaction with Care**

- Fourteen network entities (504-Alliance, 504-Dallas County Schools, 504-Others, Corvel, Coventry, First Health, Forte, Genex, Sedgwick, Travelers, Texas Star, Zenith, Zurich and Other Networks) reported higher or equal levels of receiving needed care than Non-network injured employees.
- Injured employees from fifteen network entities (504-Alliance, 504-Dallas County Schools, 504-Others, Chartis, Corvel, Coventry, First Health, Forte, Genex, Liberty, Sedgwick, Travelers, Zenith, Zurich and Other networks) reported higher levels of receiving care quickly as compared to Non-network injured employees.
- Eleven network entities (504-Alliance, 504-Others, Corvel, Coventry, First Health, Forte, Liberty, Travelers, Texas Star, Zenith, Zurich and Other Networks) reported higher or equal levels of agreement with their treating doctors than Non-network injured employees.

### **Return to Work**

- All sixteen network entities reported higher return-to-work rates than Non-network.
- All sixteen network entities had lower average numbers of weeks off from work than Non-network.

## **Health Outcomes**

- Thirteen network entities (504-Alliance, 504-Others, Corvel, Coventry, Forte, Genex, Liberty, Sedgwick, Travelers, Texas Star, Zenith, Zurich and Other Networks) had higher physical functioning scores among their injured employees than non-network injured employees.
- Fifteen network entities (504-Alliance, 504-Dallas County Schools, 504-Others, Corvel, Coventry, First Health, Forte, Genex, Liberty, Sedgwick, Travelers, Texas Star, Zenith, Zurich and Other Networks) surveyed had higher mental functioning scores among their injured employees than Non-network injured employees and the U.S. population.

# 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>OVERALL</b>	○	○	○	●	●	●	●	○	●	●	○	●	●	○	○	○
<b>PROFESSIONAL</b>	○	○	○	●	●	●	●	○	●	●	●	●	●	○	●	●
Evaluation & Management	○	●	○	●	●	●	●	●	●	●	●	●	●	●	●	●
PM-Modalities	○	○	●	○	○	○	○	○	○	○	○	○	○	○	○	○
PM-Other	○	○	○	●	●	○	●	○	●	●	○	○	○	○	○	○
DT-CT SCAN	○	●	●	●	○	●	●	○	●	●	●	●	●	●	○	●
DT-MRI	○	●	○	○	●	●	●	○	●	○	●	○	○	○	○	○
DT-Nerve Conduction	○	○	○	●	○	○	○	○	●	○	○	○	○	○	●	○
DT-Other	○	●	●	●	●	○	●	○	●	○	●	○	○	○	○	●
Spinal Surgery	○	○	●	●	●	○	○	●	○	○	○	●	○	○	●	○
Other Surgery	○	●	○	○	●	●	●	●	●	○	●	○	●	○	○	○
Path. & Lab	○	○	○	●	●	●	●	○	○	●	●	●	○	○	●	●
All Others	○	○	○	●	○	●	●	○	○	○	○	○	○	○	○	○
<b>HOSPITAL</b>	○	○	○	●	●	●	●	○	●	●	○	●	●	○	○	○
In-patient	○	○	○	●	●	○	○	○	○	○	○	○	○	○	○	○
Out-patient	○	●	●	●	●	●	●	○	●	●	○	●	●	○	○	●
Other	○	●	○	○	●	○	●	○	○	●	●	●	○	○	○	○
<b>PHARMACY</b>	○	○	○	●	●	●	●	○	○	●	○	○	○	○	●	○
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, 2014.

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>PROFESSIONAL</b>	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Evaluation & Management	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
PM-Modalities		○	●	●	●	●	●	○		○	●		○	○		●
PM-Other	○	○	●	●	●	●	●	●	●	●	●	●	●	●	●	●
DT-CT SCAN			●	●	●		●	●			○		●		●	
DT-MRI	○		●	○	●	●	●	●			●	○		○	○	●
DT-Nerve Conduction	○	○	○						○							●
DT-Other		●	●	●	●	●	●	●		●	●		●	○	○	○
Spinal Surgery	○	○	○	●	○			○			○			○	○	
Other Surgery	○	○	○	●	●		●	○		●	○	●	●	●	○	
Path. & Lab	○	○	○	○	○	●	●	○	○	○	○		○	●	●	●
All Others	●	●	●	●	●	●	●	○	●	●	●	●	●	●	●	●
<b>HOSPITAL</b>	○	●	○	○	○	○	○	●	○	○	○	○	○	○	○	○
In-patient	○	○	○	●	●	●	●	○	○	●		●	●	○		
Out-patient		●				○	○		●			○	○	○	○	
<b>PHARMACY</b>	●	●	●	●	●	●	●	●	○	●	●	●	●		●	●
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, 2014.

# 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>PROFESSIONAL</b>																
Evaluation & Management	○	●	●	●	●	●	●	●	●	●	●	●	●		●	●
PM-Modalities	○	○		○	○	○	○	○	○	○	○	○	○	○	○	○
PM-Other	○	○	○	●	●		●	●	●	●	○	●		○	○	○
DT-CT SCAN	○	○	○	●	●		●		○		●				○	○
DT-MRI		●		○	●	●	●	●	○	○	○	○	●	○		
DT-Nerve Conduction	○	○	○	●	○	●	○	○	●	●	○	○	○	○	●	○
DT-Other	○	○		○	●	○	●		○	○	○	○	●	○	○	○
Spinal Surgery	○	●	●	●	●	○	●	○	○	○	○	●	●	○	●	○
Other Surgery	○	●	●		●	●	●	○		●			●	○	○	●
Path. & Lab	○	●	○	●	●	●	●	○	○	●	●	●	●	○	●	○
All Others	○	○		●	●	●	●	○	○	●	○	●	●	○	●	○
<b>PHARMACY</b>																
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, 2014.

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Getting needed care	<input checked="" type="radio"/>		<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Getting care quickly	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>											

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Satisfaction with treating doctor	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Agreement with treating doctor	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>		<input checked="" type="radio"/>	<input type="radio"/>
Overall satisfaction	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>		<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Working at the time of the survey	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>		<input checked="" type="radio"/>											
Returned to work at some point after the injury	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>		<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Doctor release to RTW		<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Average number of weeks off from work	<input type="radio"/>															

## Health Outcomes

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

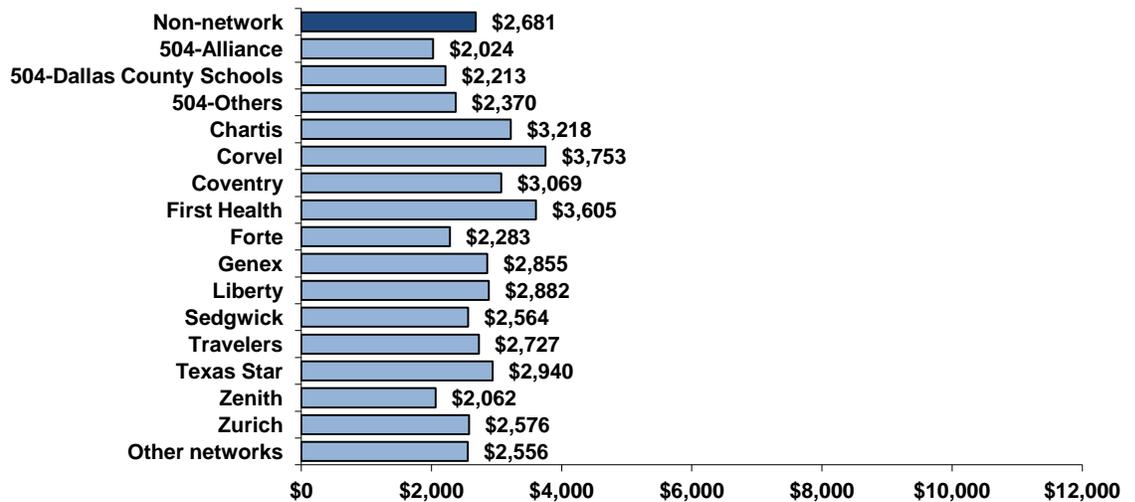
	504-Alliance	504-Dallas County Schools	504-Others	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Physical functioning	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Mental functioning	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>											

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

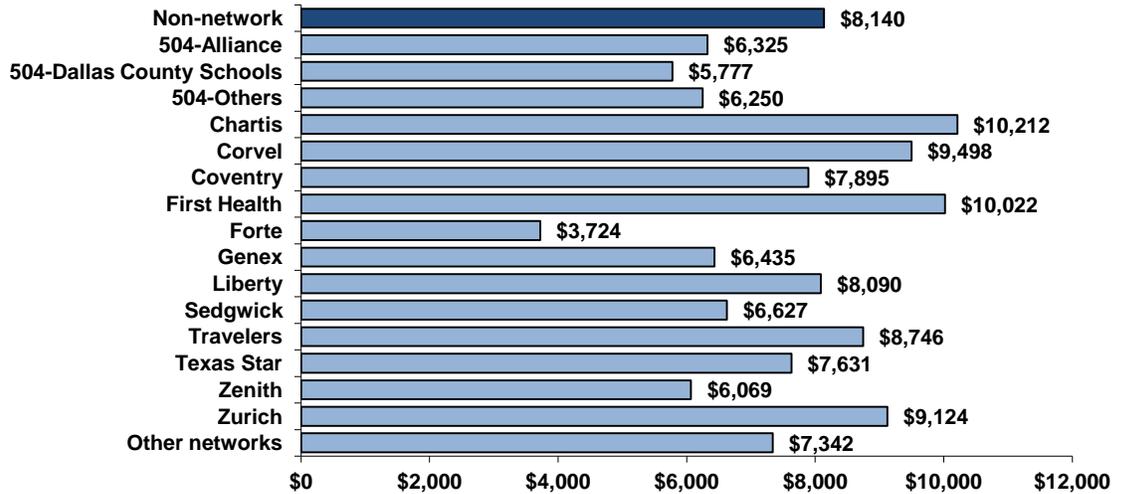
## Health Care Costs (Overall)

### Average overall medical cost per claim, six months post injury

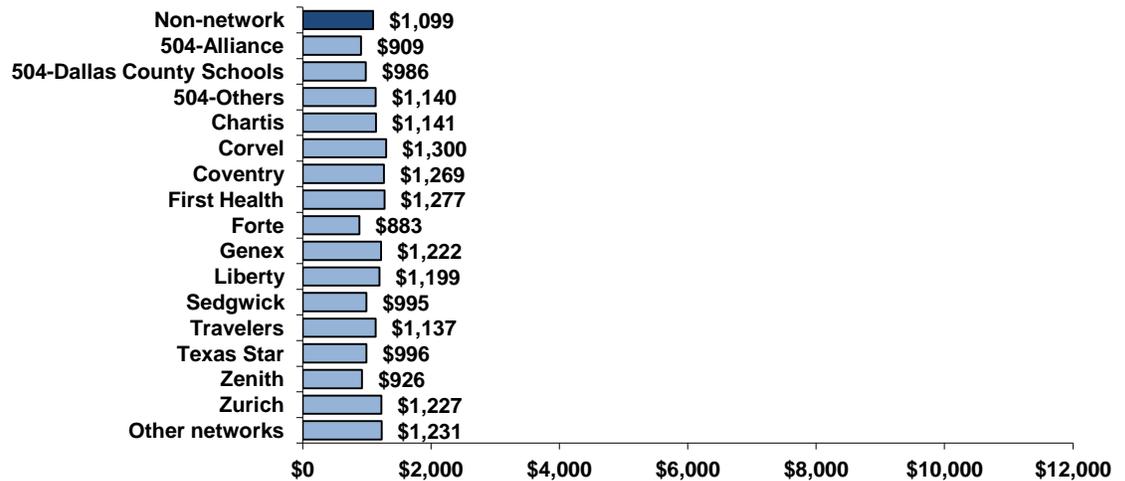
#### All claims



#### Lost-time claims



#### Medical-only claims

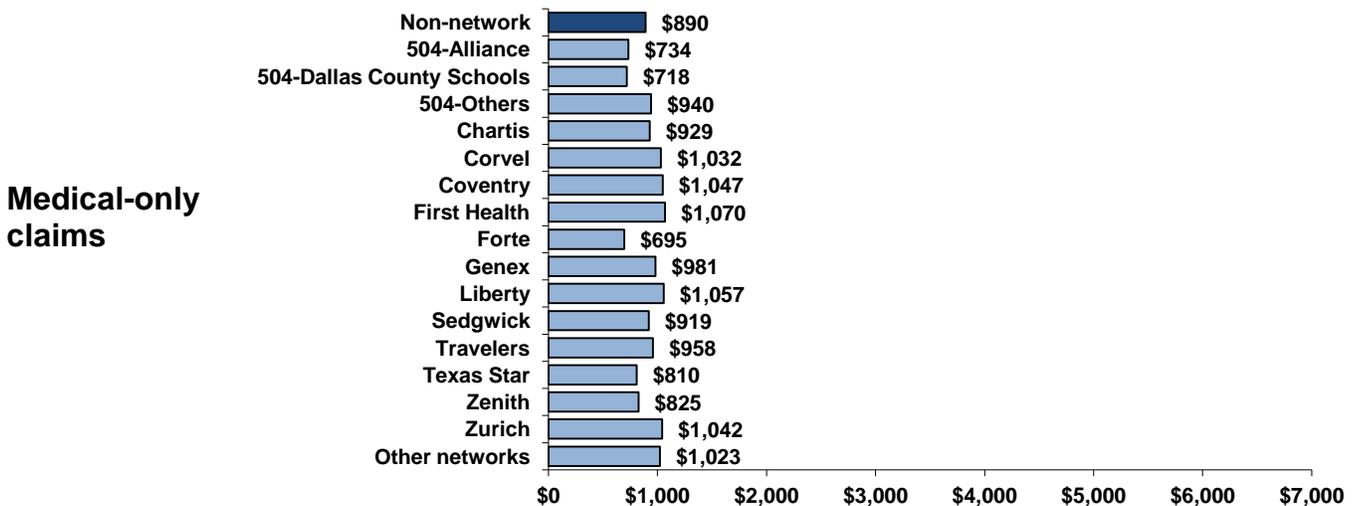
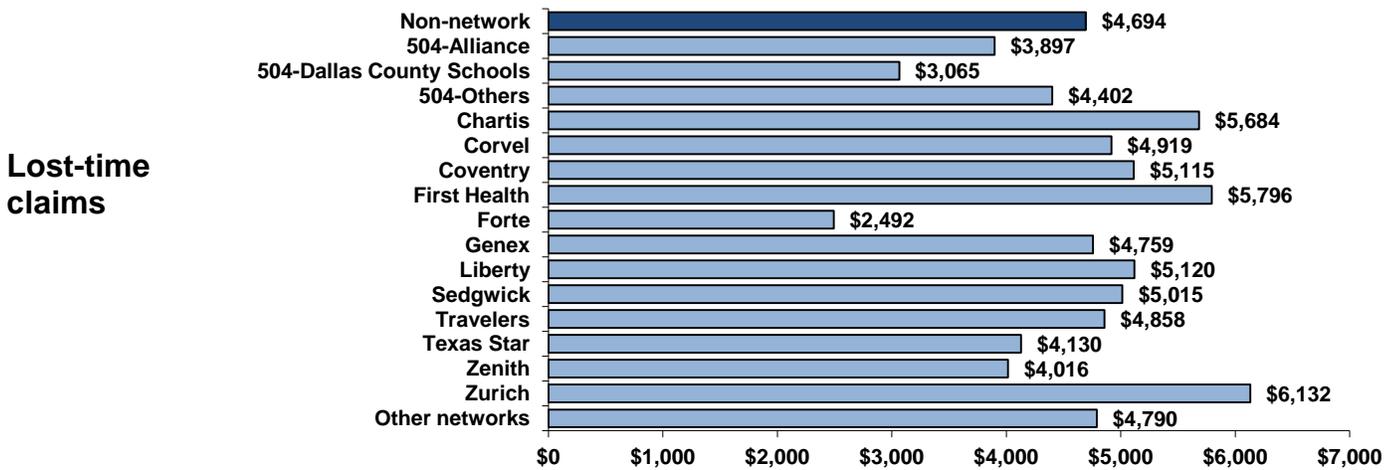
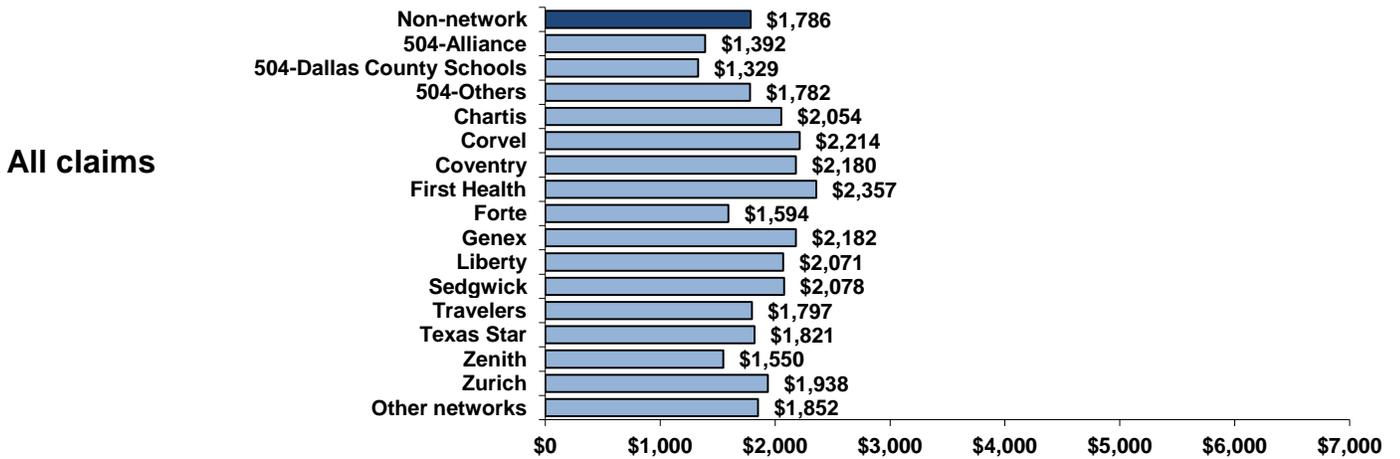


Note: As some networks reduce their percentage of lost-time claims to mainly high-severity high-costs claims, they may experience increases in their lost-time average costs over time. Average medical cost for medical-only claims may also increase as the relative share of that group increases with the types of higher cost claims previously classified as lost-time.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## Health Care Costs (Professional)

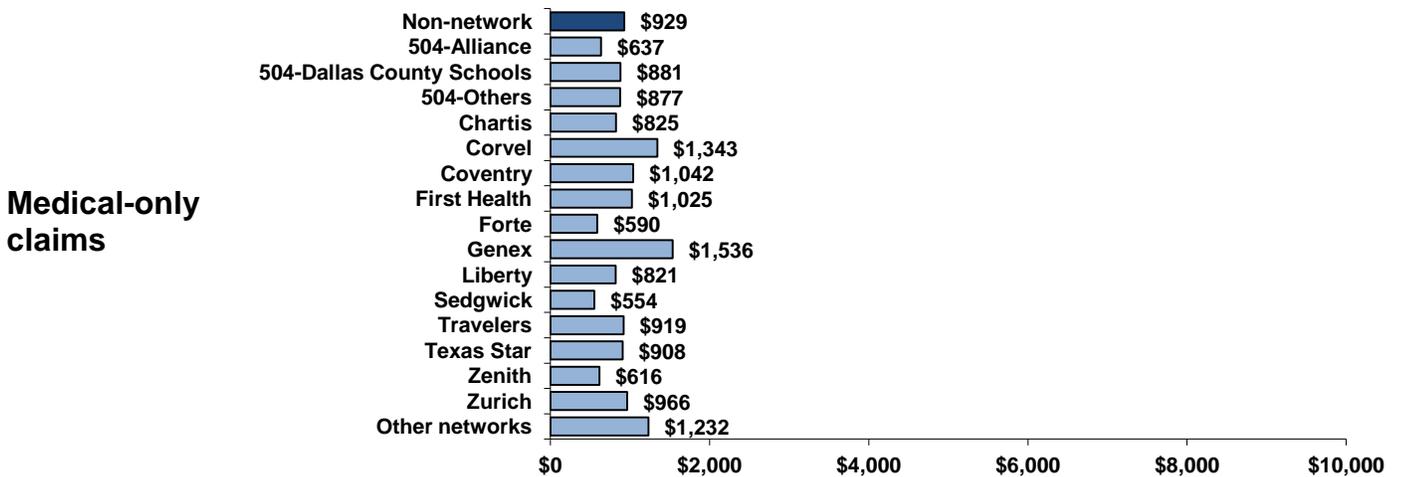
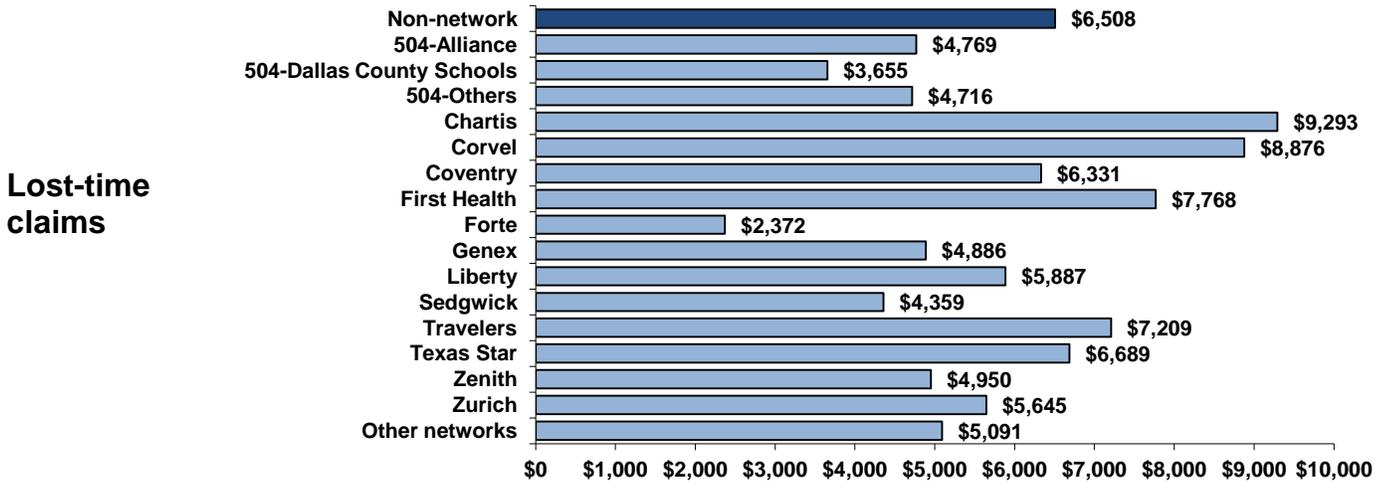
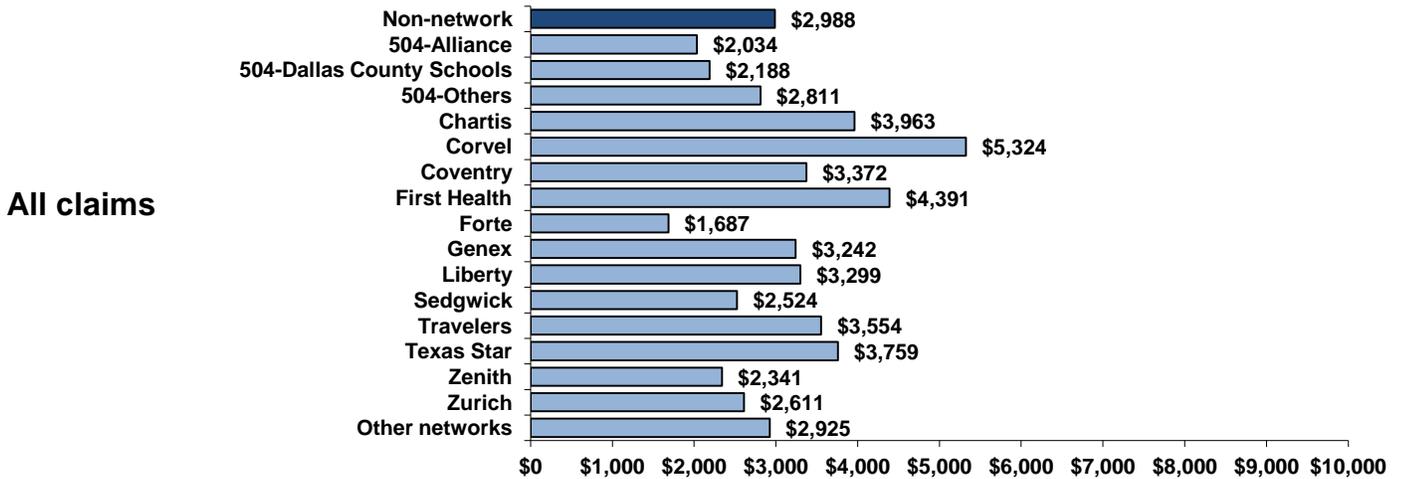
### Average professional cost per claim, six months post injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## Health Care Costs (Hospital)

### Average hospital cost per claim, six months post injury

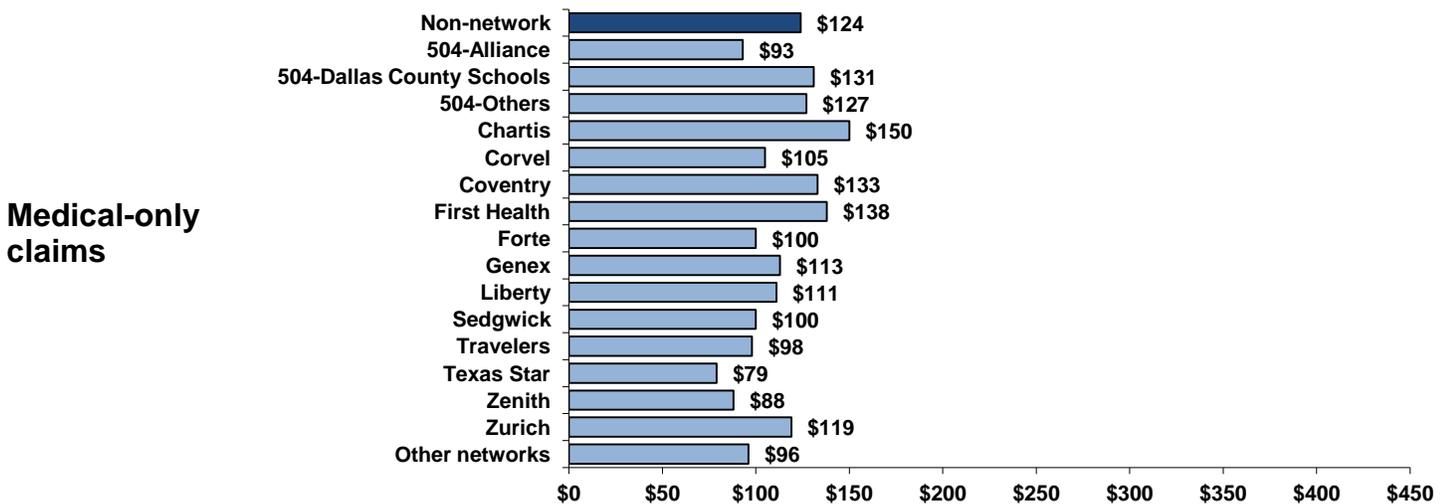
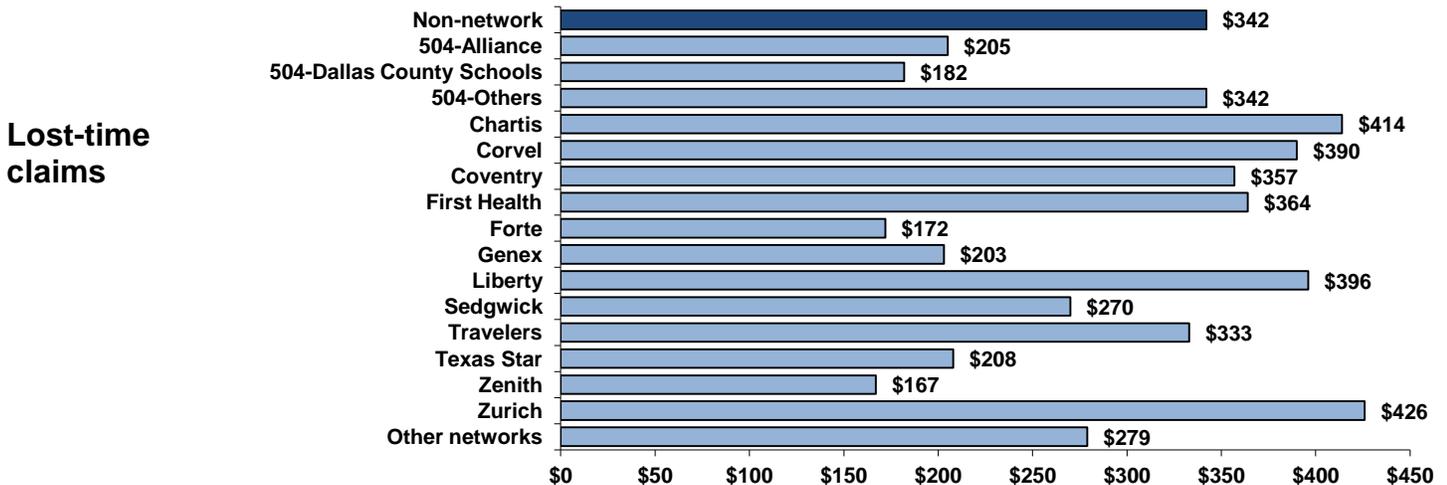
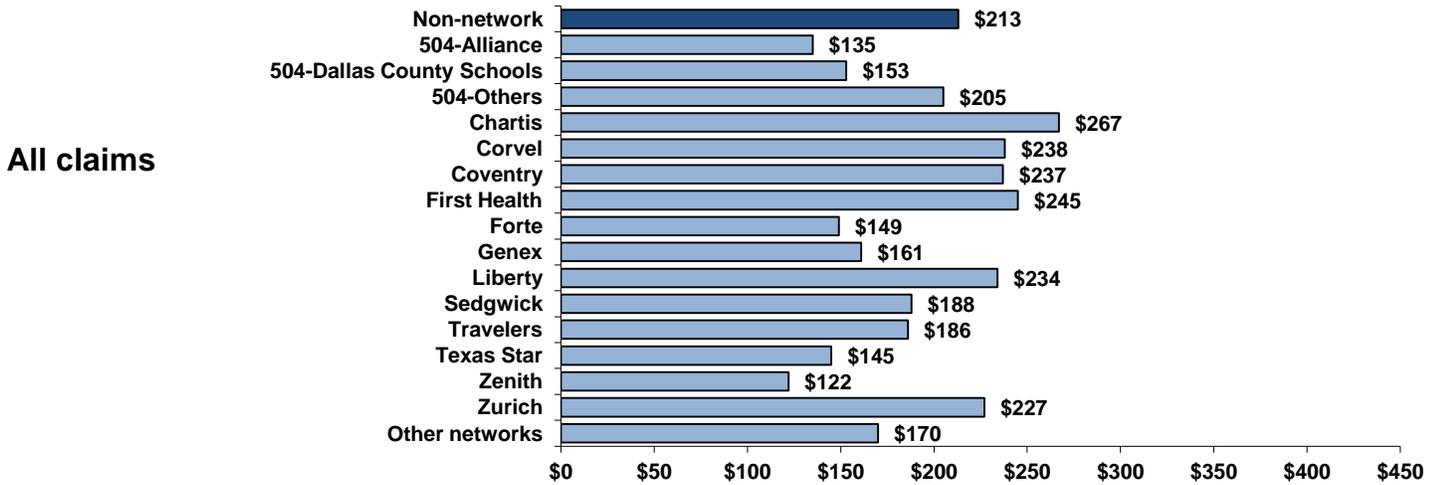


Note: As some networks reduce hospital utilization to mainly high-severity high-costs claims, they may experience increases in their average hospital costs.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## Health Care Costs (Pharmacy)

### Average pharmacy cost per claim, six months post injury

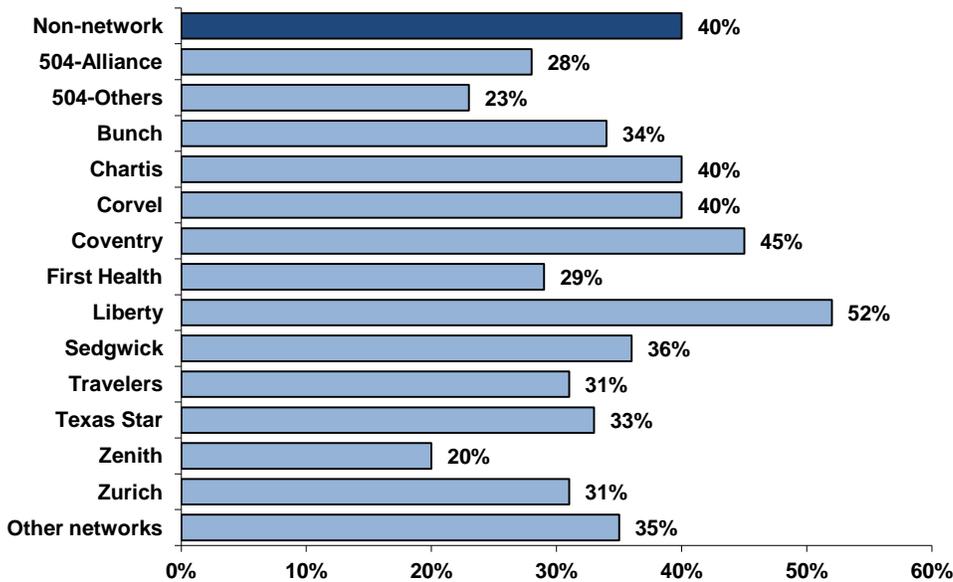


Note: Pharmacy costs results may be affected by variations in the way insurance carriers report payment data.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## Health Care Costs (Changes from 2013 Report Card)

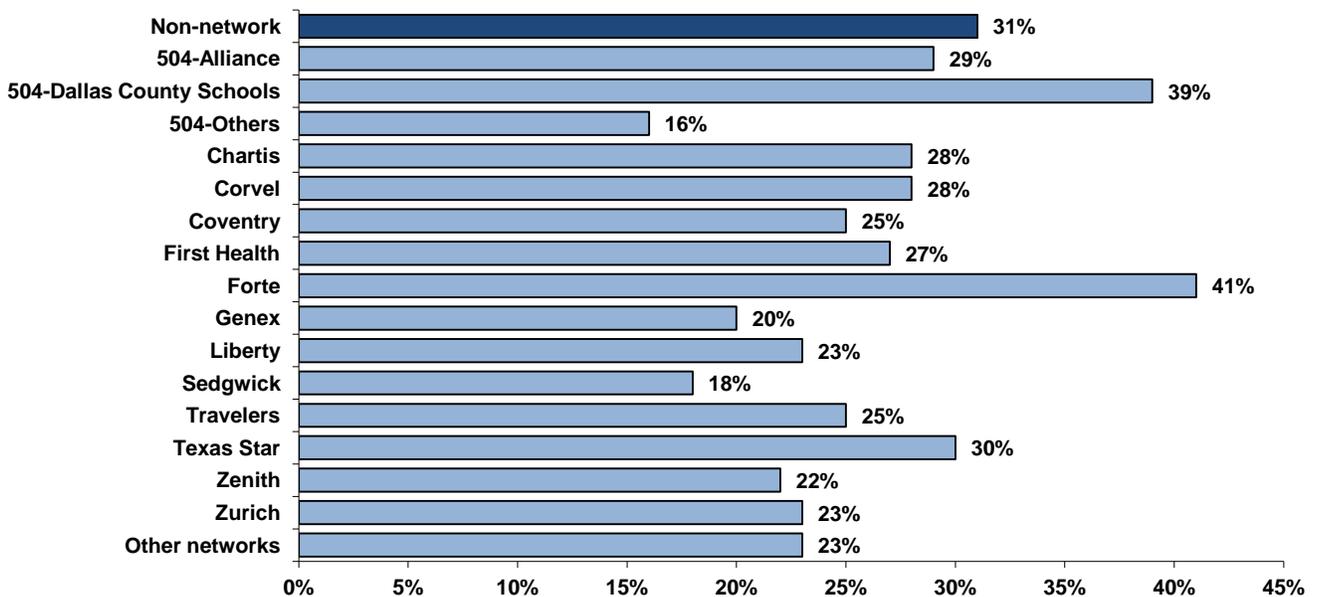
Percentage change in overall average medical cost from 6 month (2013 Network Report Card Results) to 18 months post injury



Note: This graph shows average cost changes when 12 additional months of medical services are added to the 6-month result reported in the 2013 Network Report Card. Therefore, this graph includes only those networks reported in the 2013 report card.

## Utilization of Care

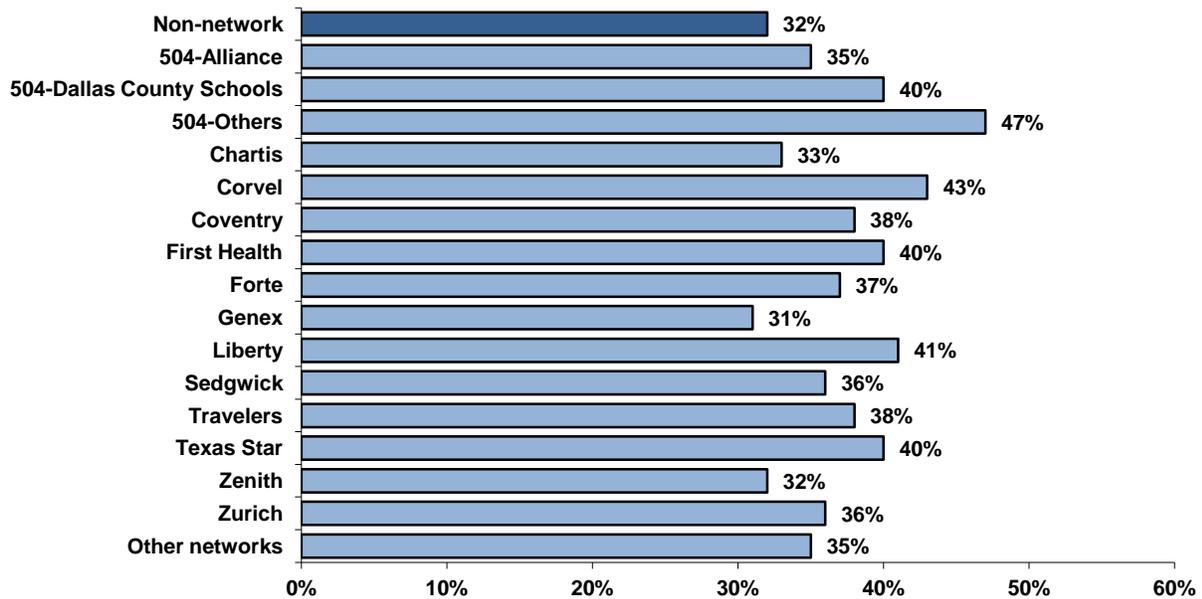
Percentage of injured employees who received hospital services, six months post injury



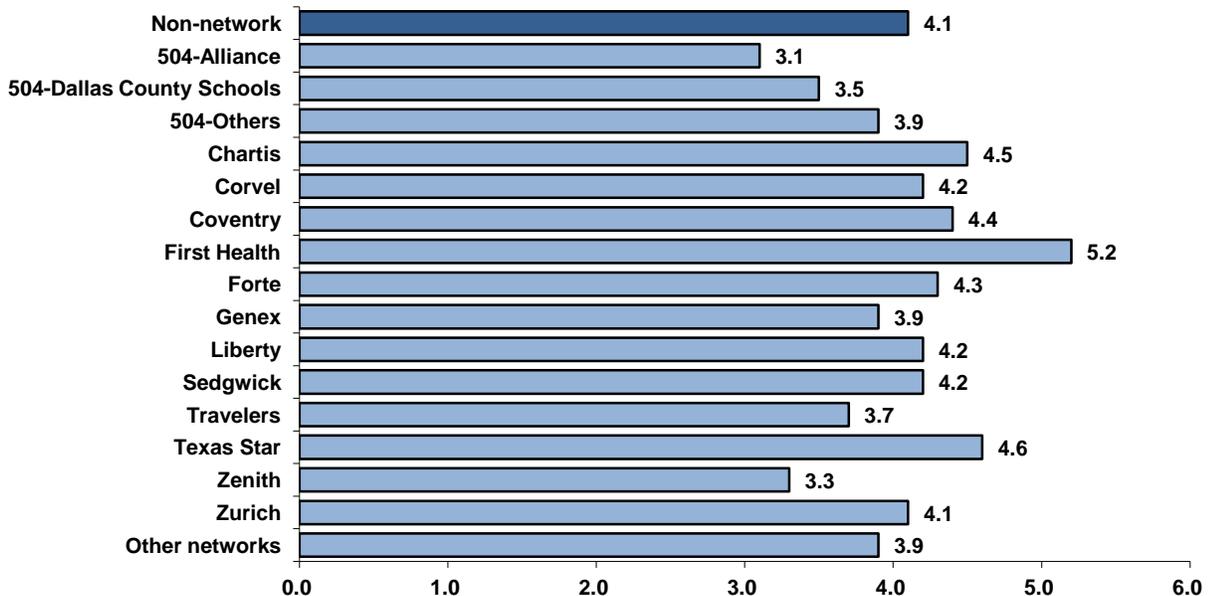
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## Utilization of Care (Continued)

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



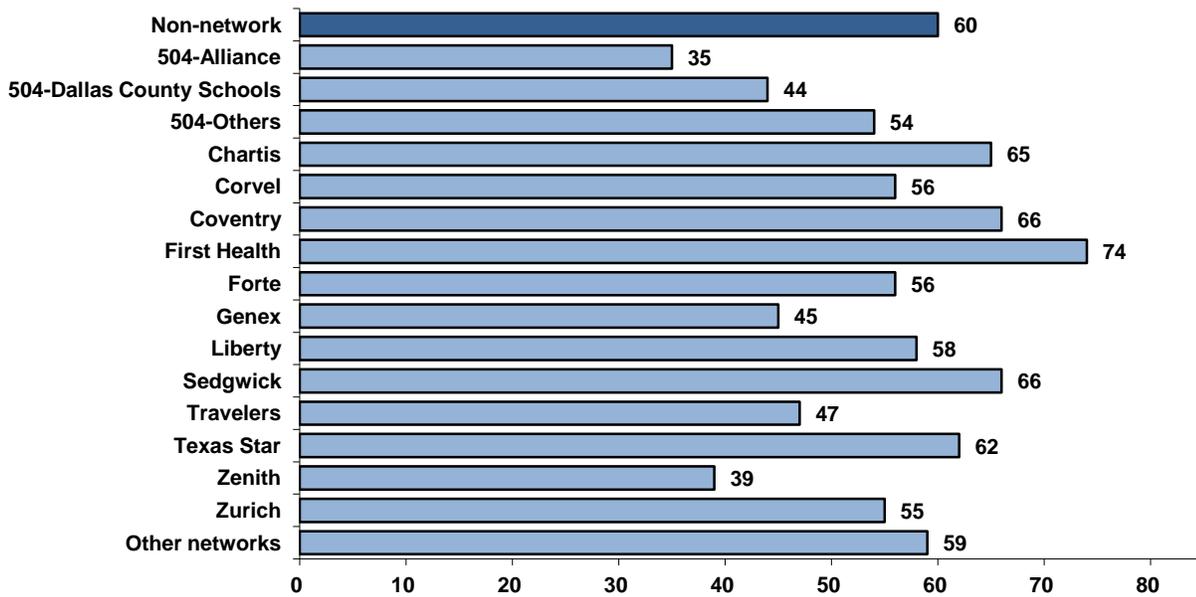
Average number of prescriptions per injured employee, six months post injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## Utilization of Care (Continued)

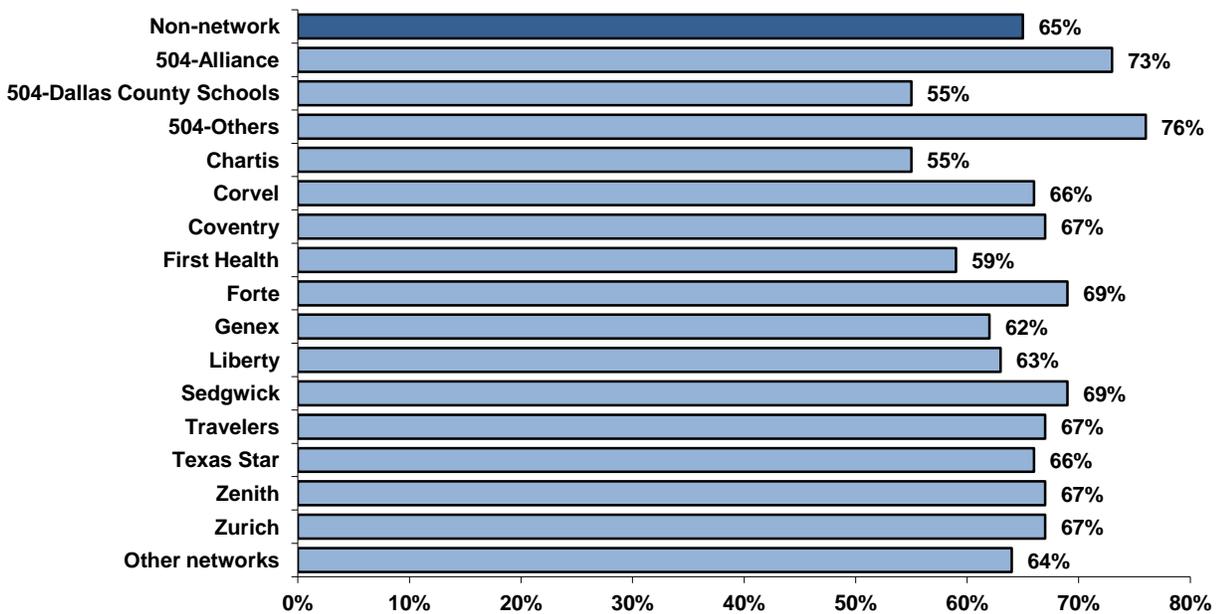
### Average number of prescription days per injured employee, six months post injury



## Satisfaction with Medical Care

### Satisfaction with treating doctor

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

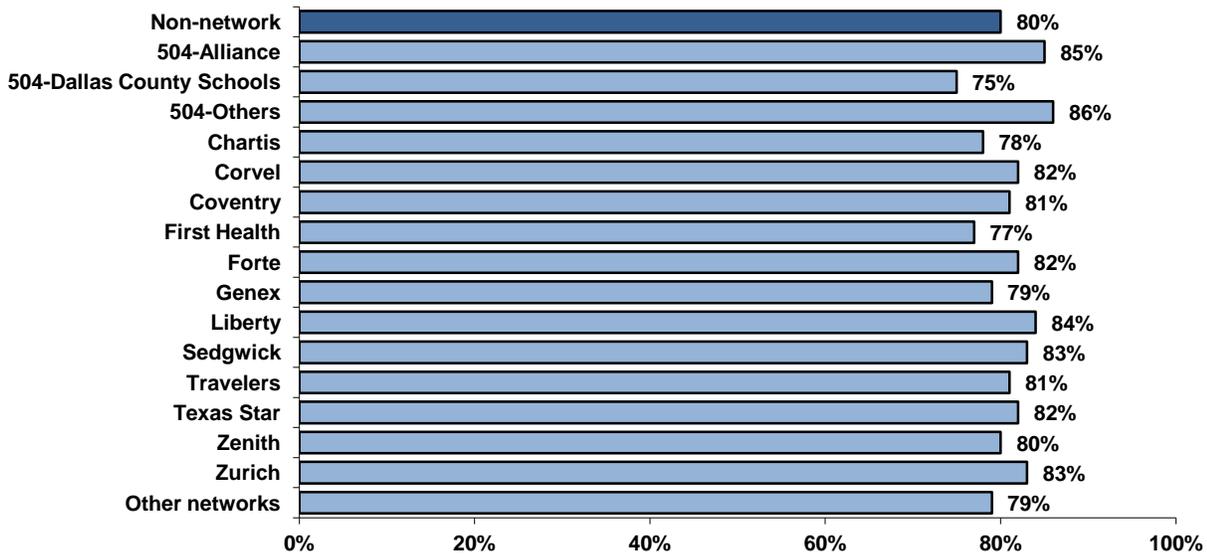


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## Satisfaction with Medical Care (Continued)

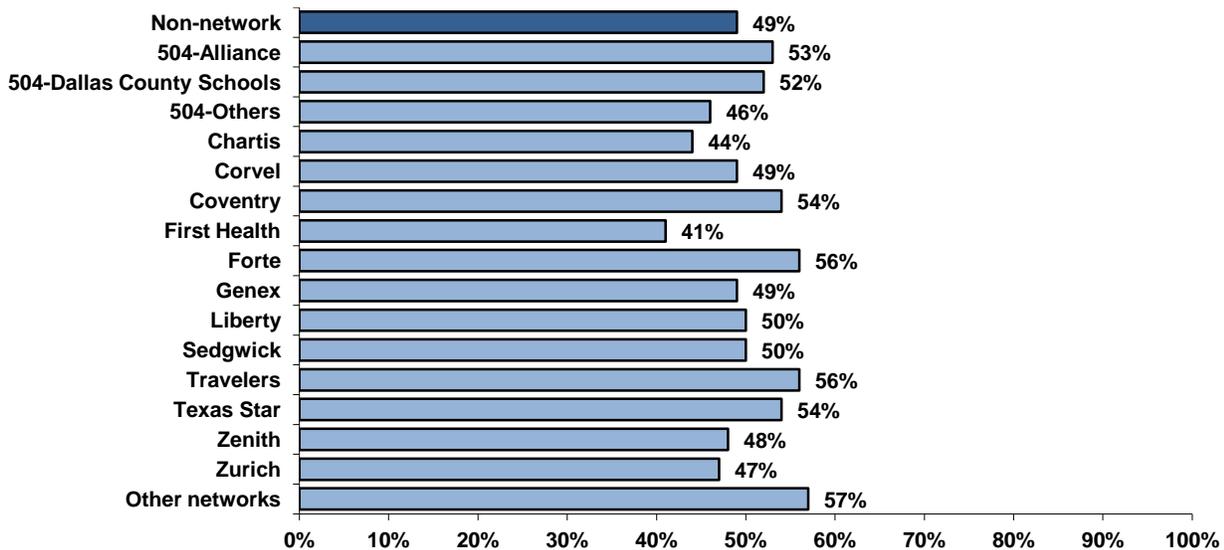
### Agreement with treating doctor

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



### Overall satisfaction with medical care

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



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## Satisfaction with Medical Care (Continued)

### Satisfaction with treating doctor

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

Percentage of injured employees indicating that the medical care for their work-related injuries was:	Better	Same	Worse
<b>Non-network</b>	26%	50%	23%
<b>504-Alliance</b>	16%*	66%*	17%*
<b>504-Dallas County Schools</b>	9%*	63%*	27%
<b>504-Others</b>	23%	60%	16%
<b>Chartis</b>	20%	57%	24%
<b>Corvel</b>	31%	52%	16%
<b>Coventry</b>	18%*	53%*	29%*
<b>First Health</b>	30%	43%	26%
<b>Forte</b>	16%	58%	26%
<b>Genex</b>	24%	54%	23%
<b>Liberty</b>	24%*	54%	21%
<b>Sedgwick</b>	26%	51%	22%
<b>Travelers</b>	22%	59%*	19%*
<b>Texas Star</b>	25%	58%*	15%*
<b>Zenith</b>	22%	60%*	18%
<b>Zurich</b>	21%	65%*	13%*
<b>Other networks</b>	21%*	55%	22%

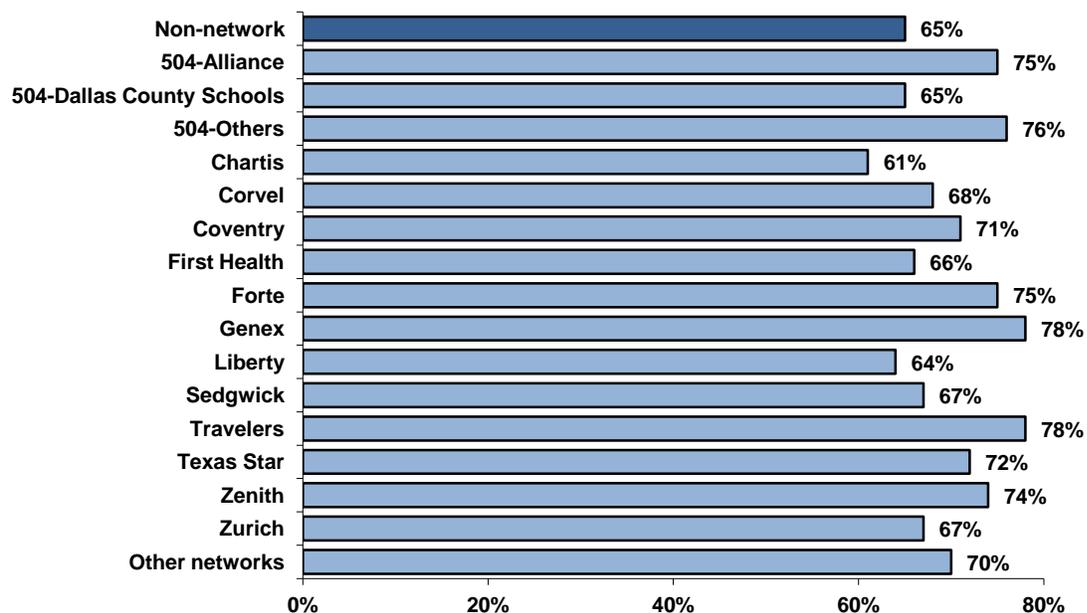
Note 1: An asterisk indicates that the differences between the network and non-network are statistically significant.

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

## Access to Care

### Getting needed care

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

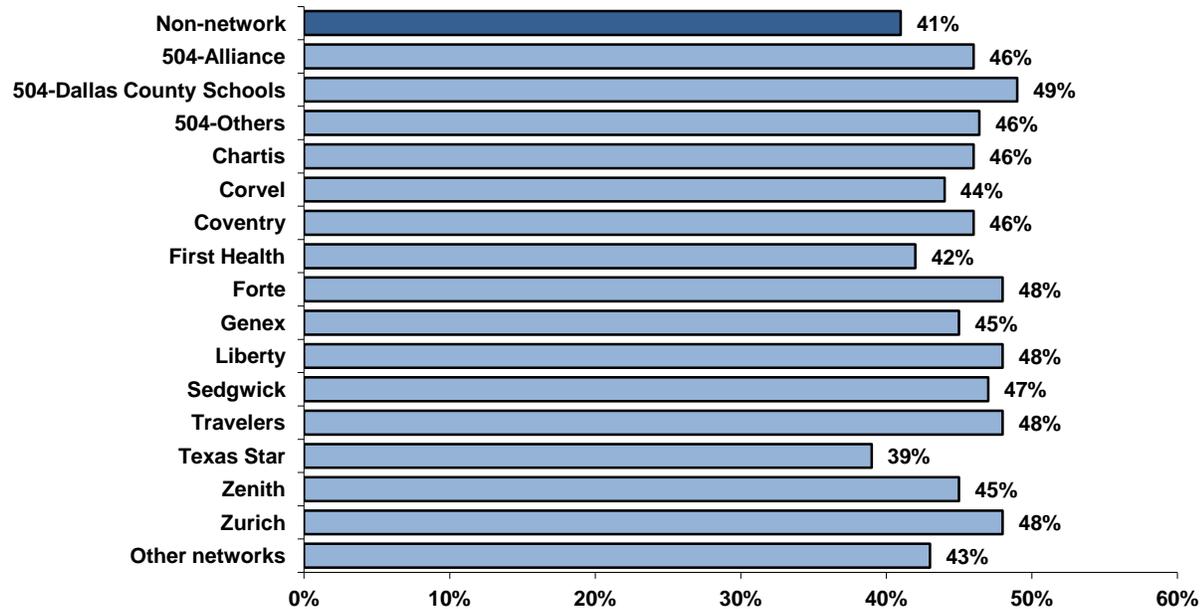


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## Access to Care (Continued)

### Getting care quickly

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



### Ability to schedule a doctor's appointment

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

Percentage of injured workers indicating that their ability to schedule a doctor's appointment was:	Better	About the same	Worse
Non-network	20%	64%	15%
504-Alliance	18%*	70%*	10%*
504-Dallas County Schools	15%	65%	19%
504-Others	19%	64%	14%
Chartis	16%	62%	20%
Corvel	25%	57%	14%
Coventry	23%*	53%*	23%*
First Health	22%	55%	21%*
Forte	12%	74%*	10%
Genex	12%	75%	13%
Liberty	17%	68%*	13%
Sedgwick	21%	67%	11%*
Travelers	25%*	60%	14%
Texas Star	20%*	65%*	11%
Zenith	30%*	57%	12%
Zurich	21%	65%	12%
Other networks	13%*	72%*	14%

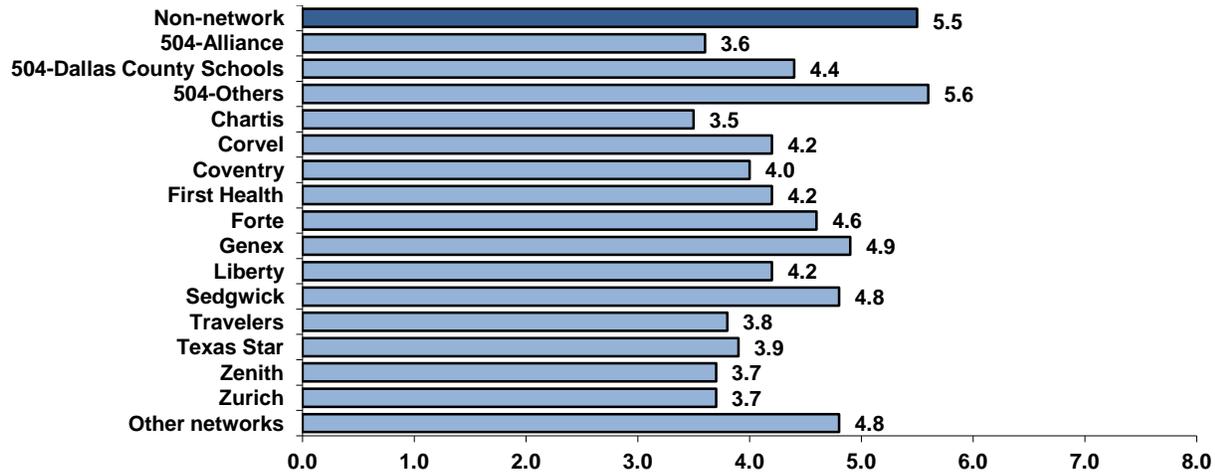
Notes: 1. An asterisk indicates that the differences between the network and non-network are significant.

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, 2014.

## Access to Care (Continued)

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



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

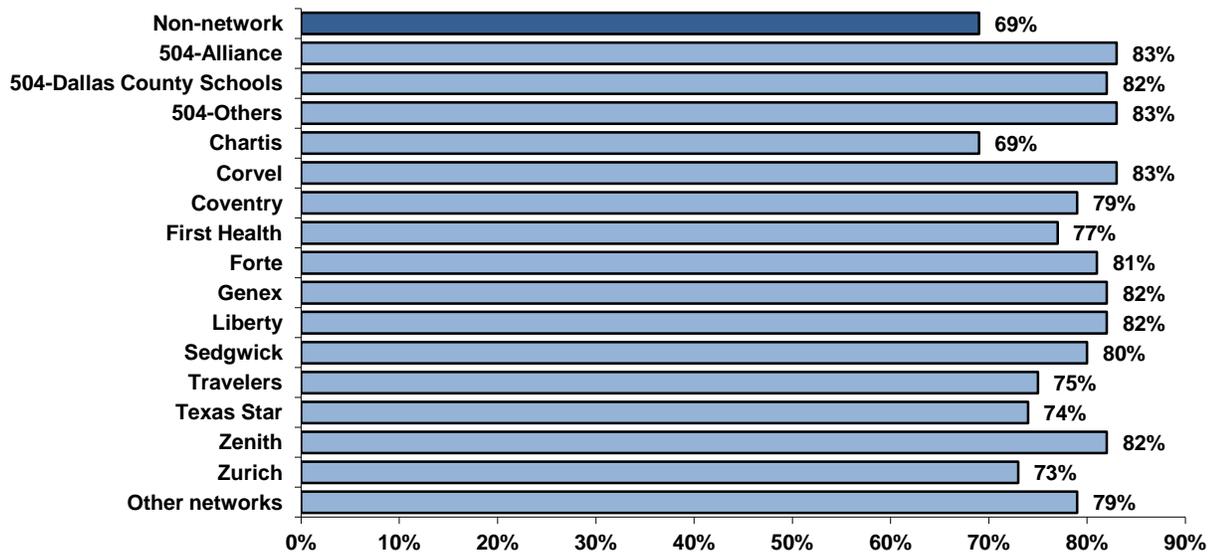
	Same day	1-7 days	8-14 days	15-21 days	22+ days
Non-network	42%	31%	9%	6%	11%
504-Alliance	55%*	29%	8%	3%*	4%*
504-Dallas County Schools	60%*	28%	7%	1%*	2%*
504-Others	60%*	27%	6%	4%	1%*
Chartis	44%	25%	10%	7%	13%
Corvel	41%	27%	11%	8%	11%
Coventry	43%	33%	10%	7%	5%*
First Health	51%*	22%*	8%	5%	13%
Forte	49%	35%	7%	6%	3%*
Genex	62%*	24%	5%	3%	5%*
Liberty	49%*	26%*	8%	6%	11%
Sedgwick	46%	36%	8%	2%*	6%*
Travelers	58%*	28%	6%*	1%*	5%*
Texas Star	49%*	24%*	12%*	7%	8%*
Zenith	62%*	17%*	10%	5%	5%*
Zurich	58%*	34%	3%*	2%	3%*
Other networks	47%*	37%*	6%	2%*	6%*

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.

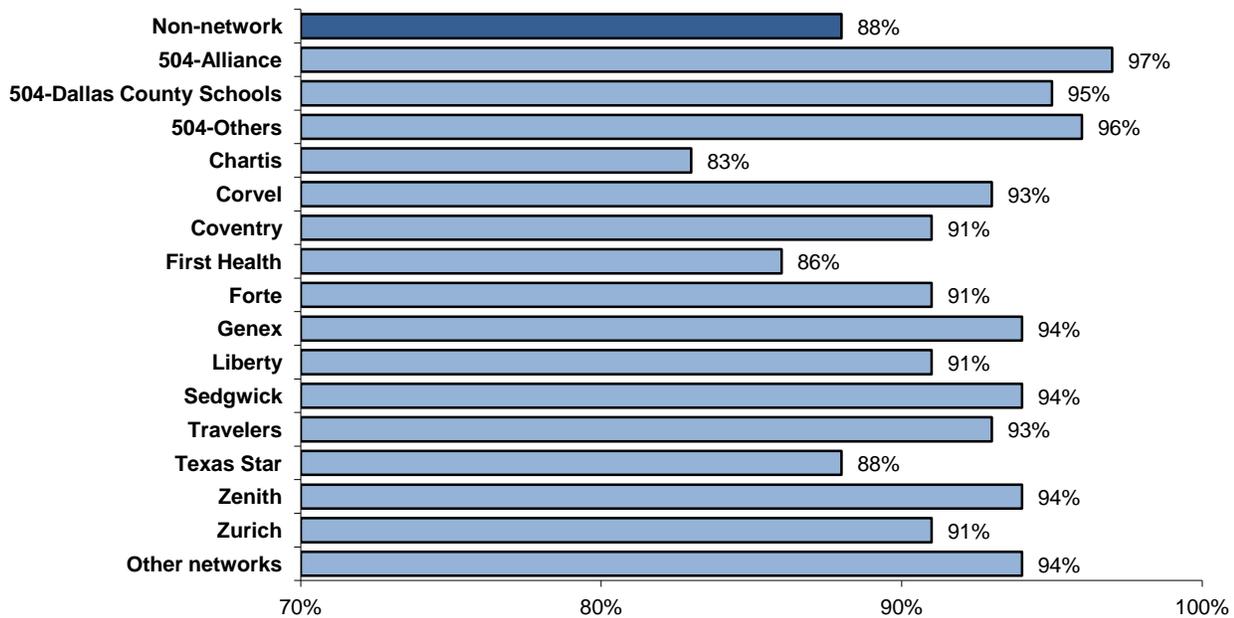
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## Return to Work

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



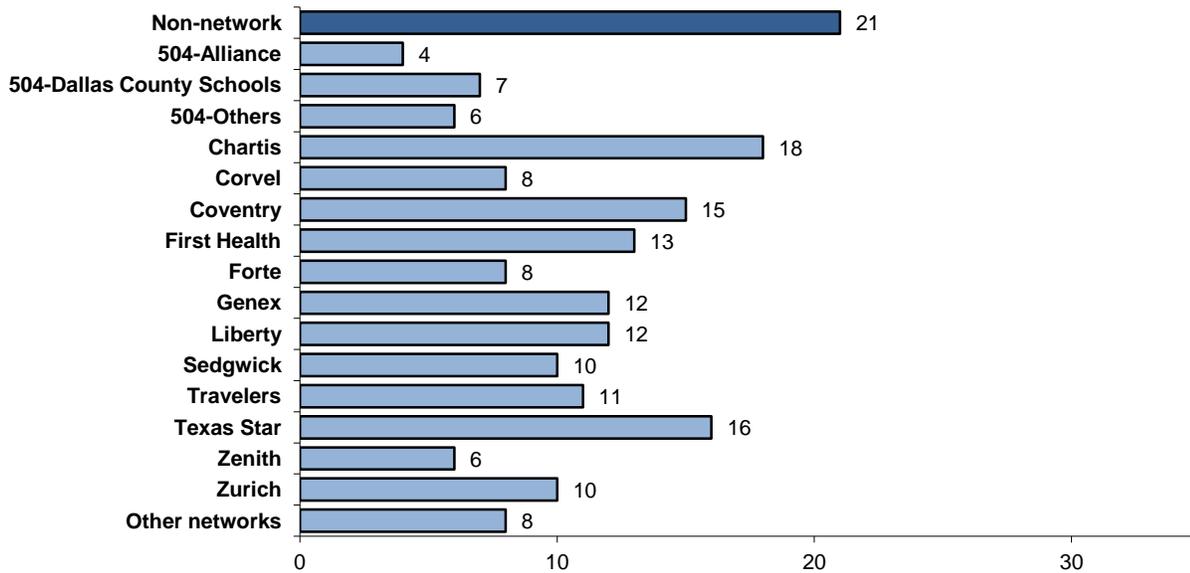
Percentage of injured employees who indicated that they went back to work at some point after their injury



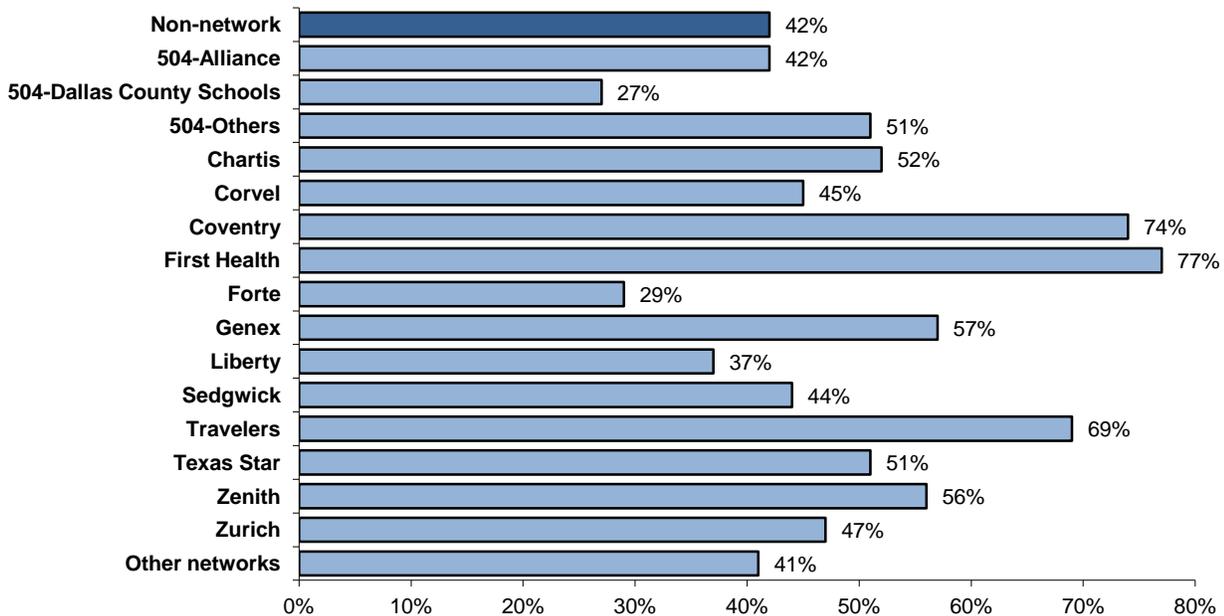
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## Return to Work (Continued)

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



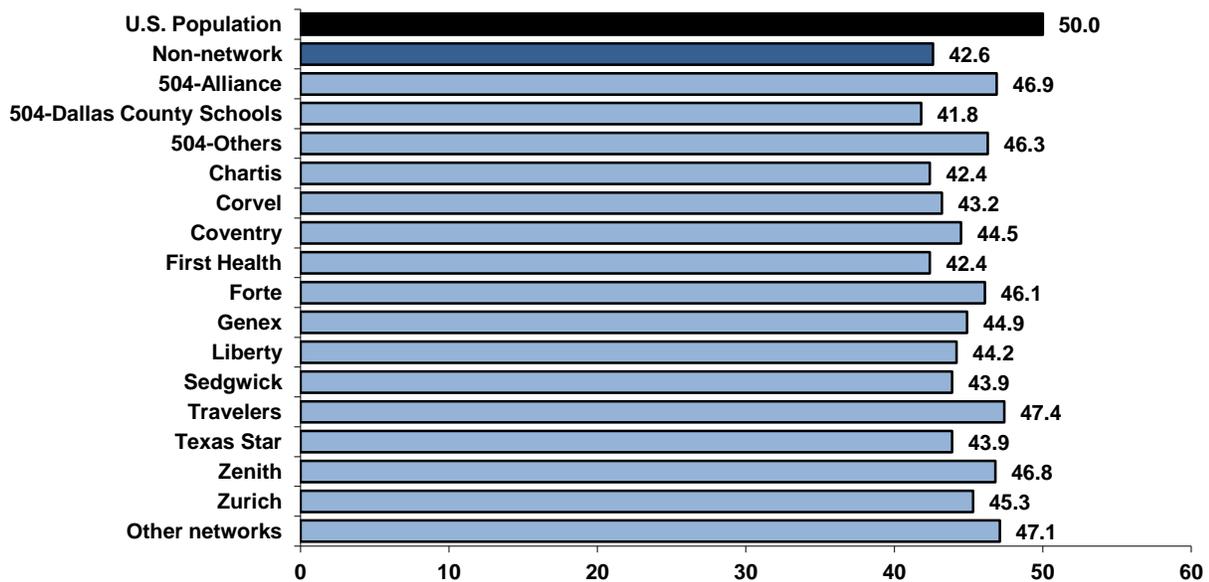
### Percentage of injured employees who had not returned to work and who reported that their doctor had released them to work with or without limitations



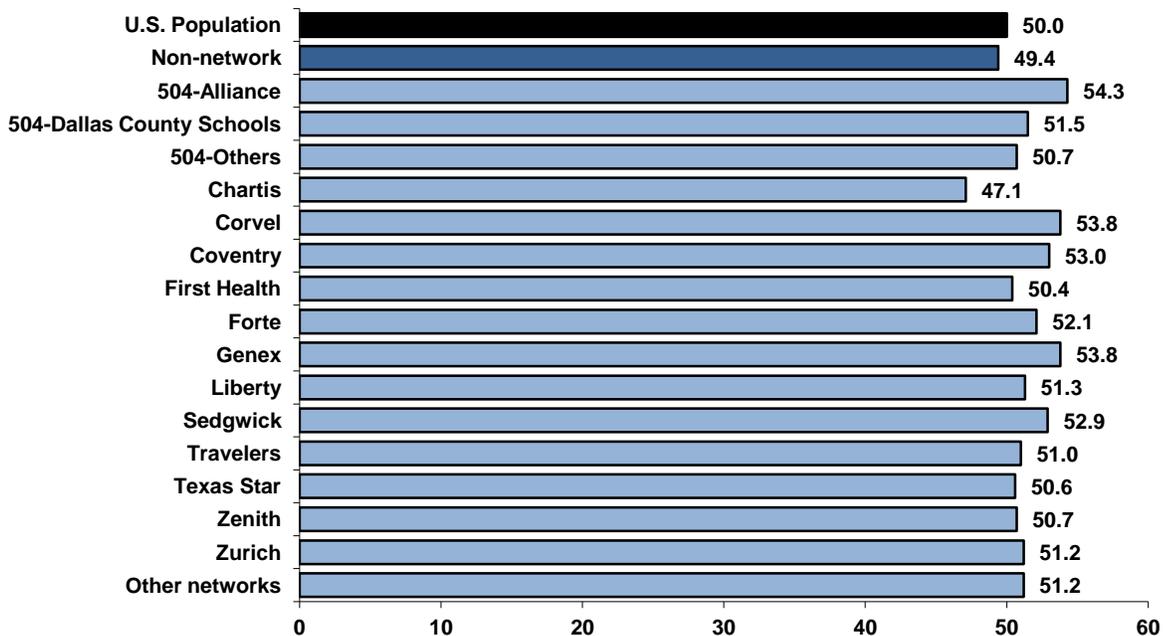
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## 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, 2014.

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Overall Medical</b>	\$695	\$632	\$729	\$701	\$833	\$1,047	\$888	\$951	\$827	\$913	\$922	\$721	\$790	\$774	\$681	\$806	\$802
<b>Professional</b>	\$596	\$499	\$630	\$628	\$694	\$863	\$767	\$800	\$644	\$800	\$824	\$662	\$693	\$655	\$592	\$710	\$699
<b>Hospital</b>	\$551	\$501	\$847	\$960	\$597	\$927	\$615	\$765	\$504	\$795	\$689	\$438	\$708	\$679	\$485	\$591	\$611
<b>Pharmacy</b>	\$70	\$56	\$76	\$85	\$82	\$79	\$77	\$91	\$51	\$80	\$78	\$65	\$77	\$56	\$61	\$63	\$62

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

Medical Type	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Professional</b>	63%	68%	59%	76%	62%	58%	70%	64%	67%	75%	70%	80%	64%	59%	73%	73%	71%
<b>Hospital</b>	34%	30%	38%	20%	35%	39%	27%	33%	30%	23%	26%	18%	33%	39%	25%	23%	27%
<b>Pharmacy</b>	3%	2%	3%	4%	3%	3%	3%	3%	2%	2%	3%	3%	3%	2%	2%	3%	2%

Average medical cost changes from 2013 Network Report Card, six and eighteen months post injury

Average Medical Costs	Non-network	504-Alliance	504-Others	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Average Medical Costs, 6 Months</b>	\$2,633	\$2,096	\$2,535	\$2,627	\$3,057	\$3,497	\$2,967	\$3,186	\$2,765	\$2,628	\$2,743	\$3,051	\$2,514	\$2,415	\$2,950
<b>Average Medical Costs, 18Months</b>	\$3,676	\$2,693	\$3,110	\$3,527	\$4,274	\$4,892	\$4,294	\$4,106	\$4,202	\$3,563	\$3,589	\$4,043	\$3,012	\$3,160	\$3,982
<b>Percentage Change from 6 to 18 Months</b>	40%	28%	23%	34%	40%	40%	45%	29%	52%	36%	31%	33%	20%	31%	35%

Note: This update specifies only networks with medical costs reported in the 2013 Network Report Card.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## Professional Medical Costs

Average cost per claim for professional services by service type, 6 months post injury

Networks	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	\$608	\$169	\$1,550	\$205	\$673	\$757	\$118	\$3,881	\$1,293	\$168	\$360
504-Alliance	\$526*	\$143*	\$1,263*	\$182*	\$578*	\$654*	\$96*	\$2,509*	\$1,170*	\$131*	\$239*
504-Dallas County Schools	\$731*	\$93	\$990*	\$258	\$767*	\$597	\$125	NA	\$1,364	\$103	\$182*
504-Others	\$599	\$191	\$1,459	\$246	\$587	\$699	\$140	\$8,584	\$1,141	\$85	\$278
Chartis	\$661*	\$168	\$1,797*	\$244	\$639	\$1,276*	\$119	\$9,829*	\$1,123	\$219	\$385
Corvel	\$711*	\$106*	\$1,571	\$204	\$674	\$621	\$122	\$5,308	\$1,452	\$347*	\$300
Coventry	\$673*	\$136*	\$1,531	\$236*	\$1,121*	\$697	\$112	\$2,824	\$1,510*	\$181	\$377
First Health	\$714*	\$127*	\$1,628	\$236	\$744	\$693	\$130*	\$3,618	\$1,466	\$191	\$461
Forte	\$634	\$52*	\$1,143	\$158	\$435*	\$485*	\$105*	\$4,317	\$1,539	\$152	\$238*
Genex	\$687*	\$152	\$1,978*	\$236	\$782*	\$835	\$121	\$2,112	\$1,400	\$75*	\$275*
Liberty	\$686*	\$85*	\$1,661*	\$229	\$622*	\$554*	\$111	\$2,658	\$1,156	\$198	\$320*
Sedgwick	\$676*	\$141*	\$1,517	\$438*	\$1,506*	\$677	\$126	\$2,027*	\$1,535*	\$203	\$260*
Travelers	\$650*	\$124*	\$1,483	\$232	\$638	\$695	\$105*	\$3,891	\$1,049*	\$202*	\$273*
Texas Star	\$623*	\$130*	\$1,411*	\$207	\$579*	\$501*	\$112*	\$3,548	\$1,325	\$71*	\$304*
Zenith	\$616	\$67*	\$1,089*	\$214	\$585	\$468*	\$106	NA	\$1,159	\$148	\$220*
Zurich	\$666	\$153	\$1,471*	\$181	\$659	\$938	\$110	\$4,422	\$1,156	\$175	\$342
Other networks	\$643*	\$157	\$1,357*	\$233	\$614*	\$643*	\$129*	\$3,339	\$1,264	\$186	\$295*

## Hospital Costs

Average cost per claim for professional services by service type, 6 months post injury

Networks	In-patient	Out-patient	Other
Non-network	\$24,065	\$1,714	\$3,555
504-Alliance	\$18,070*	\$1,503*	\$2,589
504-Dallas County Schools	\$15,001	\$1,737	\$13,449
504-Others	\$15,666	\$2,271	\$1,399
Chartis	\$36,937	\$1,823	NA
Corvel	\$29,095	\$2,580*	\$4,125
Coventry	\$22,277	\$1,953*	\$2,236
First Health	\$23,147	\$2,474*	\$8,526
Forte	\$19,011	\$1,252*	\$1,804
Genex	\$20,502	\$2,518*	NA
Liberty	\$18,508	\$2,167*	\$6,647
Sedgwick	\$18,463	\$1,655	\$4,586
Travelers	\$22,617	\$2,027*	\$4,345
Texas Star	\$20,675*	\$1,834*	\$2,807
Zenith	\$21,193	\$1,421	\$1,344
Zurich	\$17,058	\$1,693	\$1,887
Other networks	\$21,259	\$2,013*	\$3,110

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, 2014.

## Pharmacy Costs

Average cost per claim for pharmacy drug by type, 6 months post injury

Networks	Analgesics- Opioid	Analgesics- Anti- inflammatory	Musculoskeletal therapy	Central Nervous System Drugs	Other
<b>Non-network</b>	\$74	\$105	\$103	\$260	\$164
<b>504-Alliance</b>	\$56*	\$73*	\$74*	\$143*	\$111*
<b>504-Dallas County Schools</b>	\$45*	\$75*	\$66*	\$160	\$154
<b>504-Others</b>	\$79	\$100	\$175*	\$405	\$88
<b>Chartis</b>	\$68	\$107	\$110	\$202	\$260*
<b>Corvel</b>	\$99*	\$110	\$109	\$288	\$189
<b>Coventry</b>	\$83*	\$100	\$106	\$348*	\$200*
<b>First Health</b>	\$88*	\$115	\$95	\$218	\$174
<b>Forte</b>	\$53*	\$66*	\$67*	\$205	\$139
<b>Genex</b>	\$56	\$76	\$70	\$298	\$129
<b>Liberty</b>	\$75	\$127*	\$100	\$216	\$172
<b>Sedgwick</b>	\$55*	\$90	\$82	\$303	\$166
<b>Travelers</b>	\$75	\$93*	\$91	\$270	\$135*
<b>Texas Star</b>	\$60*	\$61*	\$69*	\$190*	\$105*
<b>Zenith</b>	\$58*	\$70*	\$60*	\$129	\$86*
<b>Zurich</b>	\$62	\$117	\$83	\$348	\$181
<b>Other networks</b>	\$58*	\$80*	\$84	\$205	\$127

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, 2014.

## Professional Medical Utilization

Percent of workers receiving professional services by service type, 6 months post injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Evaluation &amp; Management</b>	95%	98%*	99%*	100%*	96%	97%*	97%*	97%*	96%*	96%	97%*	97%	97%	97%	98%*	98%*	98%*
<b>PM-Modalities</b>	7%	7%	0.4%*	9%*	10%*	8%*	9%*	8%*	2%*	7%	6%	9%*	7%	6%*	4%*	7%	9%*
<b>PM-Other</b>	25%	23%*	3%*	32%*	30%*	34%*	34%*	35%*	28%*	36%*	36%*	32%*	30%*	28%*	28%*	34%*	31%*
<b>DT-CT SCAN</b>	2%	2%*	2%	3%	3%	3%	2%	3%*	3%	2%	2%	1%*	2%	3%*	2%	3%	2%
<b>DT-MRI</b>	14%	13%	14%	17%*	13%	15%	15%*	16%*	17%*	14%	14%	17%*	12%*	14%	11%*	12%	15%*
<b>DT-Nerve Conduction</b>	2%	1%*	1%	1%	2%	2%	2%	2%	2%	1%	2%	2%	2%	2%*	2%	2%	4%*
<b>DT-Other</b>	57%	57%	65%*	63%*	58%	62%*	58%*	58%	64%*	57%	61%*	59%*	57%	59%*	53%*	56%	54%*
<b>Spinal Surgery</b>	0.2%	0.1%	0.0%	0.1%	0.3%	0.1%	0.2%	0.2%	0.0%	0.2%	0.2%	0.1%	0.2%	0.2%	0.0%	0.1%	0.2%
<b>Other Surgery</b>	25%	20%*	14%*	19%*	27%	34%*	25%	30%*	20%*	25%	28%*	21%*	28%	30%*	26%	24%	25%
<b>Path. &amp; Lab</b>	10%	8%*	5%*	6%*	9%	8%*	11%*	13%*	6%*	9%	7%*	8%*	10%	9%	11%	15%*	11%
<b>All Others</b>	79%	80%*	96%*	97%*	85%*	89%*	90%*	87%*	76%*	90%*	90%*	91%*	88%*	82%*	88%*	88%*	84%*

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, 2014.

## Professional Medical Utilization (Continued)

Average number of professional services billed per claim that received services by type of professional service, 6 months post injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Evaluation & Management	4.5	4.1*	5.4*	4.7	4.8	6.4*	5.0*	5.6*	5.0*	4.6	5.3*	4.7*	4.8*	5.2*	4.5	4.8*	5.1*
PM-Modalities	9.5	9.2	3.9	9.5	8.8	8.2	7.9*	8.2	6.4*	6.3*	6.2*	7.8*	8.1*	8.9*	4.7*	9.3	8.2*
PM-Other	38	35*	21*	37	43*	47*	38	46*	39	44*	41*	35	39	38	30*	35	33*
DT-CT SCAN	1.6	1.5	1.4	1.5	1.8	1.8	1.6	1.7	1.6	1.4	1.6	1.7	1.6	1.6	1.6	1.5	1.4
DT-MRI	1.5	1.5*	1.7	1.5	1.4	1.9*	1.6	1.6	1.6	1.4	1.4*	1.3*	1.4*	1.6	1.4	1.5	1.5
DT-Nerve Conduction	8.5	8.1	5.6	5.2	15.0*	6.8	9.5	8.4	3.5*	10.2	9.1	6.7	6.6*	8.4	4.7	13.6*	7.1
DT-Other	2.6	2.3*	2.5	2.6	2.5	3.0*	2.5*	2.8*	2.6	2.2*	2.4*	2.2*	2.4*	2.7*	2.3*	2.4	2.4*
Spinal Surgery	4.4	3.8	5.0	5.0	10.0	8.5	3.6	7.8	4.0	3.0	3.9	1.7	4.9	5.6	0.0	10.0	4.3
Other Surgery	2.9	2.7*	3.3	3.0	2.9	3.4*	3.5*	3.8*	2.8	2.9	3.2*	2.9	2.9	3.2*	2.7	2.8	3.0
Path. & Lab	8.3	7.5	8.7	4.9	11.7*	10.6*	8.6	11.0*	8.1	4.3*	11.5*	7.8	8.5	10.0*	7.7	9.0	7.6
All Others	10.9	8.6*	8.1*	10.9	12.5	14.7*	11.9*	16.4*	9.3	10.4	11.5	9.1*	12.4*	11.7*	9.4	12.8	10.7

## Hospital Utilization

Percent of workers receiving hospital services, 6 months post injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Inpatient	5%	3%*	2%*	4%	6%*	9%	7%*	8%*	2%*	4%	6%	5%	7%*	9%*	4%	5%	4%
Outpatient	98%	98%*	99%*	98%	98%	98%	97%	96%	98%	99%	98%	98%	97%	96%*	96%*	97%	98%*
Other	2%	2%	1%	1%	0%	1%	0.3%*	2%	3%*	0%	1%	1%	1%	3%*	3%*	2%	2%*

- 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 0.05%.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

# Pharmacy Utilization

Percent of workers receiving pharmacy drugs by type, 6 months post injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Analgesics-Opioid</b>	53%	46%*	60%*	43%*	53%	58%*	52%	58%*	57%*	52%	57%*	57%*	53%	59%*	52%	49%	55%
<b>Analgesics-Anti-inflammatory</b>	55%	56%	58%	70%*	61%*	56%	60%*	61%*	64%*	63%*	61%*	65%*	59%*	55%	55%	58%	61%*
<b>Musculoskeletal therapy</b>	30%	31%	37%*	33%	33%	28%	32%*	36%*	35%*	35%	31%	38%*	31%	29%	29%	33%	30%
<b>Central Nervous System Drugs</b>	6%	5%*	4%	5%	6%	5%	6%	7%	7%	5%	6%	4%*	5%*	7%	5%	5%	6%
<b>Other</b>	42%	36%*	33%*	30%*	46%	39%	39%*	43%	29%*	35%*	40%	34%*	37%*	41%	36%*	46%	40%

Mean number of prescriptions, 6 months post injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Analgesics-Opioid</b>	2.5	2.0*	2.0*	2.5	2.4	2.8*	2.7*	3.0*	2.5	2.2	2.6	2.3*	2.3*	2.9*	2.4	2.4	2.4
<b>Analgesics-Anti-inflammatory</b>	1.9	1.7*	1.7*	1.9	2.1	2.0	2.0	2.3*	2.1	2.1	2.0	2.0	1.8*	2.1*	1.7*	2.0	1.9
<b>Musculoskeletal therapy</b>	2.0	1.7*	1.7*	2.0	2.0	2.1	2.1*	2.3*	2.1	1.9	2.0	2.0	1.9	2.2	1.7	2.0	1.9
<b>Central Nervous Systems Drugs</b>	2.5	1.7*	2.1	3.6	2.4	2.6	2.8*	2.9	2.6	2.3	2.0	2.7	2.6	2.6*	1.7	3.0	1.9*
<b>Other</b>	2.2	1.8*	1.9	2.0	2.6	1.9	2.3	2.4	2.0	1.7	1.9*	2.2	1.8*	2.2	1.6*	1.9	1.8*

Mean number of drug days, 6 months post injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Analgesics-Opioid</b>	26	17*	16*	25	23	27	32*	33*	22*	17*	23*	31*	20*	28*	19*	23	28
<b>Analgesics-Anti-inflammatory</b>	35	24*	26*	31	37	34	36	39*	32	28*	34	37	29*	36	25*	33	35
<b>Musculoskeletal therapy</b>	31	19*	24*	29	32	29	33	35	29	23*	31	27*	26*	34*	25*	27	29
<b>Central Nervous System Drugs</b>	64	38*	46	76	62	58	77*	75	60	58	52*	83	67	68	47	82	48*
<b>Other</b>	30	19*	27	24	34	23*	32	30	26	21	28	32	20*	27*	18*	24	24*

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, 2014.

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Percent of injured workers changing the doctors</b>	21%	16%*	22%	17%	22%	20%	13%*	15%	9%*	18%	17%*	21%	9%*	14%*	8%*	17%	15%*

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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Worker felt that the treatment was not helping</b>	46%	41%	39%	46%	75%	38%	47%	21%	24%	29%	45%	69%	35%	39%	33%	44%	41%
<b>Worker was dissatisfied with the doctor's manner and caring</b>	47%	36%	42%	39%	54%	34%	54%	30%	29%	33%	34%	47%	35%	43%	33%	44%	41%
<b>Worker saw an emergency or urgent care doctor for first visit</b>	39%	39%	61%	53%	46%	47%	34%	38%	59%	57%	39%	57%	55%	42%	92%	60%	62%
<b>Worker saw a company doctor for first visit</b>	31%	22%	49%	46%	44%	19%	45%	38%	24%	39%	36%	43%	49%	37%	12%	47%	34%
<b>Doctor released worker to go back to work and worker didn't feel ready to return</b>	22%	22%	36%	38%	33%	15%	25%	42%	14%	7%	26%	33%	18%	22%	8%	8%	19%
<b>Doctor was no longer seeing workers' compensation patients</b>	11%	5%	95%	4%	5%	0%	12%	17%	7%	0%	6%	7%	14%	15%	29%	13%	13%

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 0.05%.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Not a problem</b>	65%	75%*	65%	76%*	61%	68%	71%*	66%	75%*	78%*	65%	67%	78%*	72%*	74%	67%	70%*
<b>A small problem</b>	11%	12%	12%	10%	16%*	13%	11%	8%*	11%	6%	13%	13%	6%*	11%	7%	12%	8%
<b>A big problem</b>	23%	11%*	22%	12%*	23%	18%	17%*	21%	12%*	14%*	20%	19%*	15%*	16%*	19%	16%	21%

What was the problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>There was not enough treating doctors to select from</b>	34%	31%	39%	52%	52%	35%	54%	48%	45%	38%	45%	52%	36%	53%	15%	36%	45%
<b>You could not find a treating doctor that would take workers' compensation patients</b>	35%	25%	15%	33%	39%	43%	42%	41%	43%	57%	30%	25%	33%	45%	35%	33%	24%
<b>Travel to the doctor's office was too difficult to arrange</b>	23%	21%	21%	16%	15%	26%	21%	29%	30%	24%	22%	13%	18%	32%	12%	17%	18%
<b>Your treating doctor was not willing to give the care you believed was necessary</b>	58%	45%	71%	47%	66%	44%	64%	62%	34%	47%	54%	65%	60%	54%	47%	55%	66%

- 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, 2014.

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Not a problem</b>	61%	68%*	65%	78%*	57%*	63%	57%	61%	75%*	71%*	58%	60%*	69%*	69%*	62%	83%*	58%
<b>A small problem</b>	13%	13%*	4%	8%*	16%*	17%	18%	8%*	9%*	8%	20%	9%*	11%*	13%*	19%	8%	15%*
<b>A big problem</b>	24%	19%*	29%	15%	26%*	16%	24%	31%*	14%	18%	22%	31%*	19%*	18%*	15%	8%*	26%*

What was the problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Couldn't see a specialist soon enough</b>	47%	44%	29%	35%	67%	61%	57%	48%	55%	45%	50%	46%	50%	43%	57%	65%	46%
<b>Couldn't find a specialist that would accept workers' compensation patients</b>	36%	33%	4%	29%	44%	28%	39%	22%	20%	47%	24%	31%	33%	43%	40%	15%	24%
<b>Travel was too difficult to arrange</b>	22%	19%	6%	25%	31%	13%	21%	19%	11%	23%	19%	16%	16%	36%	17%	29%	23%
<b>Treating doctor was not willing to send worker to a specialist</b>	33%	30%	38%	30%	55%	28%	21%	31%	12%	39%	29%	60%	38%	25%	26%	40%	54%
<b>Insurance carrier didn't want the care provided</b>	61%	33%	57%	69%	67%	53%	47%	61%	41%	52%	51%	71%	35%	55%	43%	25%	63%

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, 2014

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Not a problem</b>	56%	71%*	62%	65%*	60%	65%*	57%*	57%	73%*	71%*	61%*	66%*	69%*	68%*	65%	71%*	62%*
<b>A small problem</b>	14%	13%*	15%	12%	7%*	13%	11%*	10%	8%*	9%	13%	10%*	14%	14%	13%	10%	13%
<b>A big problem</b>	29%	14%*	23%	22%	33%	21%	29%	34%	19%	21%*	26%*	23%	17%*	18%*	22%	18%*	25%*

What was the problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>There was difficulty in diagnosing your work-related injury or illness</b>	46%	48%	49%	47%	47%	50%	37%	54%	36%	36%	54%	47%	53%	49%	55%	56%	48%
<b>Travel to get medical care was too difficult to arrange</b>	19%	19%	9%	15%	20%	21%	13%	14%	9%	27%	20%	15%	13%	26%	16%	31%	13%
<b>Your treating doctor was not willing to give the care you believed was necessary</b>	42%	48%	59%	36%	62%	34%	35%	43%	30%	52%	40%	61%	43%	48%	54%	51%	55%
<b>The insurance company or health care network did not want this care provided</b>	63%	36%	57%	58%	71%	65%	53%	67%	57%	55%	51%	68%	46%	48%	53%	49%	58%
<b>You could not get care soon enough</b>	53%	37%	32%	39%	64%	55%	43%	62%	57%	61%	63%	56%	42%	55%	43%	47%	58%

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, 2014.

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Not a problem</b>	57%	82%*	72%*	71%*	58%	60%	59%*	55%	72%*	70%*	59%*	66%*	78%*	63%*	65%*	73%*	67%*
<b>A small problem</b>	14%	9%*	11%	17%	19%	15%	11%*	19%	10%	15%	19%*	15%	9%*	21%*	18%	10%	13%
<b>A big problem</b>	29%	8%*	17%*	10%*	23%	23%	29%	24%	17%*	15%*	21%*	19%*	12%*	16%*	15%*	16%*	20%*

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Always</b>	46%	54%*	62%*	57%*	50%	48%	49%*	42%	52%	50%	51%	58%*	56%*	46%	50%*	50%	45%*
<b>Usually</b>	18%	19%	8%*	6%*	11%	14%	15%*	13%	24%	19%	16%	13%*	18%	17%	10%*	17%	21%
<b>Sometimes/Never</b>	32%	23%*	24%	32%	37%	31%	31%	42%	20%	26%	32%*	23%	22%*	32%	27%	32%	24%

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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Always</b>	49%	55%*	51%	53%	52%	47%	50%	41%*	59%	53%	57%	56%*	57%*	42%*	52%	54%	49%
<b>Usually</b>	22%	21%*	22%	20%	16%	16%	23%	25%	24%	21%	19%	21%	21%	23%	15%	20%	20%
<b>Sometimes/Never</b>	26%	19%*	23%	22%	29%	35%	22%	31%	15%*	21%	23%*	18%*	19%*	30%*	28%	21%	27%

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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Always</b>	29%	30%*	33%	30%	37%	37%	38%*	44%*	34%	31%	35%	26%	31%	30%*	34%	38%	34%
<b>Usually</b>	22%	27%	20%	23%	18%	15%	19%*	15%	21%	17%	22%	22%	23%	22%*	23%	21%	18%
<b>Sometimes/Never</b>	45%	39%*	45%	45%	44%	43%	39%*	39%	42%	52%	41%*	50%	44%	45%	36%	37%	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, 2014.

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Strongly agree/Agree</b>	83%	88%*	76%	87%	81%	88%	82%	75%*	84%	80%	86%*	83%	83%	86%*	82%	87%	84%
<b>Not sure</b>	2%	2%	3%	1%	3%	2%	2%*	1%	4%	2%	3%	4%*	2%	2%	1%	1%	6%*
<b>Strongly disagree/Disagree</b>	15%	10%*	20%	12%	16%	11%	16%	24%*	11%	18%	10%*	14%	15%	12%*	17%	12%	10%*

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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Strongly agree/Agree</b>	81%	80%	70%	86%	77%	83%	78%	76%	74%	77%	83%	82%	78%	80%*	82%	83%	77%
<b>Not sure</b>	2%	2%	3%	2%	2%	2%	1%	1%	3%	2%	2%	2%	2%*	1%	1%	3%	2%
<b>Strongly disagree/Disagree</b>	17%	16%*	24%	12%	21%	15%	20%	21%	20%	21%	15%	14%	18%	19%*	18%	14%	20%

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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Strongly agree/Agree</b>	84%	89%*	84%	92%*	83%	85%	86%	81%	87%	86%	88%*	89%*	85%	85%	83%	86%	84%
<b>Not sure</b>	2%	1%*	9%*	1%	1%	1%	3%*	1%	1%	1%	1%	1%*	10%*	1%	1%	0%*	0%*
<b>Strongly disagree/Disagree</b>	14%	10%*	6%	6%*	16%	13%	11%*	17%	13%	12%	10%*	10%*	5%	13%	16%	14%	16%

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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Strongly agree/Agree</b>	85%	90%*	81%	90%	82%	85%	87%	84%	86%	83%	88%*	89%	85%	85%	82%	87%	79%*
<b>Not sure</b>	2%	2%	0%*	1%	1%	3%	0%*	0%*	3%	1%	1%*	0%*	1%	2%	2%	1%	3%*
<b>Strongly disagree/Disagree</b>	12%	8%*	19%*	8%	17%	12%	13%	16%	11%	15%	10%	11%	13%	13%	16%	12%	18%*

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, 2014.

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Strongly agree/Agree</b>	71%	79%*	73%	83%*	74%	75%	77%	70%	78%	69%	78%*	73%	77%*	79%*	75%	75%	75%
<b>Not sure</b>	2%	1%	1%	7%	1%	3%	2%*	1%	6%	1%*	1%	4%	2%	1%*	1%	5%	0%
<b>Strongly disagree/Disagree</b>	21%	15%*	20%	10%*	19%	16%	20%	24%	11%*	21%	17%*	17%	16%*	17%*	22%	17%	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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
<b>Strongly agree/Agree</b>	76%	83%*	68%	78%	73%	77%	76%	72%	79%	80%	79%	78%	80%*	80%*	74%	83%	75%
<b>Not sure</b>	2%	2%	1%	4%	4%	1%	3%*	0%*	4%*	1%	1%	3%	0%*	2%*	2%	0%*	3%*
<b>Strongly disagree/Disagree</b>	22%	15%*	30%	19%	22%	21%	21%	28%*	17%	18%	19%	19%	20%	18%*	22%	16%	22%

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, 2014.

# Payment Distribution

Distribution of payments for professional services by provider type, 6 months post injury

Networks		Medical Doctors	Chiropractors	Physical/Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-network	Payments	\$105,329,957	\$13,906,079	\$37,896,533	\$14,399,352	\$40,540,758
	%	50%	7%	18%	7%	19%
504-Alliance	Payments	\$13,882,079	\$790,695	\$5,101,588	\$2,284,974	\$4,316,268
	%	53%	3%	19%	9%	16%
504-Dallas County Schools	Payments	\$1,204,540	\$19,122	\$89,284	\$314,532	\$318,310
	%	62%	1%	5%	16%	16%
504-Others	Payments	\$691,431	\$34,718	\$382,280	\$217,247	\$139,105
	%	47%	2%	26%	15%	9%
Chartis	Payments	\$1,110,542	\$100,557	\$538,169	\$156,485	\$481,501
	%	47%	4%	23%	7%	20%
Corvel	Payments	\$1,970,791	\$75,041	\$870,813	\$319,189	\$777,296
	%	49%	2%	22%	8%	19%
Coventry	Payments	\$10,004,436	\$581,260	\$4,671,671	\$1,608,351	\$3,814,922
	%	48%	3%	23%	8%	18%
First Health	Payments	\$2,300,961	\$142,086	\$1,084,244	\$324,788	\$934,691
	%	48%	3%	23%	7%	20%
Forte	Payments	\$1,602,543	\$78,012	\$648,665	\$300,259	\$731,571
	%	48%	2%	19%	9%	22%
Genex	Payments	\$932,604	\$42,629	\$690,380	\$233,716	\$345,555
	%	42%	2%	31%	10%	15%
Liberty	Payments	\$4,958,606	\$240,322	\$2,531,275	\$1,001,058	\$1,820,628
	%	47%	2%	24%	9%	17%
Sedgwick	Payments	\$3,308,698	\$67,361	\$1,480,186	\$593,747	\$689,487
	%	54%	1%	24%	10%	11%
Travelers	Payments	\$6,233,060	\$264,333	\$2,908,853	\$1,108,978	\$1,875,381
	%	50%	2%	23%	9%	15%
Texas Star	Payments	\$27,821,562	\$1,046,155	\$11,335,642	\$4,215,347	\$9,733,946
	%	51%	2%	21%	8%	18%
Zenith	Payments	\$988,729	\$24,205	\$399,285	\$185,513	\$366,399
	%	50%	1%	20%	9%	19%
Zurich	Payments	\$1,044,417	\$75,573	\$599,543	\$228,535	\$440,968
	%	44%	3%	25%	10%	18%
Other networks	Payments	\$3,370,311	\$142,088	\$1,378,798	\$620,673	\$1,119,379
	%	51%	2%	21%	9%	17%

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, 2014.

Distribution of injured employees receiving professional services by provider type, 6 months post injury

Networks		Doctor of Medicine	Chiropractors	Physical/Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-network	Number	105,733	7,533	26,388	28,314	50,082
	%	48%	3%	12%	13%	23%
504-Alliance	Number	16,233	773	3,867	4,932	6,733
	%	50%	2%	12%	15%	21%
504-Dallas County Schools	Number	1,116	31	70	726	807
	%	41%	1%	3%	26%	29%
504-Others	Number	695	28	244	428	254
	%	42%	2%	15%	26%	15%
Chartis	Number	1,020	62	312	319	536
	%	45%	3%	14%	14%	24%
Corvel	Number	1,591	88	642	606	1,029
	%	40%	2%	16%	15%	26%
Coventry	Number	8,379	473	3,118	2,742	4,331
	%	44%	2%	16%	14%	23%
First Health	Number	1,811	123	675	565	1,006
	%	43%	3%	16%	14%	24%
Forte	Number	1,931	85	559	569	955
	%	47%	2%	14%	14%	23%
Genex	Number	831	44	358	375	444
	%	40%	2%	17%	18%	22%
Liberty	Number	4,498	230	1,691	1,535	2,293
	%	44%	2%	17%	15%	22%
Sedgwick	Number	2,592	80	932	1,013	1,180
	%	45%	1%	16%	17%	20%
Travelers	Number	5,876	264	2,003	2,078	3,326
	%	43%	2%	15%	15%	25%
Texas Star	Number	26,740	1,372	8,224	7,881	12,925
	%	47%	2%	14%	14%	23%
Zenith	Number	1,090	34	375	357	527
	%	46%	1%	16%	15%	22%
Zurich	Number	1,069	60	400	388	562
	%	43%	2%	16%	16%	23%
Other Networks	Number	3,014	135	1,111	1,177	1,810
	%	42%	2%	15%	16%	25%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

## 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	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Retired	16%	42%*	36%*	37%*	8%	12%	17%	8%	32%*	0%*	14%	34%*	22%*	16%*	10%	12%	20%
Worker was laid off	30%	11%*	5%*	8%*	40%	39%	21%*	44%	27%	23%	28%	27%	30%	31%	37%	36%	27%
Worker was fired	22%	14%*	20%	8%	35%	17%	28%	35%	31%	13%	21%	21%	24%	30%*	49%*	21%	14%*
Worker not physically able to perform job duties	53%	24%*	35%	20%*	51%	38%	48%	70%	49%	42%	37%*	56%	35%*	54%	43%	47%	30%*

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, 2014.

# 2014 Workers' Compensation Network Report Card Results



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

For more information on the networks certified by the Department, their service areas and their contact information, see [www.tdi.texas.gov/wc/wcnet/index.html](http://www.tdi.texas.gov/wc/wcnet/index.html).

Questions or complaints regarding certified networks should be directed to the Health and Workers' Compensation Network Certification Division (HWCN) by e-mail at [WCNet@tdi.texas.gov](mailto:WCNet@tdi.texas.gov).

Questions about the report should be directed to the REG at [WCResearch@tdi.texas.gov](mailto:WCResearch@tdi.texas.gov).

This report is also available on the Department's website:  
[www.tdi.texas.gov/wc/regulation/roc/index.html](http://www.tdi.texas.gov/wc/regulation/roc/index.html).