

2018 Workers' Compensation Network Report Card Results



TEXAS DEPARTMENT OF INSURANCE
WORKERS' COMPENSATION
RESEARCH AND EVALUATION GROUP

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Per Chapter 405 of the Texas Labor Code, the Workers' Compensation Research and Evaluation Group at the Texas Department of Insurance is responsible for conducting professional studies and research on various system issues, including:

- the delivery of benefits;
- litigation and controversy related to workers' compensation;
- insurance rates and rate-making procedures;
- rehabilitation and reemployment of injured employees;
- the quality and cost of medical benefits;
- employer participation in the workers' compensation system;
- employment health and safety issues; and
- other matters relevant to the cost, quality, and operational effectiveness of the workers' compensation system.

Information in this report can be obtained in alternative formats by contacting the Texas Department of Insurance.

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

Direct questions regarding certified networks to the Managed Care and Quality Assurance Office at MCQA@tdi.texas.gov.

Direct questions regarding this report to the Research and Evaluation Group at WCResearch@tdi.texas.gov.

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Botao Shi managed the project, conducted the analyses, converted statistical results into tabular and graphical output and interpreted the results. The Research and Evaluation Group Director, DC Campbell provided methodological support, conducted the data management, and co-authored the final report. Dr. Soon-Yong Choi and Conrado Garza provided valuable editorial comments.

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EXECUTIVE SUMMARY

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 (TDI). 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 with non-network claims, on a variety of measures including:

- health care costs;
- utilization;
- satisfaction with care;
- access to care;
- return to work; and
- health outcomes.

In March 2006, TDI began certifying workers' compensation networks. There are 29 networks covering 254 Texas counties that are certified to provide workers' compensation health care services to insurance carriers as of June 1, 2018. Among the certified networks, 19 were treating injured employees as of May 31, 2017. Since the formation of the first network, a total of 918,681 injured employees have been treated in workers' compensation networks.

PUBLIC ENTITIES AND POLITICAL SUBDIVISIONS

Certain public entities and political subdivisions (such as counties, municipalities, school districts, junior college districts, housing authorities, and community centers for mental health and intellectual disabilities services) have the option to:

- use a workers' compensation health care network certified by TDI under Texas Insurance Code Chapter 1305,
- continue to allow their injured employees to seek health care as non-network claims, or
- 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 public entities such as Dallas County Schools (this network includes Dallas Area Rapid Transit (DART) and Dallas Independent School District (DISD)), and the 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 TDI under Texas Insurance Code Chapter 1305, these entities 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, and
- Texas Water Conservation Association Risk Management Fund.

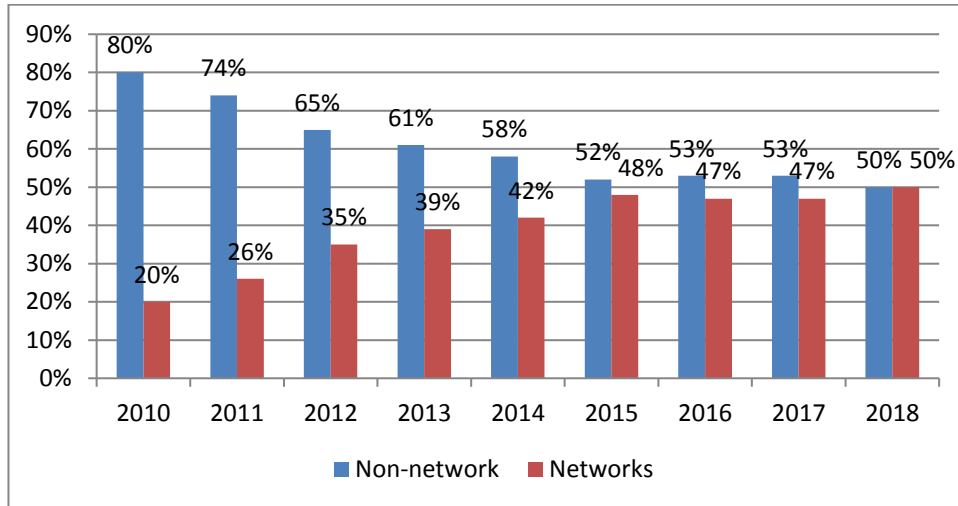
In addition to the Alliance and Dallas County Schools this report covers a separate group of networks authorized under Chapter 504, Texas Labor Code. This group is referred to in the report as 504-Others, and is comprised of Brownsville ISD, Blackstone, City of San Angelo, Houston ISD, La Joya ISD, My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

HOW NETWORK RESULTS ARE REPORTED

The results presented in this annual report card show a comparison of 16 groups, 15 of which are networks with a total of 110,119 new injured employees. The 16 groups along with their number of injured employees for the study period are: Texas Star (33,814), 504-Alliance (23,218), Coventry (11,653), Travelers (6,279), Sedgwick (5,140), IMO (4,431), Corvel (3,743), Liberty (3,682), Genex (2,749), First Health (1,811), Zurich (1,614), Zenith (1,480), 504-Dallas County Schools (1,417), 504-Others (4,903), and all other networks (4,185), relative to the non-network injured

employees (109,367). Non-network injured employees are analyzed as the 16th group, separate from the workers' compensation health care networks. The percent of new claims treated in networks represents 50 percent of all new claims, up from 20 percent in 2010, a 150 percent increase over that period (see Figure 1).

Figure 1: Percentage of New Claims in Workers' Compensation Networks 2010-2018



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

The "Other network" category is comprised of the remaining networks that were too small, in terms of the number of injured employees treated in each network during the study period (June 1, 2016, to May 31, 2017) to have their results analyzed separately, even if they were analyzed independently in an earlier year. These networks are:

AIG
 Broadspire
 Conduent
 First Health/CSS

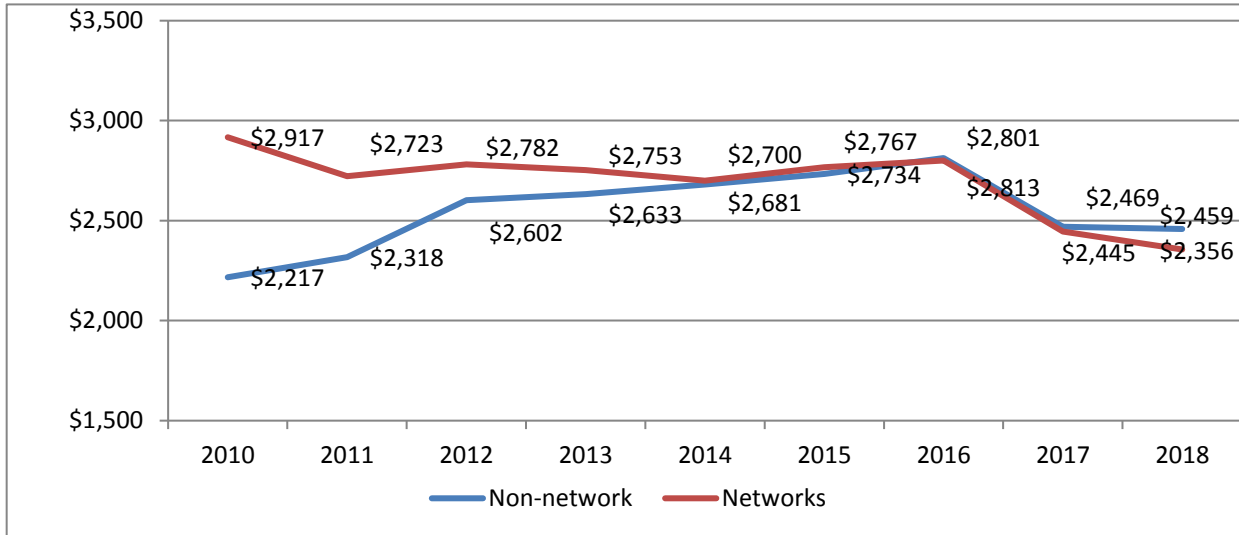
Hartford
 Prime Health Services
 Coventry/United Airlines
 WellComp

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.

HEALTH CARE COSTS

Overall, Networks as a group has improved cost performance relative to Non-network. Networks' average medical cost fell by 19 percent, from \$2,917 in report year 2010 to \$2,356 in report year 2018 (see Figure 2). Over the same time frame, Non-network average medical cost increased by 11 percent, from \$2,217 in report year 2010 to \$2,459 in report year 2018.

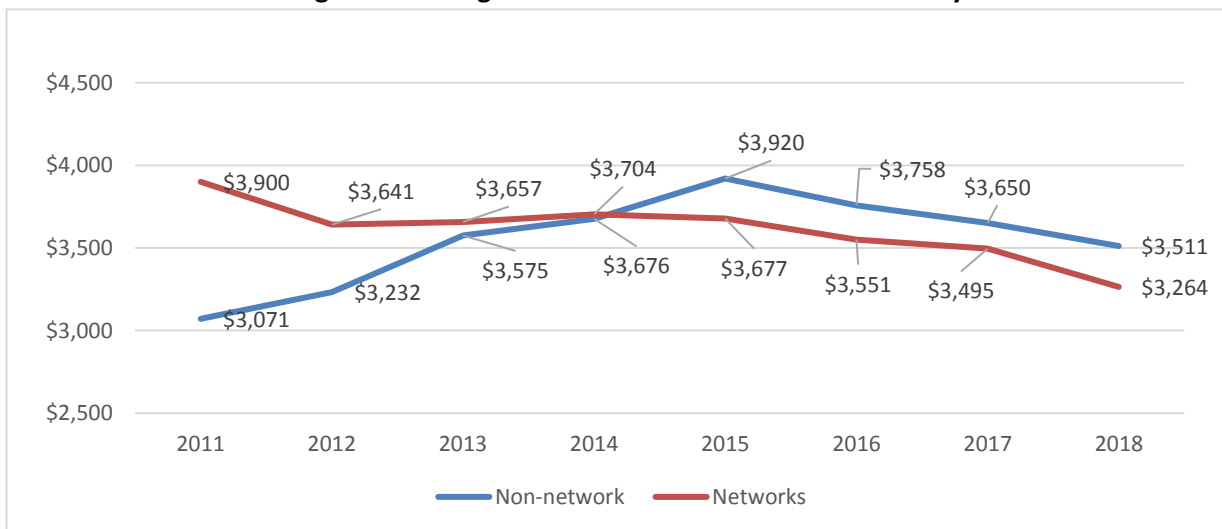
Figure 2: Average Medical Costs



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

With increased availability of medical data, REG has been able to expand the analyses from earlier report cards from six to 18 months (see Figure 3). This shows that the overall average medical cost for Network injured employees at 18 months was lower than Non-network injured employees prior to the 2015 report card. This corroborates measures which show Networks providing higher utilization than Non-network in the first six months of injury, but less in the subsequent 12 months.

Figure 3: Average Medical Costs at 18 Months Maturity



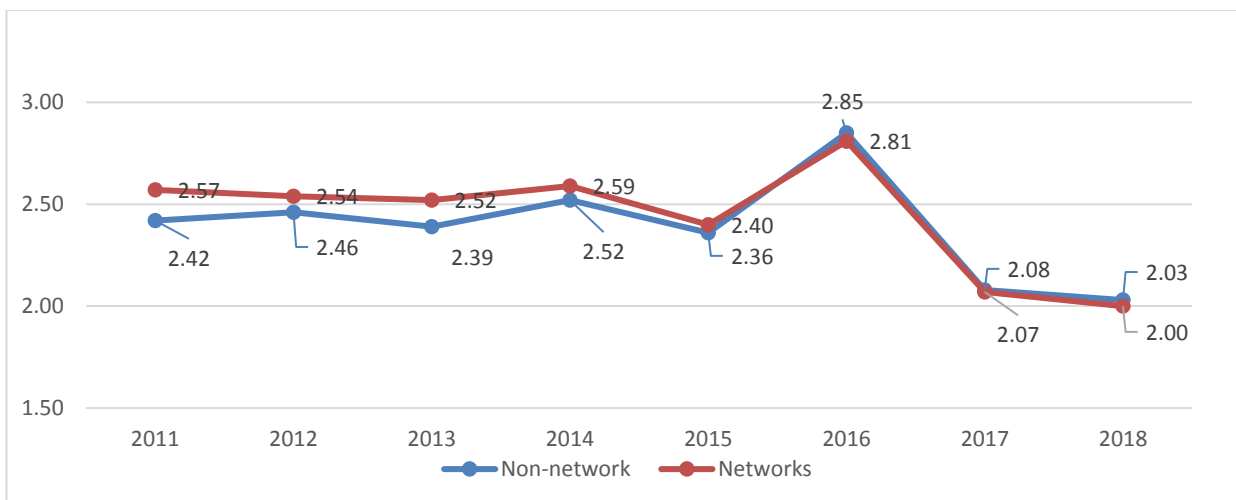
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

- Overall, injured employees in eight Networks (504-Alliance, 504-Dallas County Schools, 504-Others, Corvel, Coventry, IMO, Sedgwick, and Zenith) had lower average medical costs than Non-network injured employees for the first six months after the injury.
- Regarding lost-time claims, 12 Networks (504-Alliance, 504-Dallas County Schools, 504-Others, Corvel, Coventry, Genex, IMO, Liberty, Sedgwick, Texas Star, Zenith, and Other networks) had lower average medical costs than Non-network claims.
- Thirteen Networks (504-Alliance, 504-Dallas County Schools, 504-Others, Coventry, First Health, Genex, IMO, Sedgwick, Texas Star, Travelers, Zenith, Zurich, and Other networks) had lower or equal average pharmacy costs than Non-network.
- Alliance’s average medical costs were lower than Non-network in all 19 cost categories.
- Texas Star and Zenith had lower average medical costs than Non-network in 16 of 19 categories.
- 504-Others, Genex, and IMO’s average medical costs were lower than Non-network in 14 of 19 categories.
- 504-Dallas County Schools, Corvel, Liberty, Sedgwick, and Travelers’ average medical costs were lower than or equal to Non-network in 13 of 19 categories.
- Zurich had lower average medical costs than Non-network in 12 of 19 categories.
- First Health and Other Networks had lower average medical costs than Non-network in 10 of 19 categories.
- Seven Network groups (504-Alliance, 504-Dallas County Schools, 504-Others, Genex, IMO, Sedgwick, and Zenith) had lower average hospital costs than Non-network.
- All Networks except Corvel and Liberty had lower or equal average pharmacy costs than Non-network.

HEALTH CARE UTILIZATION

Opioid prescriptions for Networks have been lower than Non-network since 2016. Networks’ average number of prescriptions for opioids fell from 2.57 per claim in 2011 to 2.00 in 2018, down by 22 percent. Non-network’s opioid prescriptions fell by 16 percent, from 2.42 in 2011 to 2.03 in 2018.

Figure 4: Average Number of Opioid Prescriptions



Source: Texas Department of Insurance, Workers’ Compensation Research and Evaluation Group, 2018.

- Overall, Networks tended to have higher utilization of professional services than Non-network.
- Networks tended to have lower utilization of hospital and pharmacy services than Non-network.

- 504-Alliance and Zenith’s average utilization rates were lower than or equal to Non-network in 14 of 18 categories.
- 504-Dallas County Schools, 504-Others, and Corvel’s average utilization rates were lower than or equal to Non-network in 11 of 18 categories.
- Average utilization rates for South West and Texas Star were lower than or equal to Non-network in 10 of 18 categories.
- Average utilization rates for IMO were lower than or equal to Non-network in nine of 18 categories.
- Average utilization rates for Coventry, Liberty, and Zurich were lower than or equal to Non-network in eight of 18 categories.
- All Networks had lower or equal utilization of CT SCAN diagnostic testing than Non-network.
- All Networks except two had lower utilization of nerve conduction diagnostic testing than Non-network.
- All Networks except two had lower or equal average number of MRI diagnostic testing per claim than Non-network.

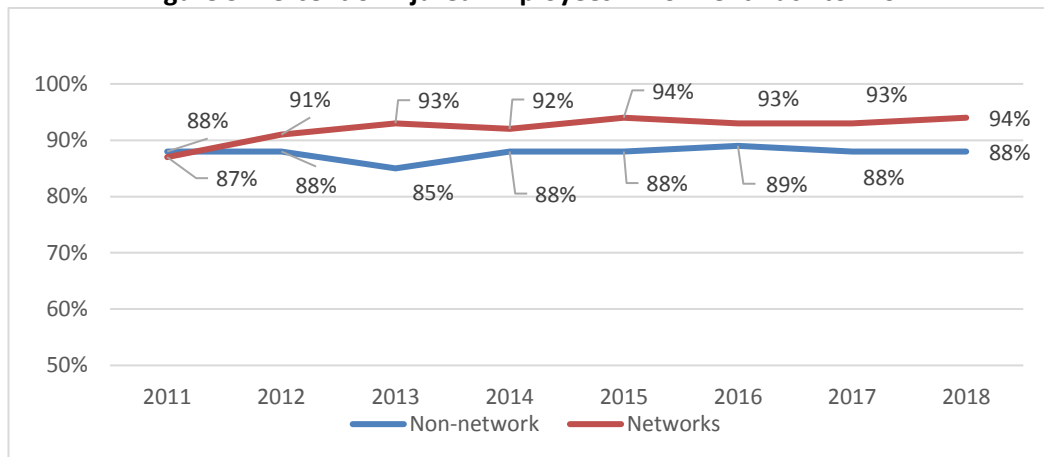
ACCESS TO CARE AND SATISFACTION WITH CARE

- Ten Networks (504-Alliance, 504-Others, Corvel, First Health, Liberty, Texas Star, Travelers, Zenith, Zurich, and Other networks) reported higher levels of receiving needed care than Non-network injured employees.
- Injured employees from nine Networks (504-Alliance, 504-Others, Corvel, First Health, Liberty, Texas Star, Travelers, Zenith, and Zurich) reported higher or equal levels of receiving care quickly as compared to Non-network injured employees.
- Seven Networks (504-Alliance, First Health, Liberty, Texas Star, Travelers, Zenith, and Zurich) reported higher or equal levels of agreement with their treating doctors than Non-network injured employees.

RETURN TO WORK

The percentage of Network injured employees who went back to work after their injury increased by seven percentage points, from 87 percent in 2011 to 94 percent in 2018. The return-to-work rate for Non-network injured employees has remained relatively steady at 88 percent for the same timeframe.

Figure 5: Percent of Injured Employees Who Went Back to Work



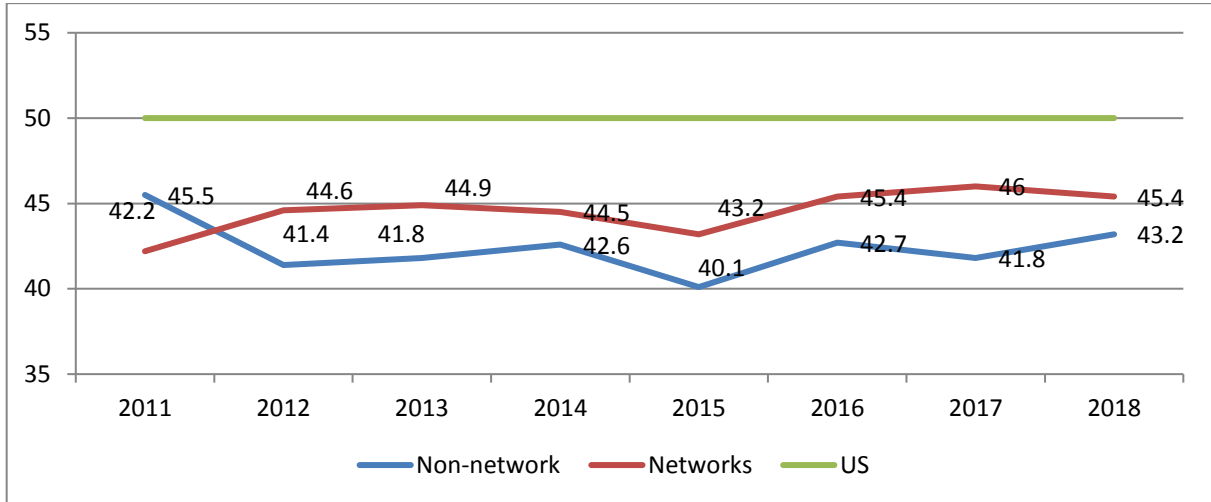
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

- All Networks except one reported higher or equal return-to-work rates than Non-network.
- All Networks except one had lower average numbers of weeks off from work than Non-network.

HEALTH OUTCOMES

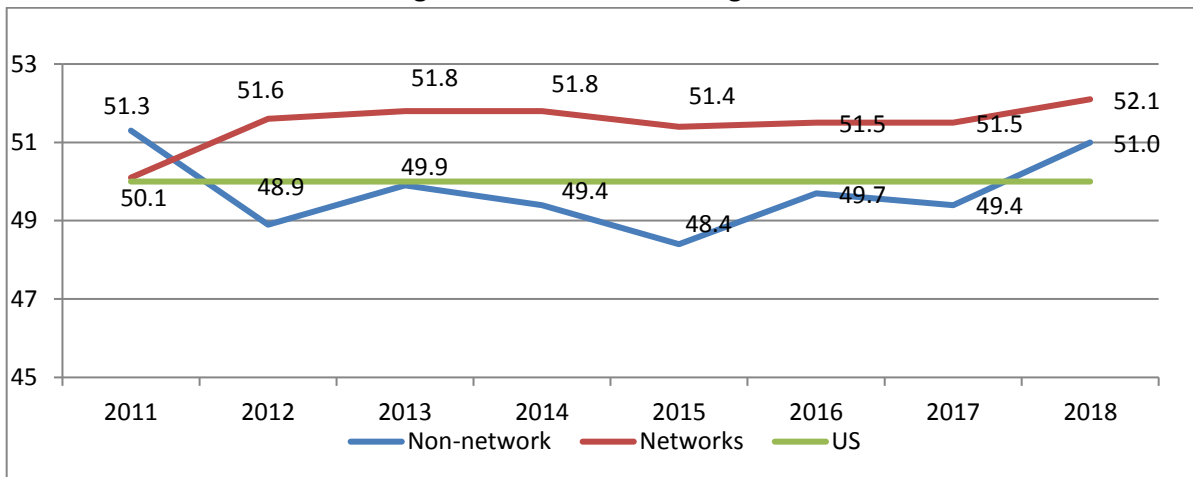
- All Networks except two had higher physical functioning scores among their injured employees than Non-network injured employees. Network injured employees, as a group, have consistently scored higher than Non-network injured employees since 2012 (see Figure 6).

Figure 6: Physical Functioning Scores



- All Networks except one had higher mental functioning scores among their injured employees than Non-network injured employees. Network injured employees, as a group, have consistently scored higher than Non-network injured employees and the U.S. population since 2012 (see Figure 7).

Figure 7: Mental Functioning Scores



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

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 (DWC) medical billing and payment database, a collection of approximately 100 medical data elements, including charges, payments, and Current Procedural Terminology (CPT) and diagnosis codes for each injured employee.
- Access to care, satisfaction with care, return-to-work and health outcomes measures were calculated using the results of an injured employee survey conducted by the Public Policy Research Institute at Texas A&M University on behalf of the REG.

These network claims were identified through a data call issued by REG in October 2017 to 29 workers' compensation health care networks. Results from the data call showed that, since the first network in 2006, networks have treated 918,681 injured employees as of May 31, 2017. The report card examines only new claims and excludes legacy claims from the analyses.

HOW WERE MEDICAL COSTS AND UTILIZATION MEASURES CALCULATED?

Medical cost and utilization measures were calculated for all 16 groups at six months post-injury for injuries occurring between June 1, 2016, and May 31, 2017.

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 amount and types of services that were billed by health care providers for an injured employee's claim, regardless of whether those services were ultimately paid by insurance carriers. The goal of this measure is to calculate actual services delivered by health care providers, not just services paid for.

Other utilization measures that account for the difference between services billed for and services paid for are more appropriate for quantifying the effectiveness of utilization review and are not addressed in this report.

ANALYSES

Duplicate medical bills and bills that were denied due to extent of injury or compensability issues as well as other outlier medical bills were excluded from the analyses. Cost and utilization measures were examined separately by type of medical service (professional, hospital, and pharmacy). Dental services were excluded in the medical cost analysis because the amount of dental services rendered in each network was too small. The analyses were conducted for all claims grouped together by network, as well as separately for medical-only and lost-time claims (see Table 1).

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

Table 1: Claims by Network

Networks	Total Number of Claims	Percent of Claims with More Than 7 Days Lost Time
Non-network	109,367	21%
504-Alliance	23,218	20%
504-DallasCounty Schools	1,417	18%
504-Others	4,903	17%
Corvel	3,743	20%
Coventry	11,652	27%
First Health	1,811	22%
Genex	2,749	42%
IMO	4,431	45%
Liberty	3,682	30%
Sedgwick	5,140	22%
Texas Star	33,814	27%
Travelers	6,279	22%
Zenith	1,480	17%
Zurich	1,614	18%
Other networks	4,185	24%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

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

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

MEDICAL-ONLY AND LOST-TIME AVERAGE COSTS

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

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

While the overall average medical cost per claim is generally reflective of a network's cost level, the average cost by lost-time and medical-only status tend to be influenced by the percentage of lost-time claims. Networks with relatively low overall average claim costs and low percentage of lost-time claims may 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 using a series of standardized questions from the Consumer Assessment of Health Plans Study, Version 5.1 (CAHPS™ 3.0), the Short Form 12, Version 2 (SF-12™), the URAC Survey of Worker Experiences and previous injured employee surveys conducted by REG.

The findings presented in this report are based on completed telephone surveys of 3,200 injured employees with new claims. To analyze the outcomes of individual networks, injured employees of all injury durations within the study period were surveyed in July 2018 and an age-of-injury control was included in the analyses.

NETWORK PERFORMANCE SUMMARY COMPARED TO NON-NETWORK

HEALTH CARE COSTS

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

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

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

MEDICAL UTILIZATION (PERCENTAGE OF INJURED EMPLOYEES RECEIVING EACH TYPE OF SERVICE)

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

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

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

MEDICAL UTILIZATION (AVERAGE NUMBER OF SERVICES PER INJURED EMPLOYEE)

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

	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
PROFESSIONAL															
Evaluation & Management	○	●		●	●	●	●	●	●	○	●	●	○	●	●
PM-Modalities	○	○	○	○	○	○	○	○	○	○	○	○	○	●	○
PM-Other	○	○	○	○	○	○	●	○	●	○	○	●	○	●	●
DT-CT SCAN	○	○	○			○	○	○		○		○	○		○
DT-MRI	○	○	○	●	○	○	○			○	○	○	○	●	
DT-Nerve Conduction	○	○	○	○	○	●	○	○	●	○	○	○	○	○	○
DT-Other	○	○	○	○	○		○	●	○	○	●		○	●	●
Spinal Surgery	○	○	○	●	●	○	○	○	○	○	○	○	○	●	○
Other Surgery	○	○		●	●	●	●	●	●		●	●	○	●	●
Path. & Lab	○	●	○	○	●	○	●	●	●	○	●	○	○		○
All Others	○	○	○	○	●	●	●	○	●	○	○	●	○	●	●
PHARMACY															
Analgesics-Opioid	○	●	○	○	●	●	○	○		○	●	●	○		●
Analgesics-Anti-inflammatory	○	●	○		●	●	●			●	○			○	●
Musculoskeletal Therapy	○	●	○	○		○	○	○	○		○	○	○	○	●
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, 2018.

ACCESS TO CARE

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

	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Getting needed care	●	○	●	●	○	●	○	○	●	○	●	●	●	●	●
Getting care quickly	●	○	●	●	○	●	○	○		○	●	●	●	●	○

SATISFACTION WITH CARE

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

	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Satisfaction with treating doctor	○	○	○	○	○	●	○	○	○	○	●	●	●	○	○
Agreement with treating doctor	●	○	○	○	○	●	○	○		○	●	●	●	●	○
Overall satisfaction	●	○	○	○	○	●	○	○	○	○	●	●	●	●	○

RETURN TO WORK

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

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

HEALTH OUTCOMES

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

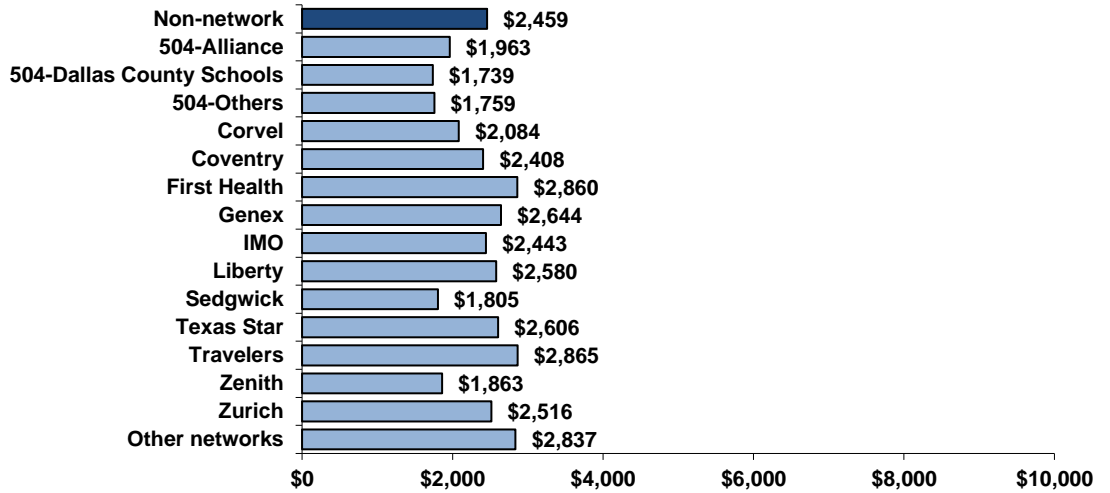
	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Physical functioning	●	○	●	●	○	●	●	●	●	●	●	●	●	●	●
Mental functioning	●	●	●	●	○	●	●	●	●	●	●	●	●	●	●

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

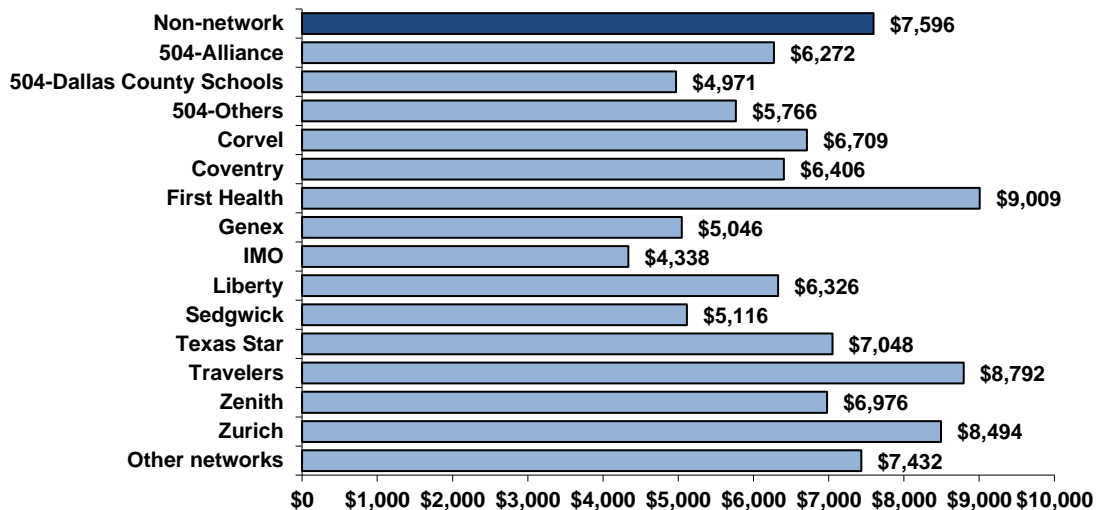
HEALTH CARE COSTS (OVERALL)

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

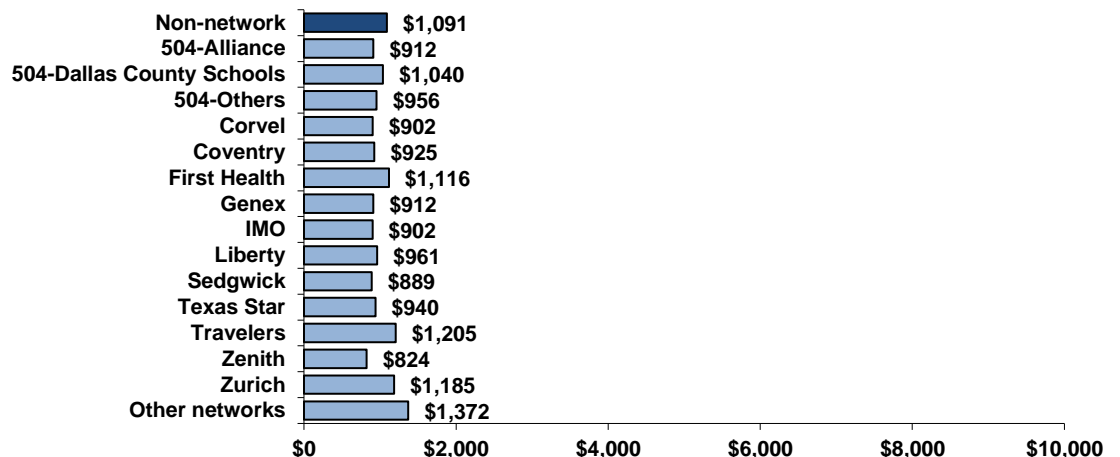
ALL CLAIMS



LOST-TIME CLAIMS



MEDICAL-ONLY CLAIMS

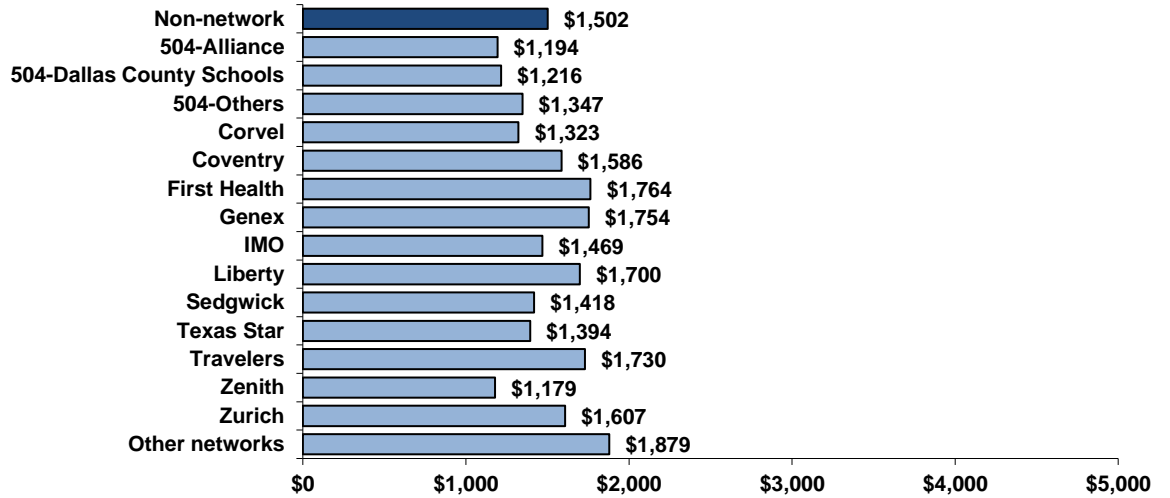


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

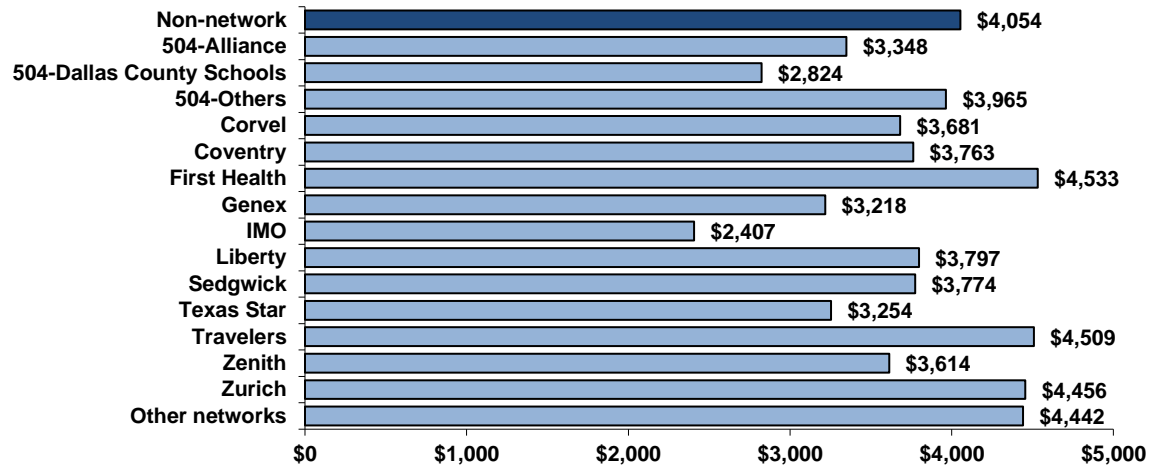
HEALTH CARE COSTS (PROFESSIONAL)

AVERAGE PROFESSIONAL COST PER CLAIM, SIX MONTHS POST-INJURY

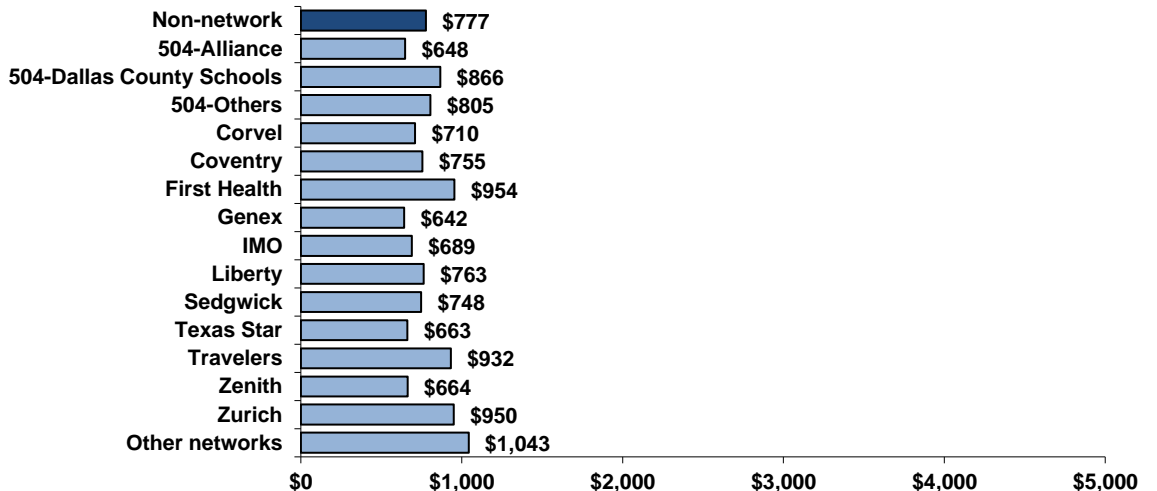
ALL CLAIMS



LOST-TIME CLAIMS



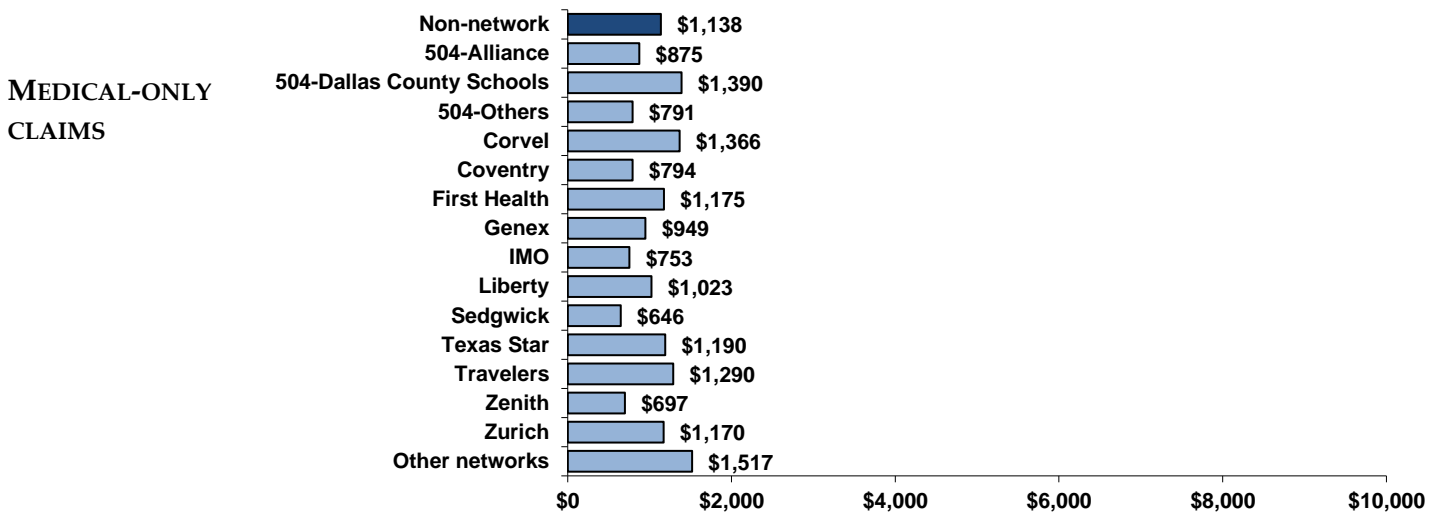
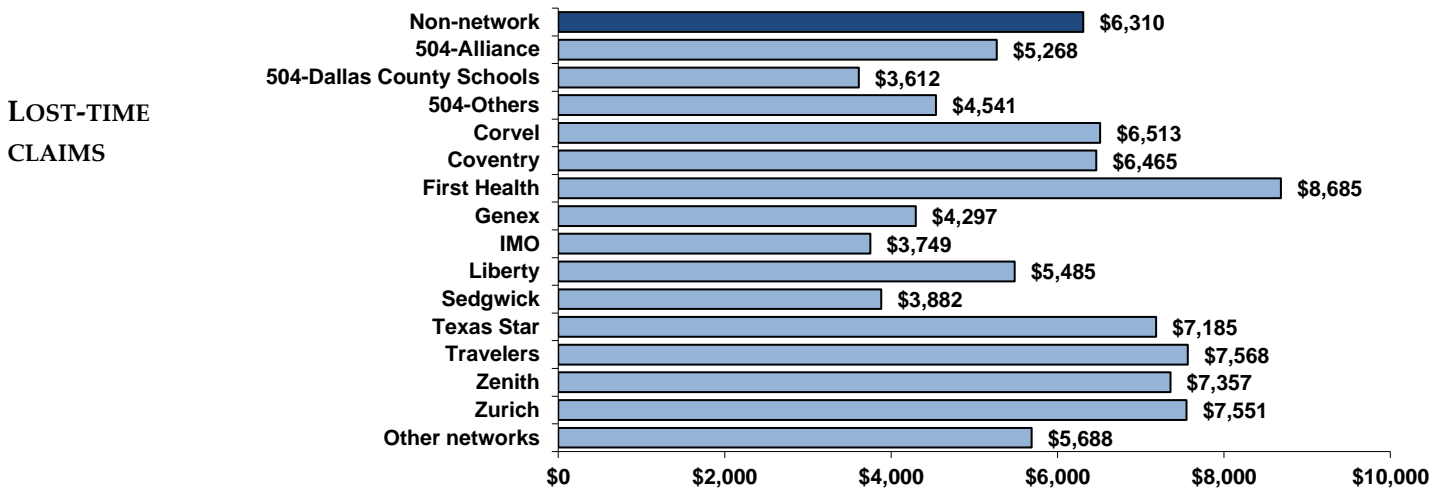
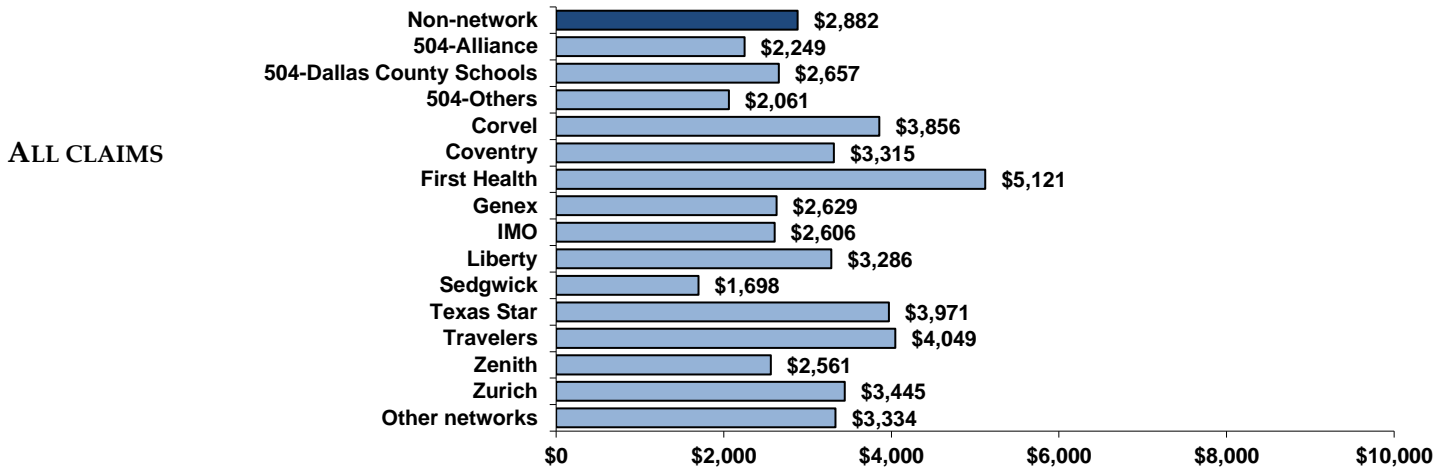
MEDICAL-ONLY CLAIMS



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

HEALTH CARE COSTS (HOSPITAL)

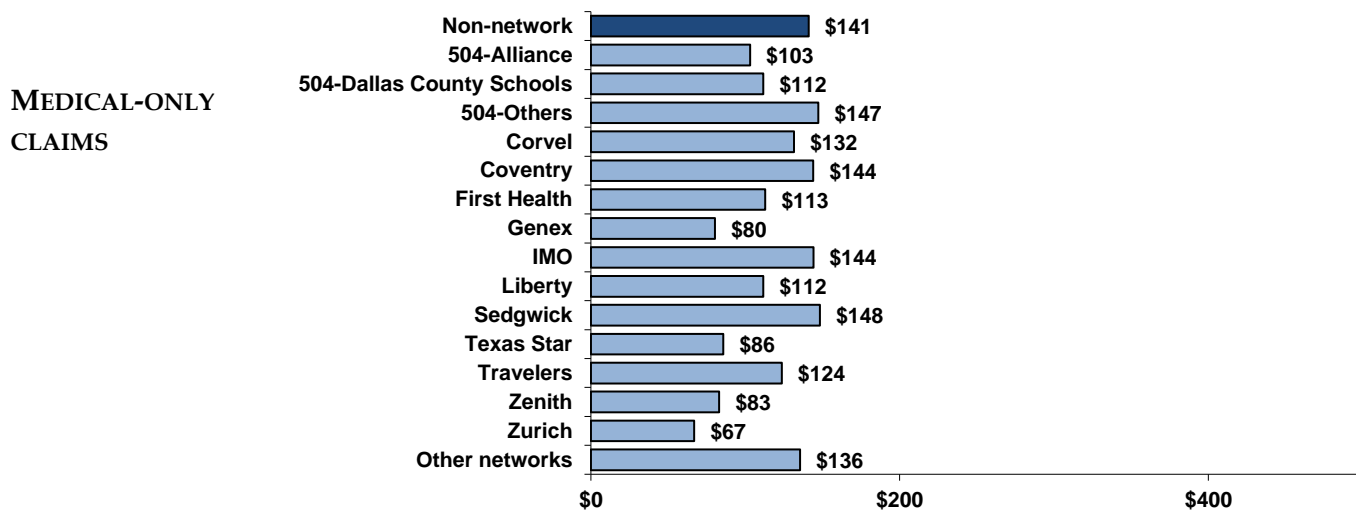
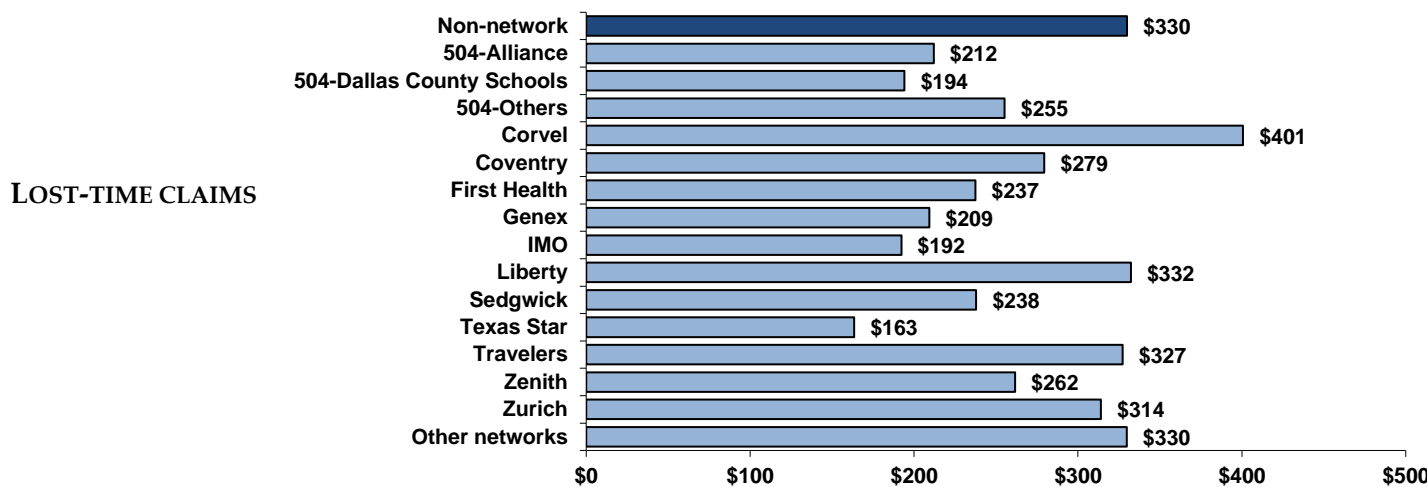
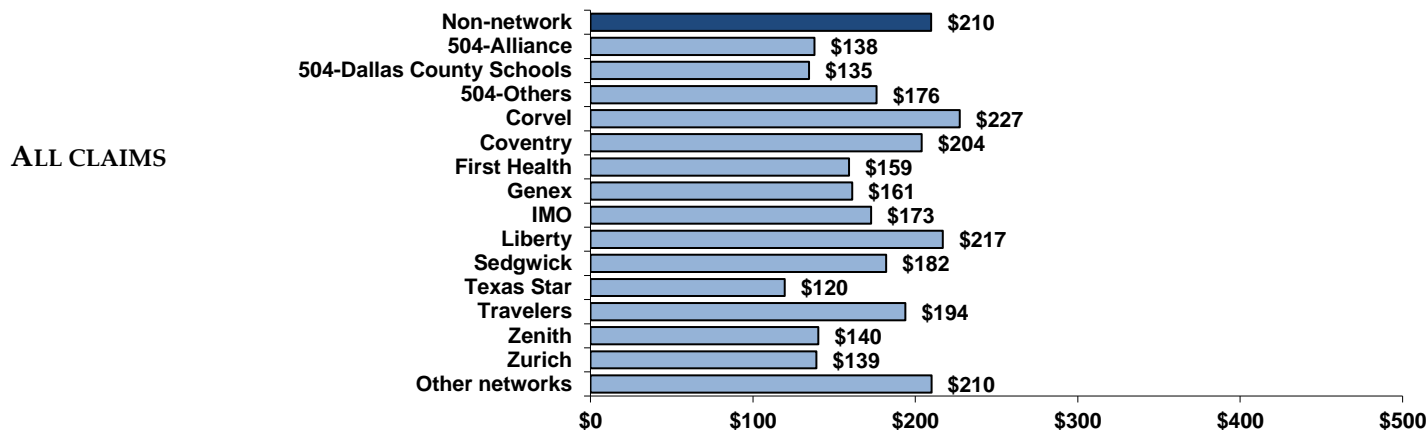
AVERAGE HOSPITAL COST PER CLAIM, SIX MONTHS POST-INJURY



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

HEALTH CARE COSTS (PHARMACY)

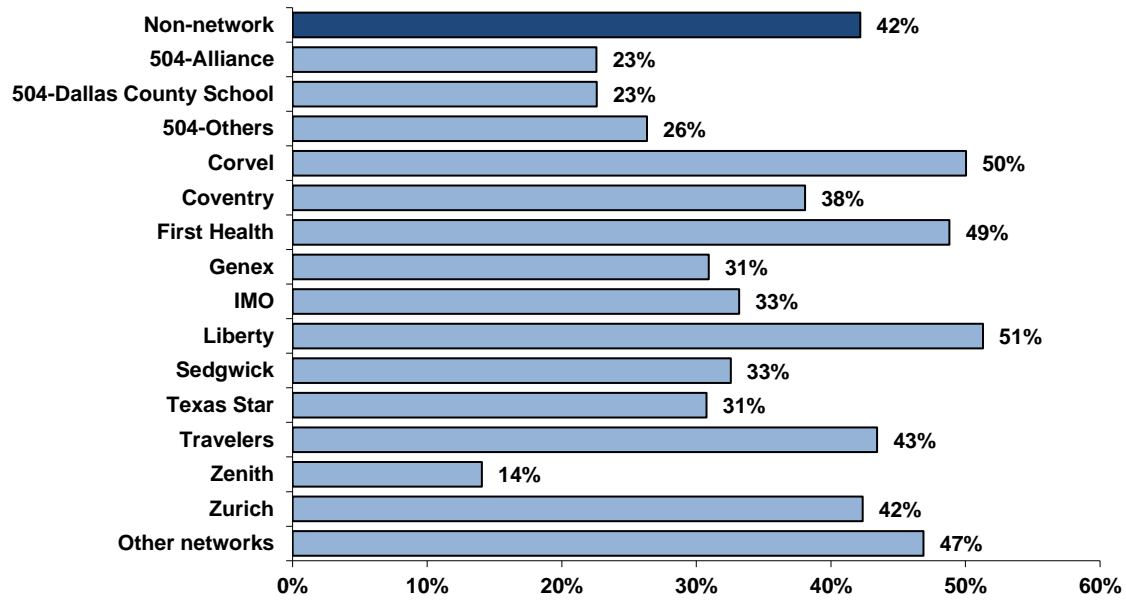
AVERAGE PHARMACY COST PER CLAIM, SIX MONTHS POST-INJURY



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, 2018.

HEALTH CARE COSTS (CHANGES FROM 2017 REPORT CARD)

PERCENTAGE CHANGE IN OVERALL AVERAGE MEDICAL COST FROM SIX MONTHS (2017 NETWORK REPORT CARD RESULTS) TO 18 MONTHS POST-INJURY

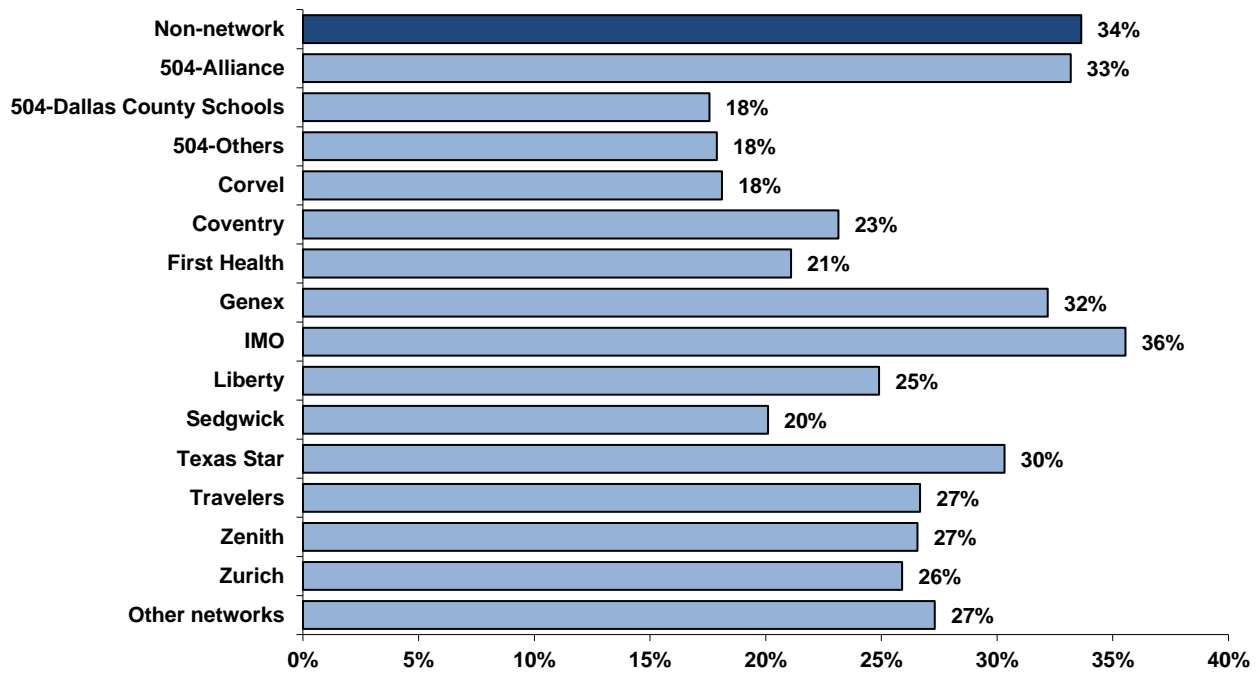


Note: This graph shows average cost changes when 12 additional months of medical services are added to the six-month result reported in the 2017 Network Report Card. Therefore, this graph includes only those networks reported in the 2017 report card.

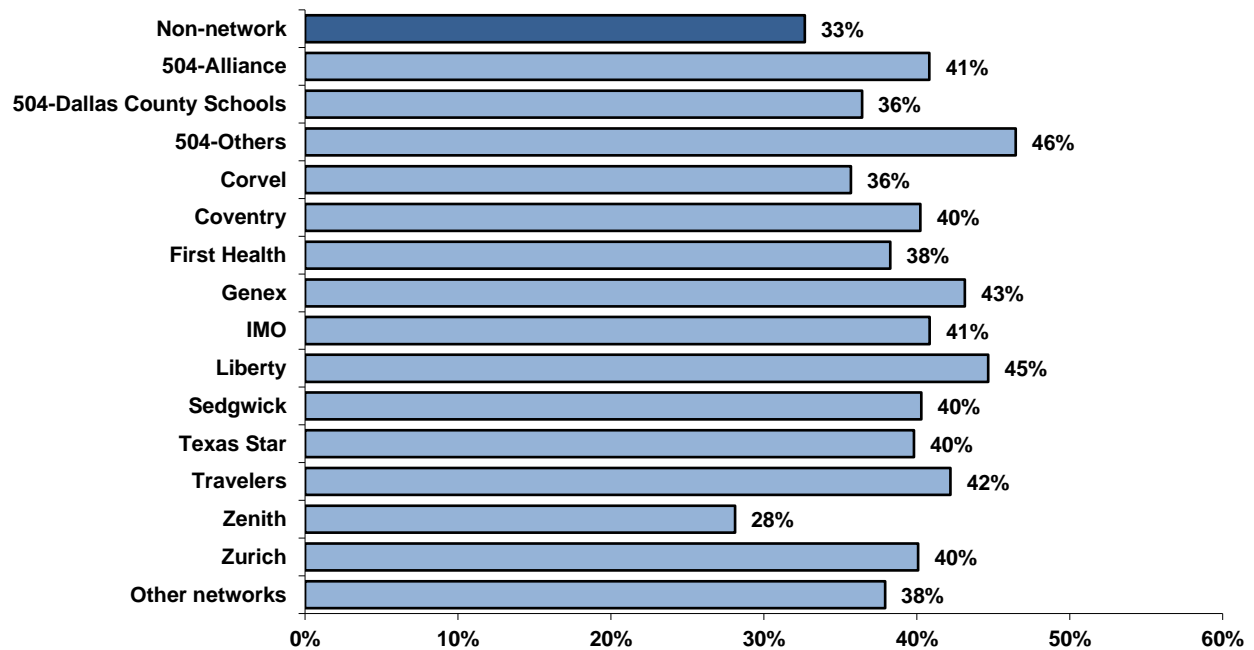
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

UTILIZATION OF CARE

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

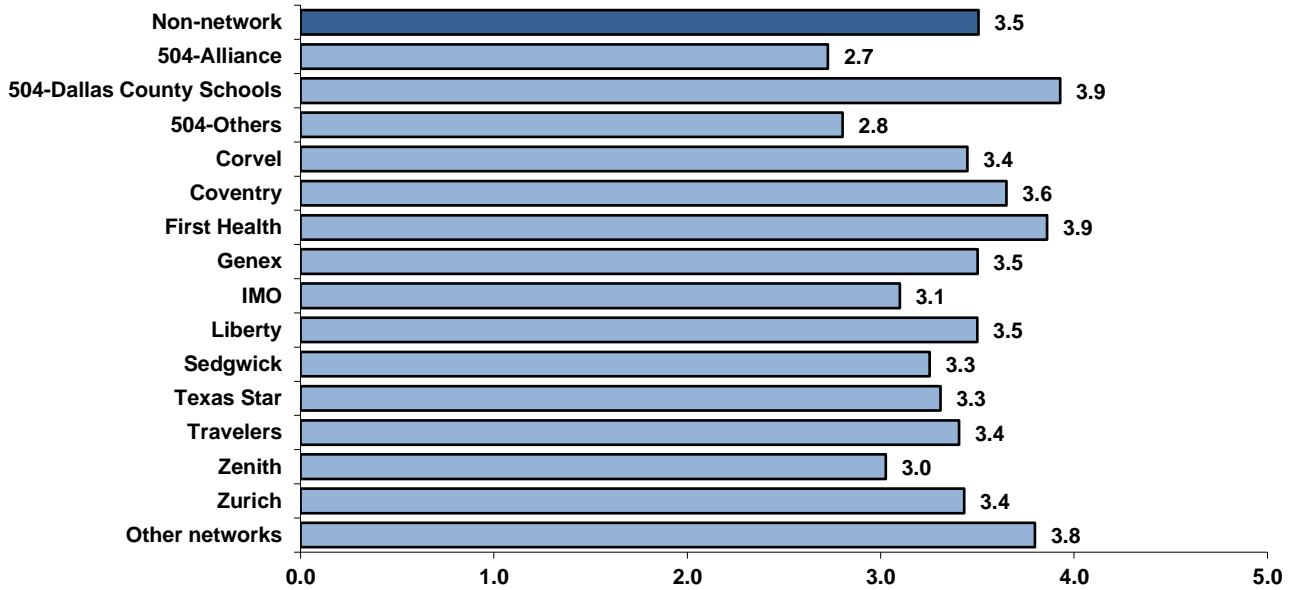


PERCENTAGE OF INJURED EMPLOYEES WHO RECEIVED PHARMACY SERVICES, SIX MONTHS POST-INJURY

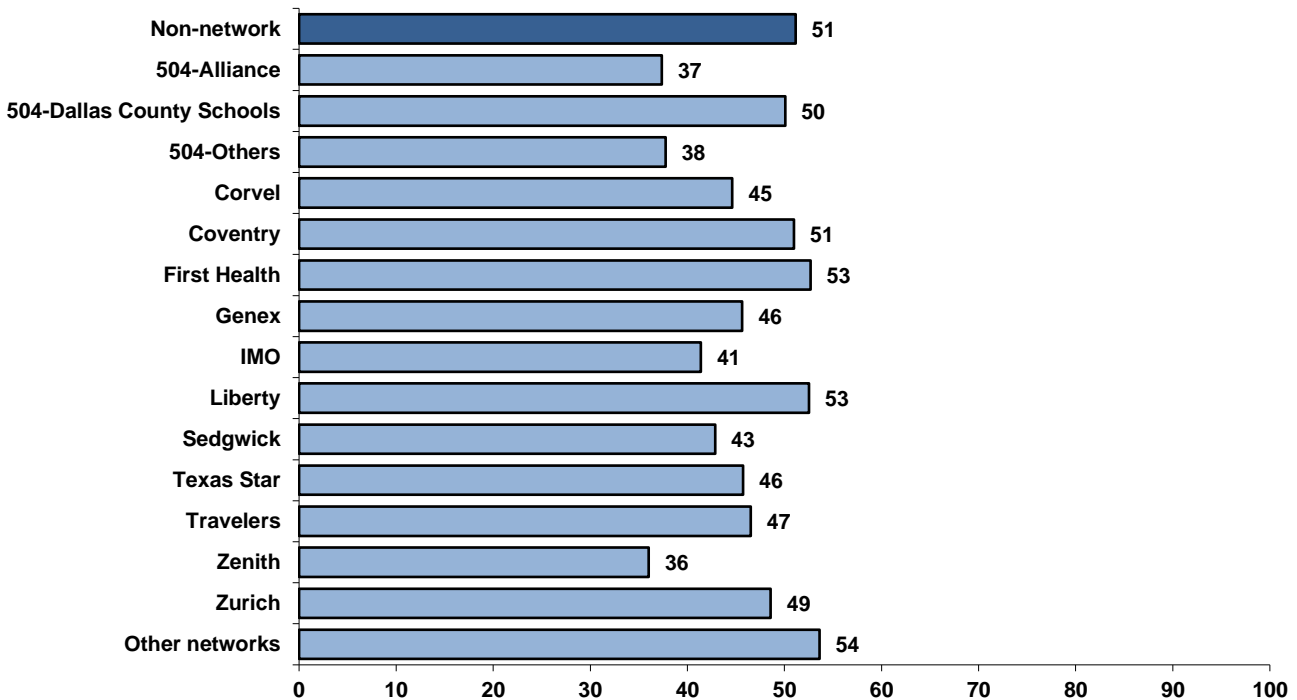


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

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



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

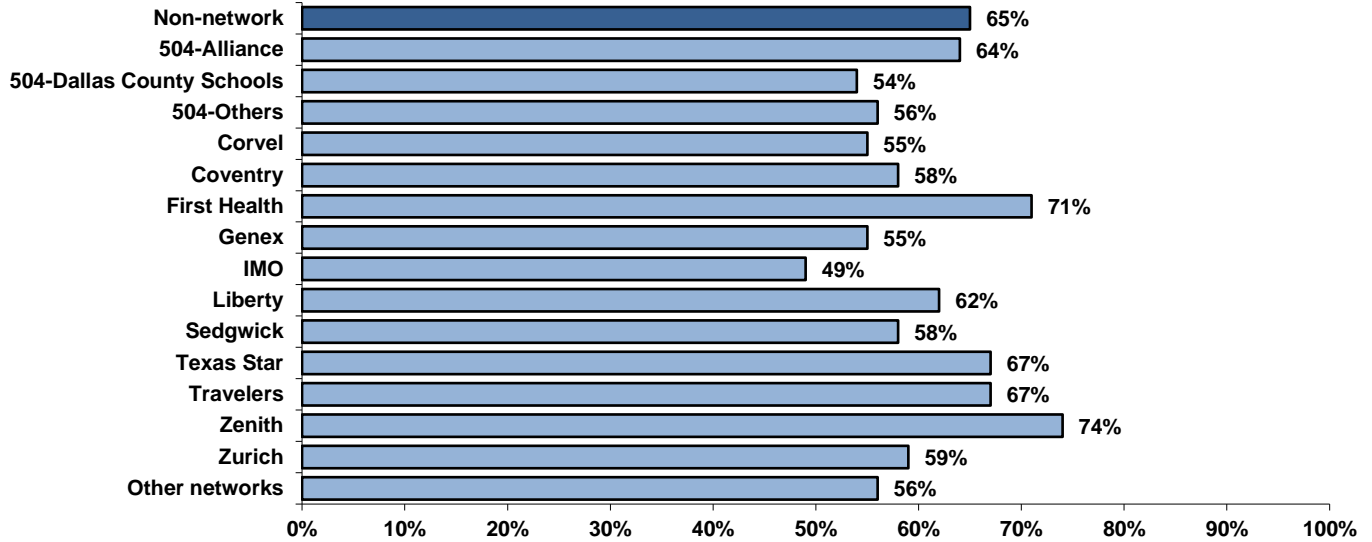


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

SATISFACTION WITH MEDICAL CARE

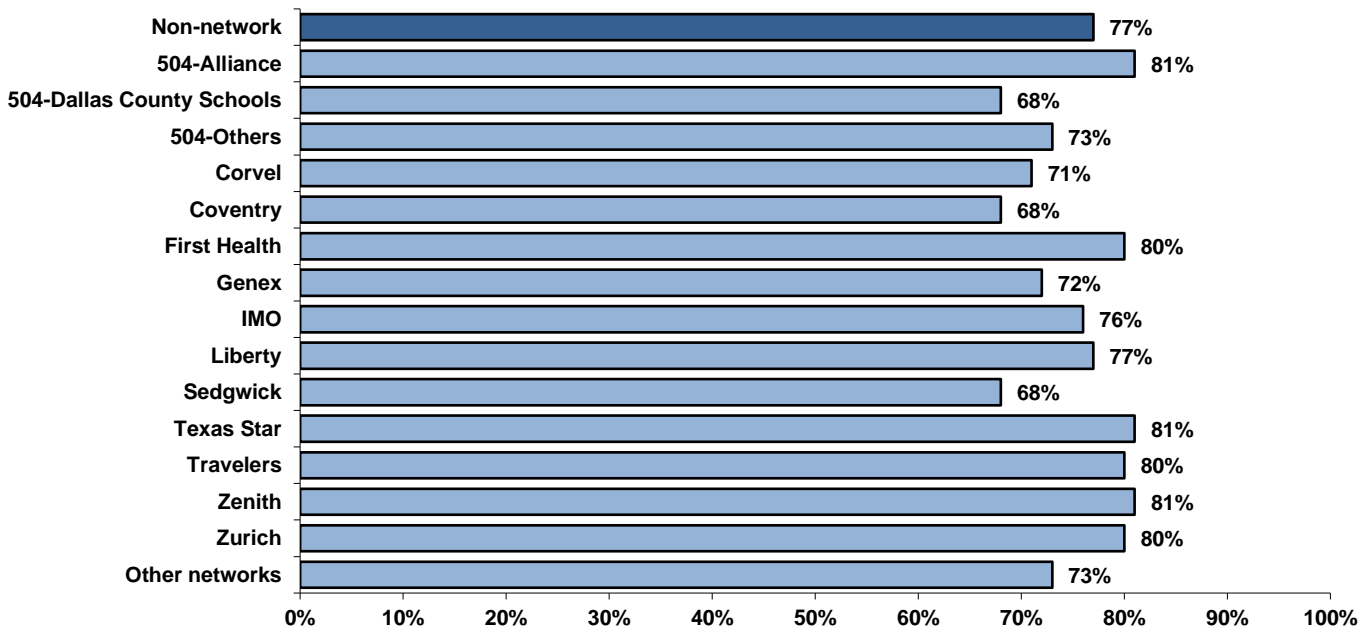
SATISFACTION WITH TREATING DOCTOR

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



AGREEMENT WITH TREATING DOCTOR

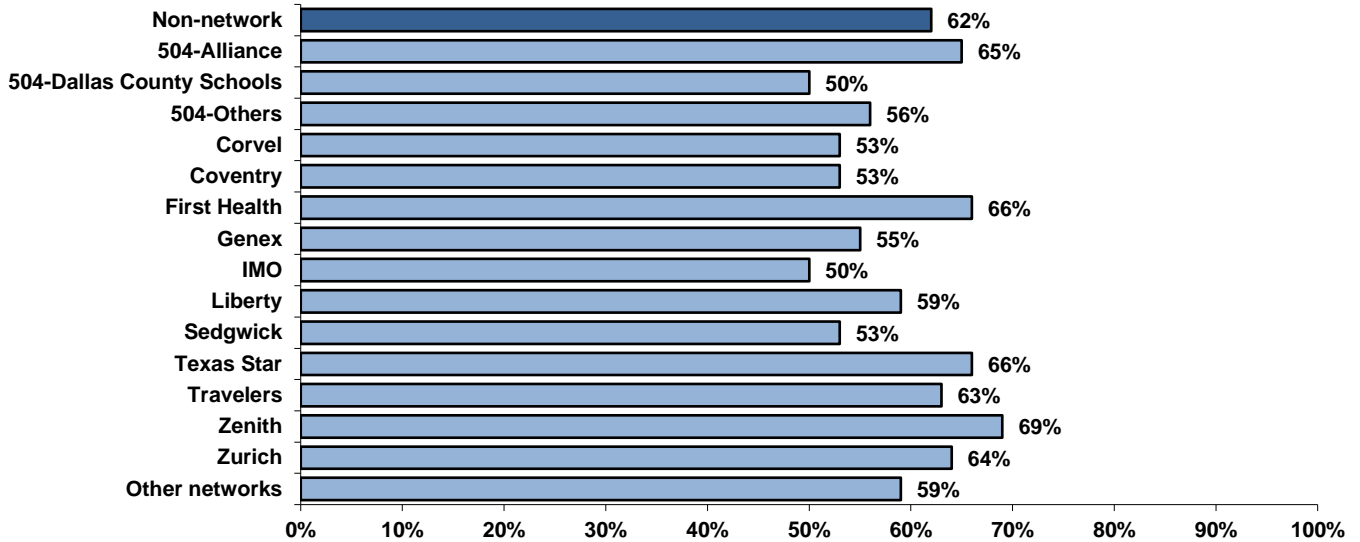
Percent of injured employees who indicated that they “agreed” or “strongly agreed” that their treating doctor: took their medical condition seriously, gave them a thorough exam, explained medical condition, was willing to answer questions, talked to them about a return-to-work date, provided good medical care that met their needs, and were informed and up-to-date about care from specialists.



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

OVERALL SATISFACTION WITH MEDICAL CARE

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



SATISFACTION WITH TREATING DOCTOR

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

Percentage of injured employees indicating that the medical care for their work-related injuries was:	Better	Same	Worse
Non-network	24%	50%	26%
504-Alliance	22%	59%*	19%*
504-Dallas County Schools	16%	43%*	41%*
504-Others	25%	49%	26%
Corvel	32%*	47%	21%
Coventry	20%*	51%	29%*
First Health	33%*	48%	19%
Genex	16%*	48%	35%*
IMO	23%	45%*	32%
Liberty	17%*	57%*	28%
Sedgwick	12%*	50%	38%*
Texas Star	28%	53%	19%*
Travelers	34%*	47%	21%*
Zenith	30%	49%	21%
Zurich	29%	52%	19%
Other networks	17%	51%	32%*

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

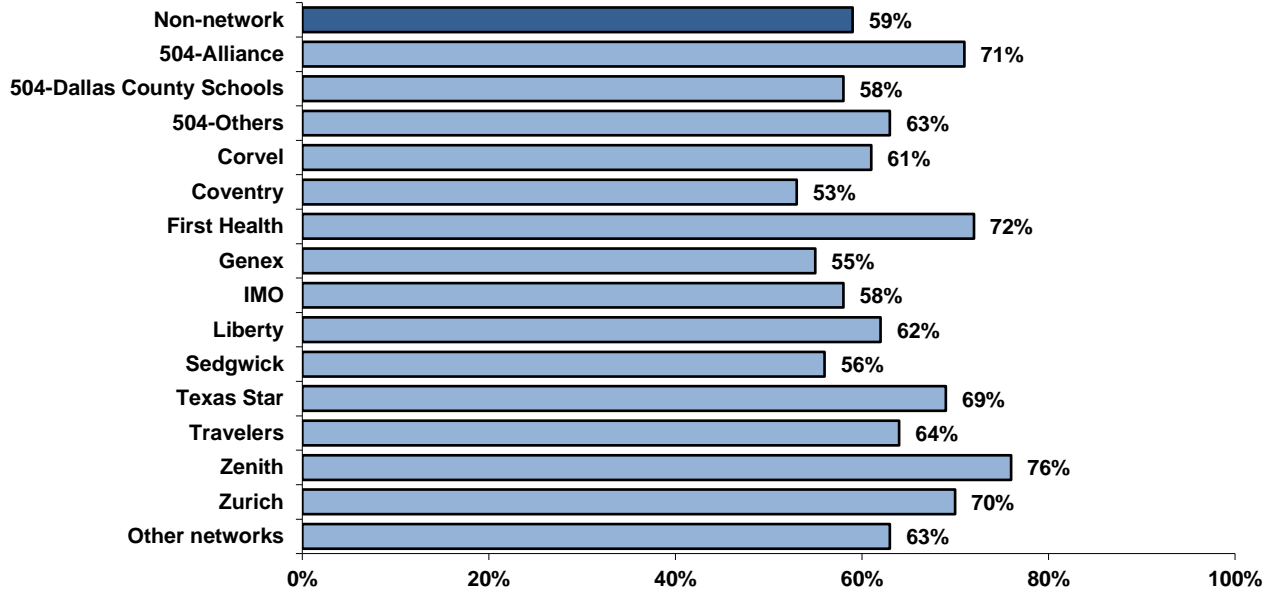
Note 2: Percentages by Networks may not always add up to 100 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

ACCESS TO CARE

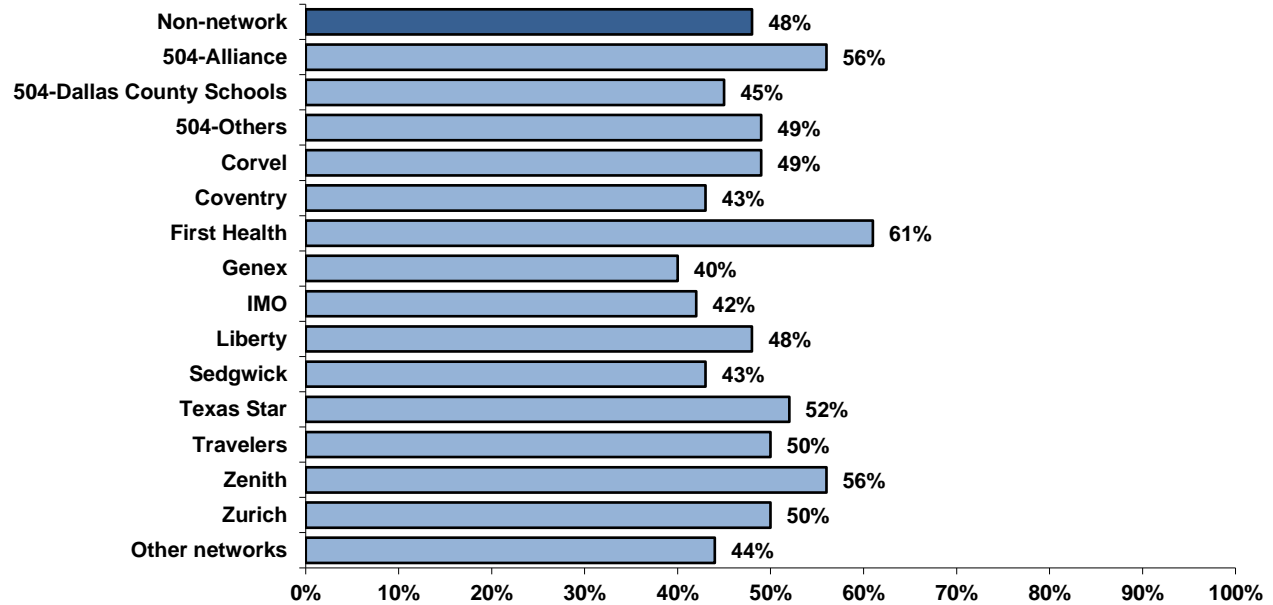
GETTING NEEDED CARE

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



GETTING CARE QUICKLY

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



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

ABILITY TO SCHEDULE A DOCTOR'S APPOINTMENT

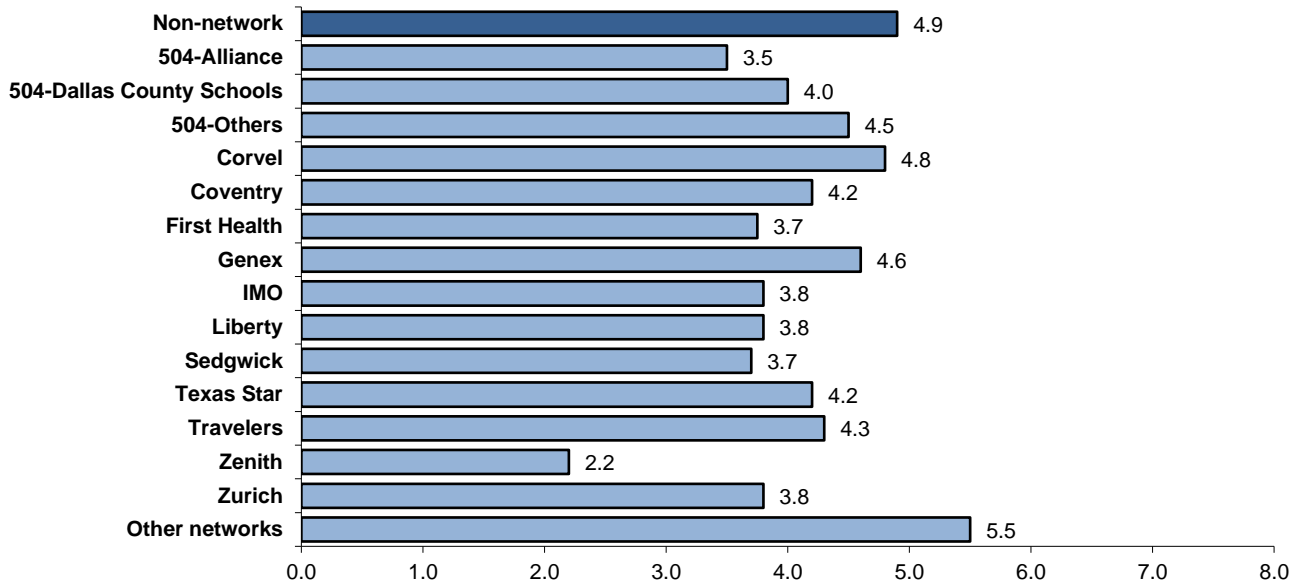
Injured employees' perceptions regarding their ability to schedule a doctor's appointment for their work-related injuries compared to the medical care they normally receive when injured or sick.

Percentage of injured employees indicating that their ability to schedule a doctor's appointment was:	Better	About the same	Worse
Non-network	26%	58%	17%
504-Alliance	20%*	69%*	11%*
504-Dallas County Schools	14%*	65%	21%
504-Others	24%	60%	15%
Corvel	24%	63%*	14%
Coventry	29%*	53%	19%*
First Health	39%*	51%	10%*
Genex	14%	72%*	14%
IMO	25%	57%	18%
Liberty	20%*	68%*	12%*
Sedgwick	16%	65%*	19%
Texas Star	29%*	61%*	10%*
Travelers	29%	60%	11%*
Zenith	32%	52%	16%
Zurich	33%	58%	9%*
Other networks	28%	54%*	18%

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

Notes: 2. Percentages by Networks may not always add up to 100 percent due to rounding.

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



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

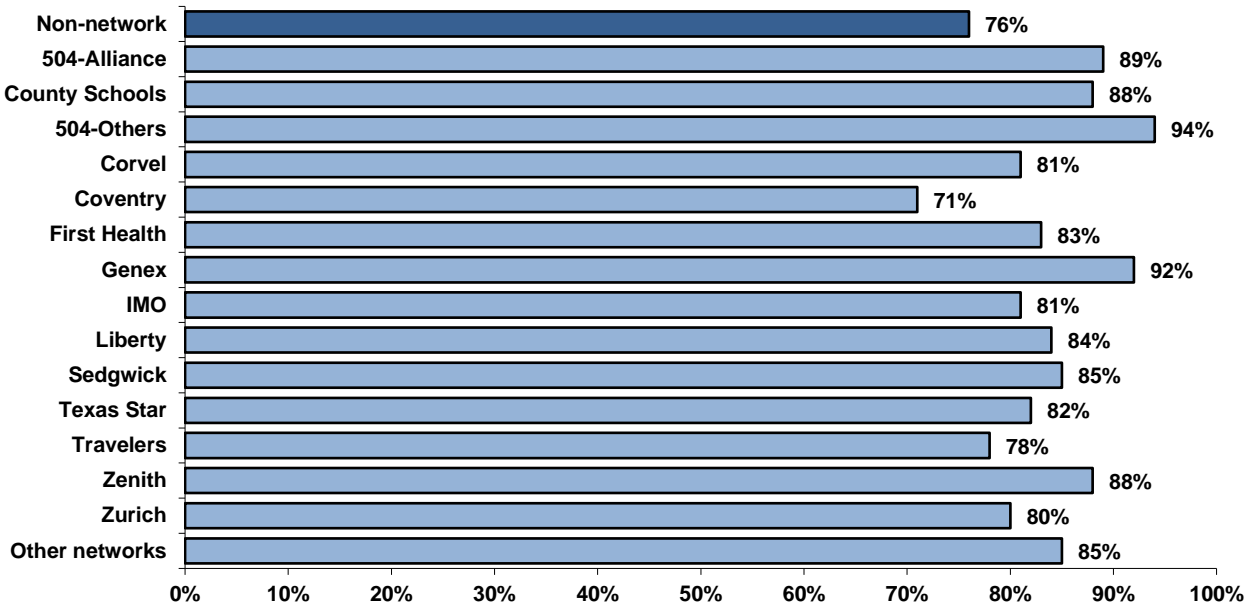
DURATION FROM DATE OF INJURY TO DATE OF FIRST NON-EMERGENCY TREATMENT

	Same day	1-7 days	8-14 days	15-21 days	22+ days
Non-network	41%	33%	10%	7%	10%
504-Alliance	62%*	26%*	8%*	1%*	3%*
504-Dallas County Schools	57%*	27%	6%	5%	4%
504-Others	57%*	29%	5%*	2%*	8%
Corvel	47%*	33%	5%*	8%	8%
Coventry	40%	30%*	11%	6%*	13%*
First Health	55%*	31%	5%	4%	4%
Genex	44%	36%	12%	3%	5%*
IMO	40%	40%	11%	5%	4%*
Liberty	53%*	27%*	10%	4%	6%*
Sedgwick	51%*	40%	5%*	2%*	2%*
Texas Star	52%*	26%	6%*	4%*	10%*
Travelers	62%*	18%*	9%	3%*	8%
Zenith	69%*	24%*	5%	2%*	1%*
Zurich	48%	32%	8%	4%	7%
Other networks	43%	43%*	5%*	4%	4%*

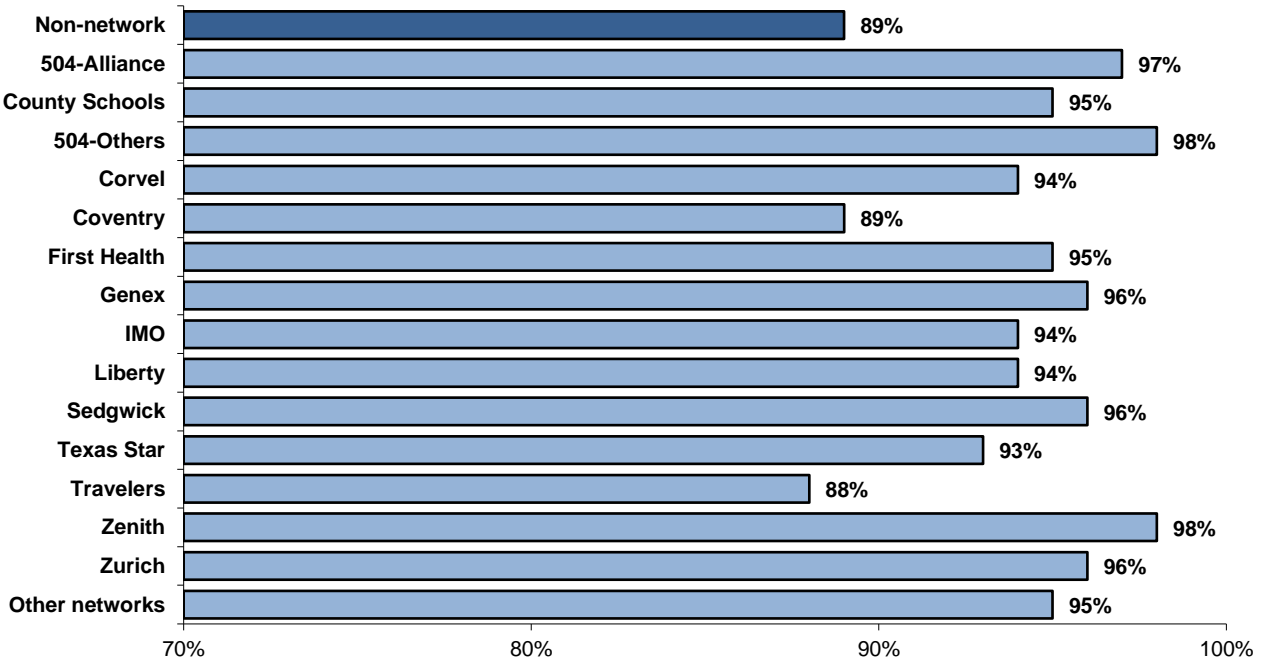
Notes: 1. An asterisk indicates that the differences between the Network and Non-network are significant.
 2. Percentages by Networks may not always add up to 100 percent due to rounding.
 Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

RETURN TO WORK

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

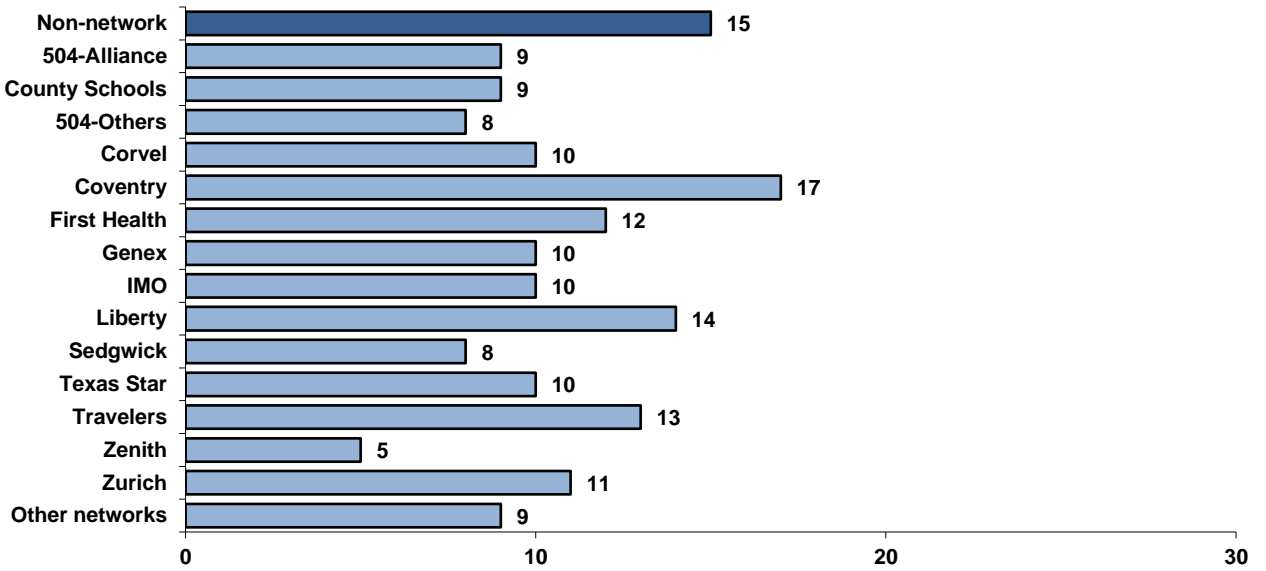


PERCENTAGE OF INJURED EMPLOYEES WHO INDICATED THAT THEY WENT BACK TO WORK AT SOME POINT AFTER THEIR INJURY



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

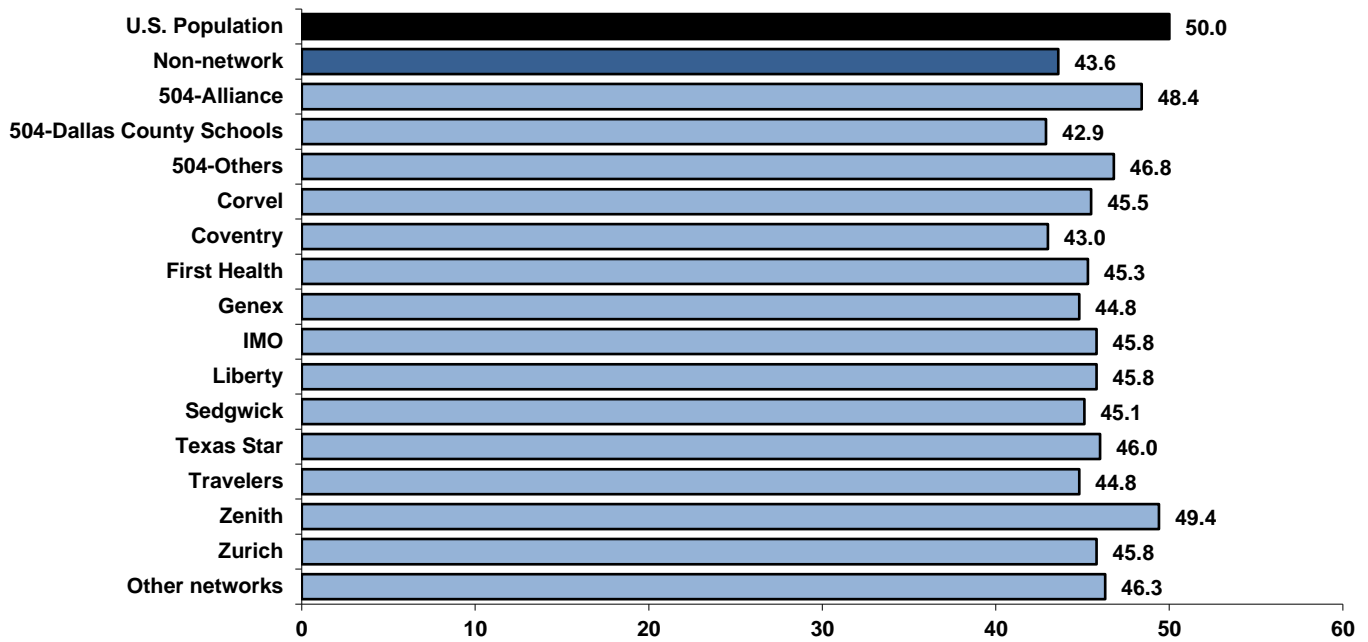
AVERAGE NUMBER OF WEEKS INJURED EMPLOYEES REPORTED BEING OFF WORK BECAUSE OF THEIR WORK-RELATED INJURY



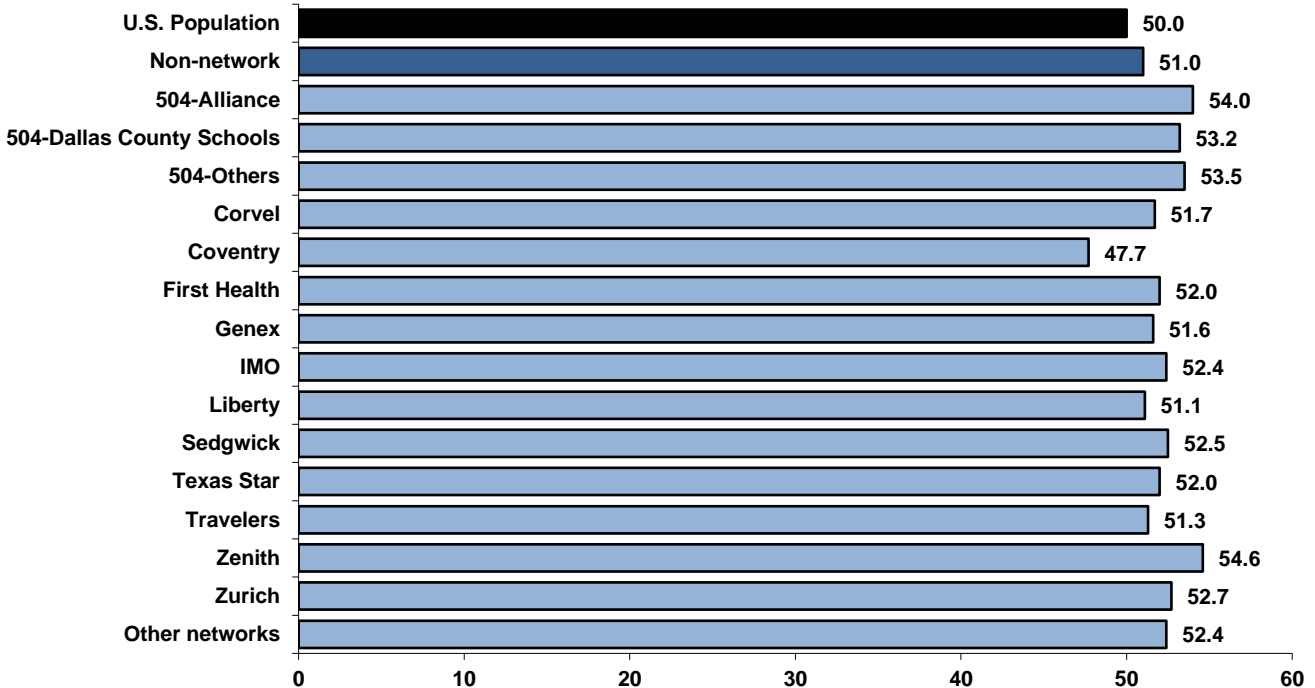
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

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, 2018.

APPENDIX: ADDITIONAL NETWORK AND NON-NETWORK COMPARISONS

MEDICAL COSTS

MEDIAN COST PER CLAIM, SIX MONTHS POST-INJURY

Medical Type	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Overall Medical	\$698	\$650	\$573	\$618	\$620	\$755	\$752	\$940	\$845	\$883	\$661	\$735	\$857	\$612	\$761	\$983
Professional	\$527	\$469	\$527	\$519	\$525	\$622	\$670	\$674	\$588	\$716	\$560	\$556	\$686	\$488	\$618	\$770
Hospital	\$714	\$721	\$1,055	\$665	\$919	\$751	\$986	\$761	\$775	\$854	\$576	\$921	\$903	\$615	\$815	\$839
Pharmacy	\$73	\$59	\$64	\$73	\$79	\$76	\$67	\$61	\$77	\$86	\$77	\$41	\$85	\$66	\$38	\$80

PERCENTAGE OF TOTAL MEDICAL COST BY MEDICAL TYPE, SIX MONTHS POST-INJURY

Medical Type	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Professional	58%	59%	70%	74%	62%	65%	60%	65%	59%	64%	77%	52%	59%	61%	62%	65%
Hospital	40%	38%	27%	21%	34%	32%	38%	32%	38%	32%	19%	47%	38%	37%	36%	32%
Pharmacy	3%	3%	3%	5%	4%	3%	2%	3%	3%	4%	4%	2%	3%	2%	2%	3%

AVERAGE MEDICAL COST CHANGES FROM 2017 NETWORK REPORT CARD, SIX AND 18 MONTHS POST-INJURY

Average Medical Costs	Non-network	504-Alliance	504-Dallas County School	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	All Others
Average Medical Costs, 6 Months	\$2,469	\$1,958	\$2,044	\$1,814	\$2,628	\$2,357	\$3,228	\$2,693	\$2,458	\$2,641	\$2,128	\$2,690	\$2,849	\$1,954	\$2,483	\$2,962
Average Medical Costs, 18Months	\$3,511	\$2,400	\$2,507	\$2,291	\$3,944	\$3,254	\$4,804	\$3,526	\$3,274	\$3,996	\$2,820	\$3,518	\$4,086	\$2,229	\$3,535	\$4,351
Percentage Change from 6 to 18 Months	42%	23%	23%	26%	50%	38%	49%	31%	33%	51%	33%	31%	43%	14%	42%	47%

Note: This update specifies only Networks with medical costs reported in the 2017 Network Report Card.
 Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

MEDICAL COSTS (CONTINUED)

AVERAGE MEDICAL COST CHANGES FROM 2017 TO 2018, SIX MONTHS POST-INJURY

Average Medical Costs	Non-network	504-Alliance	504-Dallas County schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
2017	\$2,469	\$1,958	\$2,044	\$1,814	\$2,628	\$2,357	\$3,228	\$2,693	\$2,458	\$2,641	\$2,128	\$2,690	\$2,849	\$1,954	\$2,483	\$2,962
2018	\$2,459	\$1,963	\$1,739	\$1,759	\$2,084	\$2,408	\$2,860	\$2,644	\$2,443	\$2,580	\$1,805	\$2,606	\$2,865	\$1,863	\$2,516	\$2,837
Percent change	0%	0%	-15%	-3%	-21%	2%	-11%	-2%	-1%	-2%	-15%	-3%	1%	-5%	1%	-4%

PROFESSIONAL MEDICAL COSTS

AVERAGE COST PER CLAIM FOR PROFESSIONAL SERVICES BY SERVICE TYPE, SIX MONTHS POST-INJURY

Type of service	Evaluation & Management	PM-Modalities	PM-Other	DT-CT SCAN	DT-MRI	DT-Nerve Conduction	DT-Other	Spinal Surgery	Other Surgery	Path. & Lab	All Others
Non-network	\$557	\$140	\$1,357	\$168	\$396	\$566	\$99	\$3,581	\$1,141	\$109	\$302
504-Alliance	\$524*	\$136	\$983*	\$157	\$366*	\$504*	\$89	\$2,773	\$1,084	\$94*	\$203*
504-Dallas County Schools	\$566	\$86	\$1,115*	\$163	\$474*	\$443	\$108*	NA	\$822	\$208	\$180*
504-Others	\$535*	\$101*	\$1,260*	\$193	\$402	\$491	\$101	\$3,328	\$1,050	\$143	\$183*
Corvel	\$523*	\$155	\$1,193*	\$152	\$353*	\$503	\$96	\$2,597	\$948*	\$104	\$197*
Coventry	\$602*	\$111*	\$1,148*	\$194*	\$448*	\$498*	\$93*	\$4,237	\$1,084	\$100	\$266*
First Health	\$657*	\$127	\$1,290	\$185	\$440*	\$568	\$101	\$1,817	\$1,163	\$91	\$253
Genex	\$638*	\$68*	\$1,338	\$213*	\$459*	\$510	\$95	\$2,127	\$1,275	\$106	\$247*
IMO	\$635*	\$95*	\$1,157*	\$145	\$328*	\$445*	\$101	\$3,052	\$1,315*	\$94	\$213*
Liberty	\$648*	\$67*	\$1,244*	\$165	\$408	\$504	\$86*	\$2,031	\$1,029	\$52*	\$256*
Sedgwick	\$575*	\$115	\$1,096*	\$223*	\$441*	\$487	\$89*	\$4,871	\$1,219	\$118	\$172*
Texas Star	\$550	\$91*	\$899*	\$169	\$339*	\$389*	\$100	\$4,033	\$1,137	\$76*	\$224*
Travelers	\$643*	\$97*	\$1,289*	\$177	\$429*	\$480*	\$100	\$2,637	\$1,123	\$69*	\$239*
Zenith	\$492*	\$42*	\$999*	\$153	\$443*	\$489	\$89*	NA	\$787*	\$56	\$159*
Zurich	\$555	\$183	\$1,380	\$185	\$460*	\$540	\$97	\$2,127	\$1,149	\$67	\$256
Other networks	\$634*	\$110	\$1,341	\$190	\$439*	\$526	\$105*	\$2,446	\$1,272	\$95	\$301

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018

HOSPITAL COSTS

AVERAGE COST PER CLAIM FOR PROFESSIONAL SERVICES BY SERVICE TYPE, SIX MONTHS POST-INJURY.

Type of service	In-patient	Out-patient	Other
Non-network	\$26,944	\$1,795	\$3,179
504-Alliance	\$24,091	\$1,707*	\$1,561
504-Dallas County Schools	\$15,593	\$2,292*	\$11,832
504-Others	\$22,415	\$1,669	\$1,074
Corvel	\$24,686	\$2,364*	\$651
Coventry	\$27,646	\$1,990*	\$4,197
First Health	\$31,206	\$2,936*	\$6,241
Genex	\$22,718	\$1,780	\$3,630
IMO	\$30,685	\$1,773	\$6,269
Liberty	\$22,329	\$2,360*	\$1,116
Sedgwick	\$15,207	\$1,498*	\$3,111
Texas Star	\$24,301	\$2,155*	\$2,941
Travelers	\$26,527	\$2,456*	\$3,160
Zenith	\$22,628	\$1,401*	\$5,781
Zurich	\$28,784	\$2,078	\$2,042
Other networks	\$24,933	\$2,215*	\$1,594

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.

PHARMACY COSTS

AVERAGE COST PER CLAIM FOR PHARMACY DRUG BY TYPE, SIX MONTHS POST-INJURY.

Type of service	Analgesics- Opioid	Analgesics- Anti- inflammatory	Musculoskeletal Therapy	Central Nervous System Drugs	Other
Non-network	\$64	\$104	\$87	\$263	\$177
504-Alliance	\$46*	\$79*	\$63*	\$178*	\$111*
504-Dallas County Schools	\$31*	\$74*	\$58*	\$117	\$137
504-Others	\$52*	\$105	\$86	\$195	\$153
Corvel	\$70	\$121*	\$101	\$177	\$190
Coventry	\$59	\$105	\$77*	\$208*	\$169
First Health	\$55	\$92	\$70	\$164	\$102*
Genex	\$41*	\$88*	\$69*	\$254	\$102*
IMO	\$51*	\$89*	\$76	\$250	\$154
Liberty	\$51*	\$131*	\$94	\$283	\$120*
Sedgwick	\$46*	\$111	\$86	\$213	\$138
Texas Star	\$34*	\$61*	\$56*	\$170*	\$96*
Travelers	\$74*	\$103	\$82	\$328	\$121*
Zenith	\$42*	\$83	\$53*	\$312	\$108
Zurich	\$38*	\$55*	\$46*	\$207	\$144
Other networks	\$59	\$98	\$88	\$213	\$188

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, 2018.

PROFESSIONAL MEDICAL UTILIZATION

PERCENT OF EMPLOYEES RECEIVING PROFESSIONAL SERVICES BY SERVICE TYPE, SIX MONTHS POST-INJURY

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Evaluation & Management	95%	97%*	99%*	98%*	97%*	98%*	98%*	98%*	99%*	98%*	99%*	97%*	98%*	97%*	97%*	96%*
PM-Modalities	3%	6%*	3%	5%*	5%*	4%	4%*	6%*	4%*	3%	4%	4%	4%*	2%*	3%	4%*
PM-Other	25%	21%*	22%*	28%*	28%*	34%*	36%*	35%*	23%*	37%*	34%*	27%*	34%*	25%	31%*	38%*
DT-CT SCAN	2%	2%	1%*	2%*	2%*	2%*	3%	3%	3%	2%*	1%*	3%*	2%	2%	2%	2%
DT-MRI	13%	13%	13%	13%	9%*	14%*	12%	18%*	17%*	14%	14%	13%	14%	10%*	12%	18%*
DT-Nerve Conduction	1%	1%*	1%	1%*	2%*	1%*	1%	1%	1%	1%	1%	1%*	1%	1%	1%	1%
DT-Other	55%	54%*	64%*	62%*	50%*	56%*	61%*	63%*	60%*	58%*	52%*	55%*	62%*	50%*	57%*	62%*
Spinal Surgery	0.1%	0.1%	NA	0.0%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%*	NA	0.1%	0.2%
Other Surgery	23%	18%*	10%*	16%*	25%*	21%*	24%	21%*	19%*	24%	15%*	27%*	26%*	28%*	24%	25%*
Path. & Lab	10%	7%*	3%*	6%*	5%*	11%*	11%*	8%*	6%*	6%*	8%*	9%*	12%*	6%*	12%*	13%*
All Others	77%	78%*	98%*	89%*	73%*	88%*	91%*	92%*	86%*	92%*	90%*	84%*	91%*	84%*	89%*	88%*

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, 2018.

PROFESSIONAL MEDICAL UTILIZATION (CONTINUED)

AVERAGE NUMBER OF PROFESSIONAL SERVICES BILLED PER CLAIM THAT RECEIVED SERVICES BY TYPE OF PROFESSIONAL SERVICE, SIX MONTHS POST-INJURY

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Evaluation & Management	4.0	3.7*	4.1	4.0	4.5*	4.7*	4.7*	4.9*	5.0*	5.1*	3.9	4.3*	4.9*	3.7*	4.6*	4.8*
PM-Modalities	9.6	8.4*	6.0*	6.4*	7.9*	6.7*	7.8	6.6*	7.2*	6.2*	6.2*	7.8*	7.7*	4.9*	12.6	8.2
PM-Other	31.9	23.0*	24.9*	30.4	29.8*	27.4*	30.2	33.7	31.2	32.6	24.5*	28.0*	34.3*	26.8*	32.4	33.2
DT-CT SCAN	1.5	1.3*	1.3	1.2*	1.5	1.5	1.4	1.3	1.4	1.5	1.3	1.5*	1.4	1.3	1.5	1.4
DT-MRI	1.4	1.3*	1.3	1.3*	1.5*	1.3*	1.3	1.2*	1.4	1.4	1.2*	1.3*	1.3*	1.3	1.5*	1.4
DT-Nerve Conduction	3.6	3.1	2.4	2.7	3.0	3.3	3.8	2.7	2.8	5.3*	2.9	2.8*	3.0	2.3	2.7	3.5
DT-Other	2.4	2.1*	2.2*	2.3	2.3	2.3	2.4	2.1*	2.5*	2.1*	1.9*	2.5*	2.4	2.2	2.5	2.6*
Spinal Surgery	4.4	3.2	NA	2.0	5.8	5.9	2.3	2.7	3.3	3.8	3.2	4.3	2.1	NA	6.0	2.8
Other Surgery	2.8	2.6*	2.6	2.8	2.9	2.9	3.2	3.0	2.9	3.3*	2.8	2.9	3.0	2.2*	3.3*	3.2*
Path. & Lab	6.0	5.6	7.0	5.1	5.4	6.5	5.6	6.8	7.0	7.1	5.2	7.2*	4.7*	4.6	6.0	5.0
All Others	10.8	8.8*	8.2*	8.9*	10.2	11.3	13.5*	12.1*	10.3	11.8	9.3*	10.7	14.1*	9.6	11.9	12.4*

HOSPITAL UTILIZATION

PERCENT OF EMPLOYEES RECEIVING HOSPITAL SERVICES, SIX MONTHS POST-INJURY

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
In-patient	4%	2%*	2%	2%*	6%*	5%*	7%*	4%	3%*	4%	1%*	7%*	6%*	4%	5%	5%
Out-patient	97%	97%	99%	99%*	96%	97%	96%	98%	99%*	97%	98%	96%*	97%	96%	97%	97%
Other	3%	3%	1%	0%*	1%*	2%*	2%	2%	1%*	1%*	2%	3%	3%	4%	2%	3%

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

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

PHARMACY UTILIZATION

PERCENT OF EMPLOYEES RECEIVING PHARMACY DRUGS BY TYPE, SIX MONTHS POST-INJURY

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Analgesics-Opioid	43%	38%*	47%	36%*	43%	40%*	44%	49%*	45%	46%*	35%*	47%*	44%	43%	43%	44%
Analgesics-Anti-inflammatory	61%	63%*	70%*	71%*	64%*	67%*	63%	68%*	64%*	71%*	68%*	60%	65%*	58%	65%*	67%*
Musculoskeletal Therapy	35%	33%*	40%*	33%*	35%	40%*	42%*	39%*	35%	39%*	39%*	32%*	37%*	33%	37%	40%*
Central Nervous System Drugs	6%	4%*	4%	3%*	4%*	5%*	5%	7%	5%	7%	3%*	6%*	5%*	4%*	4%*	5%
Other	41%	38%*	29%*	32%*	40%	40%	39%	36%*	35%*	38%*	36%*	41%	39%	42%	43%	39%

MEAN NUMBER OF PRESCRIPTIONS, SIX MONTHS POST-INJURY

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Analgesics-Opioid	2.0	1.7*	2.1	1.7*	1.9	2.2*	2.3*	1.8*	1.8*	2.0	1.9	2.2*	2.1	1.8	2.0	2.1
Analgesics-Anti-inflammatory	1.7	1.5*	2.1*	1.6*	1.7	1.8*	1.9	1.8	1.7	1.7	1.9*	1.6*	1.7	1.7	1.6	1.9*
Musculoskeletal Therapy	1.8	1.5*	2.2*	1.6*	1.7	1.8	1.7	1.7	1.7	1.7	1.8	1.7*	1.7	1.5*	1.7	1.9*
Central Nervous Systems Drugs	2.4	1.9*	1.9	1.8*	1.7*	2.2	3.1	2.1	2.0	2.3	2.1	2.2	2.4	1.6	2.2	2.0
Other	1.9	1.4*	1.7	1.5*	2.1	1.8	2.0	1.5*	1.5*	1.5*	1.5*	1.6*	1.5*	1.6	1.8	2.0

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, 2018.

PHARMACY UTILIZATION (CONTINUED)

MEAN NUMBER OF DRUG DAYS, SIX MONTHS POST-INJURY

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Analgesics-Opioid	21	16*	17*	15*	17*	21	21	15*	17*	19	15*	21	20	13*	19	21
Analgesics-Anti-inflammatory	30	26*	34*	26*	29	30	29	28	27*	31	30	28*	28*	26*	27*	31
Musculoskeletal Therapy	28	21*	28	22*	25	28	25	24*	24*	28	26	26*	25*	20*	25	29
Central Nervous System Drugs	64	47*	51	42*	40*	57	73	51	48*	65	52	59	65	43	57	54
Other	24	16*	17	17*	20	21*	26	16*	16*	17*	15*	18*	17*	17*	27	24

OVERALL, HOW MUCH OF A PROBLEM, IF ANY, WAS IT TO GET THE PRESCRIPTION DRUGS YOU BELIEVED WERE NECESSARY?

How much of a problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Not a problem	77%	82%	70%	81%	70%	71%	79%	84%	78%	84%	78%	77%	79%	88%	75%	78%
A small problem	10%	11%	12%	12%	12%	10%	9%	8%	11%	14%	7%	13%	10%	11%	10%	12%
A big problem	13%	7%	18%	7%	18%	19%	12%	8%	11%	2%	15%	10%	12%	1%	14%	10%

What was the problem	Non-network	504-Alliance	504-Dallas County schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Treating doctor not willing to give the care you believed was necessary	37%	30%	61%	55%	48%	50%	53%	19%	39%	43%	58%	41%	39%	22%	49%	72%
The insurance company or network did not want this care provided	76%	75%	80%	33%	73%	62%	85%	86%	63%	72%	91%	65%	85%	81%	63%	86%
The pharmacy didn't want to fill the prescription	24%	16%	10%*	19%	15%	28%	25%	9%	31%	24%	18%	22%	27%	19%	38%	27%

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, 2018.

SATISFACTION WITH CARE

PERCENT OF INJURED EMPLOYEES WHO INDICATED THAT THEY HAD CHANGED TREATING DOCTORS

	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Percent of injured employees who changed treating doctors	20%	14%*	17%	15%*	23%	17%	11%*	21%	20%	18%	26%*	16%*	22%	15%	24%	21%

MOST FREQUENT REASONS WHY INJURED EMPLOYEES SAID THEY CHANGED TREATING DOCTORS

Percentage of injured employees indicating that they changed treating doctors because:	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Worker felt that the treatment was not helping	50%	35%	25%	35%	38%	61%	39%	34%	16%	31%	22%	41%	43%	24%	47%	23%
Worker was dissatisfied with the doctor's manner and caring	52%	31%	25%	40%	49%	45%	55%	31%	17%	31%	22%	36%	42%	16%	37%	25%
Worker saw an emergency or urgent care doctor for first visit	58%	71%	69%	73%	63%	46%	47%	65%	67%	48%	52%	59%	49%	58%	53%	47%
Worker saw a company doctor for first visit	29%	31%	32%	63%	52%	45%	38%	31%	17%	37%	35%	21%	35%	17%	42%	55%
Doctor released worker to go back to work and worker didn't feel ready to return	32%	34%	19%	21%	32%	47%	28%	14%	12%	24%	14%	22%	28%	12%	30%	28%
Doctor was no longer seeing workers' compensation patients	10%	6%	0%	0%	26%	13%	25%	4%	4%	0%	0%	13%	10%	4%	0%	8%

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

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

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

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?

How much of a problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Not a problem	68%	76%*	57%*	63%	62%*	65%*	78%	65%	64%	68%	55%*	73%*	67%	79%*	78%*	67%
A small problem	10%	8%*	17%*	11%	9%	11%	6%	14%	14%*	16%*	15%*	12%*	9%	11%	4%*	14%
A big problem	21%	17%*	26%	26%	29%*	24%	16%	20%	22%	16%*	30%*	16%*	24%	11%*	18%	19%

What was the problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
There was not enough treating doctors to select from	29%	46%	26%	28%	28%	32%	9%	28%	23%	25%	36%	33%	28%	40%	33%	39%
You could not find a treating doctor that would take workers' compensation patients	20%	23%	6%	12%	21%	17%	16%	21%	16%	10%	13%	25%	19%	25%	6%	16%
Travel to the doctor's office was too difficult to arrange	10%	4%	8%	0%	15%	26%	10%	11%	9%	7%	17%	19%	7%	18%	13%	7%
Your treating doctor was not willing to give the care you believed was necessary	33%	37%	60%	60%	57%	26%	43%	56%	52%	44%	47%	37%	25%	51%	18%	33%

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 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

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?

How much of a problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Not a problem	61%	65%*	63%*	63%*	63%	48%*	70%*	51%	60%*	58%	46%	68%*	63%*	75%*	68%*	59%*
A small problem	14%	13%*	5%*	9%*	14%	10%*	8%*	12%*	20%	18%	20%*	16%*	11%*	12%*	14%	12%*
A big problem	26%	23%*	32%	28%	23%	42%*	22%	37%	20%*	23%	34%	16%*	26%	13%*	18%*	29%

What was the problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Couldn't see a specialist soon enough	47%	46%	22%	45%	36%	67%	55%	24%	40%	46%	52%	56%	46%	32%	48%	26%
Couldn't find a specialist that would accept workers' compensation patients	21%	27%	9%	13%	23%	25%	13%	12%	28%	19%	19%	30%	42%	19%	31%	0%
Travel was too difficult to arrange	11%	12%	6%	14%	8%	31%	3%	17%	0%	17%	17%	17%	24%	7%	28%	11%
Treating doctor was not willing to send worker to a specialist	16%	21%	40%	31%	31%	22%	12%	22%	28%	16%	33%	29%	16%	41%	26%	28%
Insurance carrier didn't want the care provided	65%	63%	76%	72%	71%	60%	57%	75%	84%	73%	66%	64%	79%	79%	77%	62%

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 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

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?

How much of a problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Not a problem	56%	69%*	51%	61%	61%	46%*	68%*	47%	54%	58%	56%	68%*	64%*	72%*	70%*	66%*
A small problem	14%	12%*	15%	21%*	13%	12%*	11%	20%	20%*	16%	14%	13%	15%	12%	16%	8%*
A big problem	30%	20%*	34%	19%*	26%	42%*	21%*	33%	26%	27%	30%	19%*	21%*	16%*	15%*	26%

What was the problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
There was difficulty in diagnosing your work-related injury or illness	42%	31%	32%	46%	46%	57%	37%	17%	30%	30%	44%	44%	41%	50%	29%	33%
Travel to get medical care was too difficult to arrange	10%	6%	5%	7%	17%	16%	12%	7%	6%	4%	14%	19%	2%	8%	5%	6%
Your treating doctor was not willing to give the care you believed was necessary	16%	20%	22%	21%	38%	5%	17%	19%	24%	12%	19%	20%	5%	23%	12%	17%
The insurance company or health care network did not want this care provided	27%	24%	47%	27%	27%	30%	39%	26%	27%	26%	42%	25%	17%	20%	34%	18%
You could not get care soon enough	51%	53%	31%	38%	54%	38%	56%	50%	70%	46%	47%	63%	46%	35%	46%	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 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

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?

How much of a problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Not a problem	49%	75%*	62%*	65%*	57%*	53%*	75%*	54%*	56%*	63%*	65%*	67%*	63%*	78%*	65%*	59%*
A small problem	21%	10%*	14%	20%	19%	13%*	8%*	17%	24%	17%*	9%*	17%*	18%	15%	19%	19%
A big problem	30%	15%*	24%	14%*	23%	33%	17%*	29%	20%*	21%*	26%	16%*	19%*	7%*	16%*	22%*

INDIVIDUAL QUESTION RESULTS FOR COMPOSITE "GETTING CARE QUICKLY"

Since you were injured, how often did you get care as soon as you wanted when you needed care right away?

How often did you get care?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Always	54%	66%*	54%	58%*	53%	45%*	71%*	45%	49%*	57%	55%	61%*	53%	70%*	60%	46%*
Usually	15%	15%*	13%	13%*	15%	23%*	7%*	21%	21%*	22%*	11%	13%	24%*	8%*	15%	20%*
Sometimes/Never	30%	19%*	33%	29%	32%	32%	22%	33%	30%	22%*	34%	26%*	23%	22%	25%	34%

Since you were injured, not counting the times you needed care right away, how often did you get an appointment for your health care as soon as you wanted?

How often did you get an appointment	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Always	53%	62%*	59%	56%	54%	51%	59%	42%	49%*	55%	55%	53%*	57%*	61%*	59%	54%
Usually	18%	19%*	12%*	24%	15%	21%	19%	29%	29%*	24%*	14%*	19%	20%	16%	13%	16%
Sometimes/Never	29%	19%*	29%	20%	30%	28%*	21%*	29%	22%*	21%*	30%	28%	23%*	23%	28%	30%

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

How often were you taken to the exam room within 15 minutes	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Always	37%	39%*	22%*	32%	40%	32%*	52%*	33%	29%*	32%	21%*	41%*	39%	37%	31%	33%
Usually	22%	21%*	23%	20%	24%	21%	17%	24%	20%	25%	24%	22%*	25%	19%	27%	20%
Sometimes/Never	40%	40%	55%*	48%*	36%	47%*	31%	43%	51%*	43%	56%*	37%	36%	43%	42%	47%*

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 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

ACCESS TO CARE (CONTINUED)

INDIVIDUAL QUESTION RESULTS FOR COMPOSITE "AGREEMENT WITH TREATING DOCTOR"

The treating doctor for your work-related injury or illness took your medical condition seriously.

Treating doctor took your medical condition seriously	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Strongly agree/Agree	79%	82%*	68%*	74%	65%*	65%*	77%	70%*	85%*	78%	70%*	81%*	77%	81%	77%	74%
Not sure	6%	7%	11%*	8%	8%	13%*	6%	10%	6%	6%	11%	5%*	8%	7%	4%	4%*
Strongly disagree/Disagree	16%	11%*	21%	18%	27%*	22%*	17%	21%	8%*	16%	20%	13%*	15%	13%	19%	21%*

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

Treating doctor gave you a thorough examination	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Strongly agree/Agree	76%	78%	65%*	71%*	71%*	68%*	80%	72%	75%	77%	63%*	77%*	82%*	70%	74%	69%*
Not sure	5%	6%*	5%	5%	7%*	5%	3%	7%	7%	5%	7%	6%	2%*	10%*	7%	5%
Strongly disagree/Disagree	19%	16%*	29%*	24%*	22%	26%*	17%	21%	18%	18%	30%*	16%*	16%*	19%	19%	26%*

The treating doctor for your work-related injury or illness explained your medical condition in a way that you could understand.

Treating doctor explained your medical condition	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Strongly agree/Agree	83%	84%	74%*	81%*	78%*	74%*	87%	78%	88%	86%	81%	85%*	85%	89%	85%	82%
Not sure	3%	4%*	5%	3%*	7%*	4%*	1%	7%*	6%*	4%	3%	5%*	4%*	5%*	3%	2%
Strongly disagree/Disagree	14%	12%	22%*	16%	15%	22%*	12%	14%	6%*	10%*	16%	10%*	11%	6%*	12%	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	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Strongly agree/Agree	83%	86%*	73%*	73%*	72%*	70%*	86%	84%	81%	84%	75%*	89%*	89%*	86%	81%	81%
Not sure	4%	3%	2%	9%*	12%*	5%	3%	4%	8%*	3%	4%	2%*	3%	5%	5%	1%*
Strongly disagree/Disagree	14%	11%*	25%*	18%*	16%	25%*	10%	13%	11%	13%	21%*	9%*	7%*	8%	14%	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 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

ACCESS TO CARE (CONTINUED)

INDIVIDUAL QUESTION RESULTS FOR COMPOSITE "AGREEMENT WITH TREATING DOCTOR"

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

Treating doctor talked to you about a return-to-work date	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Strongly agree/Agree	71%	85%*	67%	73%	74%	66%*	74%	69%	69%*	69%	63%*	77%*	75%*	83%*	78%*	69%
Not sure	5%	2%*	3%	5%	4%	6%	3%	8%	11%*	10%*	4%	5%*	6%	3%	5%*	6%*
Strongly disagree/Disagree	24%	12%*	30%	22%	22%	28%	23%	23%	20%	21%	33%*	18%*	19%*	14%*	18%*	25%

The treating doctor for your work-related injury or illness overall provided you with very good medical care that met your needs.

Treating doctor provided you with very good medical care	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Strongly agree/Agree	71%	77%*	60%*	69%	63%*	62%*	78%	65%	68%	74%	65%	79%*	76%	76%	78%	72%
Not sure	4%	4%*	5%	6%*	6%	10%*	1%*	6%	9%*	4%	9%	4%*	4%	3%	6%	2%*
Strongly disagree/Disagree	24%	19%*	35%*	25%	31%*	28%*	21%	29%	23%	21%	26%	17%*	20%*	21%	16%	26%

You were informed and up-to-date about the care you received from specialists.

Informed and up-to-date about the care you received from specialists	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Strongly agree/Agree	76%	77%*	65%	69%	71%*	67%*	74%	67%	64%*	70%	61%*	80%*	76%	79%*	85%*	65%
Not sure	6%	6%*	5%	13%	9%*	6%*	6%	11%	16%*	6%	17%*	7%*	9%*	9%*	7%	6%*
Strongly disagree/Disagree	18%	17%*	29%	18%	20%*	26%*	19%	22%	20%	24%	22%	14%*	15%	12%*	9%*	28%

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 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

PAYMENT DISTRIBUTION

DISTRIBUTION OF PAYMENTS FOR PROFESSIONAL SERVICES BY PROVIDER TYPE, SIX MONTHS POST-INJURY.

Type of providers		Medical Doctors	Chiropractors	Physical/Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-network	Payments	\$75,830,841	\$9,013,809	\$32,025,608	\$10,265,807	\$27,182,667
	%	49%	6%	21%	7%	18%
504-Alliance	Payments	\$14,677,282	\$920,763	\$4,645,749	\$2,035,374	\$4,469,684
	%	55%	3%	17%	8%	17%
504-Dallas County Schools	Payments	\$848,290	\$15,897	\$398,442	\$227,800	\$225,140
	%	49%	1%	23%	13%	13%
504-Others	Payments	\$3,171,209	\$242,501	\$1,673,129	\$531,926	\$805,073
	%	49%	4%	26%	8%	13%
Corvel	Payments	\$2,168,513	\$122,194	\$1,301,271	\$329,177	\$932,373
	%	45%	3%	27%	7%	19%
Coventry	Payments	\$8,472,341	\$704,848	\$4,546,781	\$1,446,657	\$2,887,255
	%	47%	4%	25%	8%	16%
First Health	Payments	\$1,423,434	\$151,701	\$817,263	\$284,109	\$437,608
	%	46%	5%	26%	9%	14%
Genex	Payments	\$2,016,773	\$123,010	\$1,140,178	\$635,206	\$752,454
	%	43%	3%	24%	14%	16%
IMO	Payments	\$3,639,774	\$93,353	\$1,253,651	\$386,009	\$1,008,440
	%	57%	1%	20%	6%	16%
Liberty	Payments	\$3,017,276	\$207,203	\$1,353,313	\$586,237	\$932,492
	%	49%	3%	22%	10%	15%
Sedgwick	Payments	\$3,427,832	\$114,183	\$2,013,250	\$617,092	\$956,863
	%	48%	2%	28%	9%	13%
Texas Star	Payments	\$24,213,564	\$980,826	\$8,275,936	\$3,133,340	\$8,508,112
	%	54%	2%	18%	7%	19%
Travelers	Payments	\$5,251,836	\$250,886	\$2,771,723	\$880,643	\$1,488,928
	%	49%	2%	26%	8%	14%
Zenith	Payments	\$852,070	\$27,283	\$372,963	\$151,498	\$275,778
	%	51%	2%	22%	9%	16%
Zurich	Payments	\$1,165,888	\$80,877	\$641,762	\$231,520	\$384,407
	%	47%	3%	26%	9%	15%
Other networks	Payments	\$3,684,085	\$220,643	\$2,112,600	\$556,563	\$1,133,961
	%	48%	3%	27%	7%	15%

Note: Percentages by Networks may not always add up to 100 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

DISTRIBUTION OF INJURED EMPLOYEES RECEIVING PROFESSIONAL SERVICES BY PROVIDER TYPE, SIX MONTHS POST-INJURY.

Type of providers		Medical Doctors	Chiropractors	Physical/Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-network	Number	89,620	6,403	25,251	22,077	51,821
	%	46%	3%	13%	11%	27%
504-Alliance	Number	18,399	1,115	4,301	4,219	10,378
	%	48%	3%	11%	11%	27%
504-Dallas County Schools	Number	1,152	25	326	490	744
	%	42%	1%	12%	18%	27%
504-Others	Number	4,208	212	1,349	1,062	1,832
	%	49%	2%	16%	12%	21%
Corvel	Number	3,136	153	1,103	797	2,539
	%	41%	2%	14%	10%	33%
Coventry	Number	9,701	655	3,966	2,984	5,980
	%	42%	3%	17%	13%	26%
First Health	Number	1,433	123	647	489	970
	%	39%	3%	18%	13%	26%
Genex	Number	2,206	146	843	996	1,631
	%	38%	3%	14%	17%	28%
IMO	Number	4,038	117	1,037	860	2,280
	%	48%	1%	12%	10%	27%
Liberty	Number	3,128	261	1,229	919	1,903
	%	42%	4%	17%	12%	26%
Sedgwick	Number	4,308	153	1,807	1,269	2,240
	%	44%	2%	18%	13%	23%
Texas Star	Number	28,360	1,249	9,081	6,754	17,238
	%	45%	2%	14%	11%	28%
Travelers	Number	5,304	291	2,160	1,660	3,283
	%	42%	2%	17%	13%	26%
Zenith	Number	1,191	39	363	388	627
	%	46%	1%	14%	15%	24%
Zurich	Number	1,342	59	504	449	797
	%	43%	2%	16%	14%	25%
Other Networks	Number	3,576	216	1,624	1,084	2,165
	%	41%	2%	19%	13%	25%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2018.

RETURN TO WORK

MOST FREQUENT REASONS GIVEN BY INJURED EMPLOYEES WHO SAID THEY WERE NOT CURRENTLY WORKING AT THE TIME OF THE SURVEY.

Most frequent reasons	Non-network	504-Alliance	504-Dallas County schools	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Retired	12%	18%*	35%*	38%*	5%	10%	13%	15%	23%	19%	14%	9%*	16%*	9%	3%*	10%*
Employee was laid off	28%	16%*	26%	13%*	28%	26%*	23%	0%*	22%*	32%	20%*	27%	32%	16%*	42%	20%*
Employee was fired	24%	16%*	10%	19%	15%*	28%*	25%	9%*	31%	24%	18%	22%	27%	19%	38%	27%
Employee took another job	34%	48%*	28%	64%	42%	37%	32%	45%	28%*	40%	35%	44%*	33%	59%*	43%	51%*
Employee not physically able to perform job duties	41%	26%*	25%	8%*	30%*	51%*	36%	36%	34%*	43%	29%	33%*	36%*	23%*	27%*	38%

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, 2018.



2018 Workers' Compensation Network Report Card Results

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