

Technical Appendix A: Additional Network and Non-Network Comparisons

Medical Costs

Median Cost per Claim, Six Months Post-Injury

| Medical Type | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|-----------------|-------------|--------------|-----------|--------|----------|---------|---------|----------|-----------|----------|----------------|
| Overall Medical | \$794 | \$731 | \$946 | \$713 | \$854 | \$963 | \$1,174 | \$1,222 | \$1,139 | \$826 | \$899 |
| Professional | \$622 | \$540 | \$603 | \$519 | \$693 | \$753 | \$977 | \$1,008 | \$943 | \$665 | \$786 |
| Hospital | \$827 | \$820 | \$845 | \$888 | \$923 | \$1,029 | \$1,106 | \$762 | \$1,015 | \$985 | \$906 |
| Pharmacy | \$69 | \$60 | \$62 | \$80 | \$70 | \$64 | \$82 | \$72 | \$77 | \$51 | \$69 |

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

| Medical Type | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|--------------|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Professional | 56% | 55% | 52% | 68% | 64% | 62% | 67% | 77% | 63% | 52% | 65% |
| Hospital | 42% | 43% | 46% | 29% | 33% | 35% | 30% | 20% | 34% | 46% | 32% |
| Pharmacy | 2% | 2% | 2% | 3% | 3% | 3% | 3% | 3% | 2% | 2% | 2% |

Average Medical Cost Changes From 2021 Network Report Card, Six and 18 Months Post-Injury

| Average Medical Costs | Non-Network | 504-Alliance | Corvel | Coventry | First Health | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|---------------------------------------|-------------|--------------|---------|----------|--------------|---------|---------|----------|-----------|----------|----------------|
| Average Medical Costs, 6 Months | \$2,721 | \$1,936 | \$1,667 | \$2,408 | \$3,240 | \$2,116 | \$2,824 | \$2,439 | \$3,236 | \$2,932 | \$2,416 |
| Average Medical Costs, 18 Months | \$3,852 | \$2,544 | \$2,063 | \$3,271 | \$4,606 | \$2,676 | \$4,049 | \$3,268 | \$4,144 | \$3,888 | \$3,262 |
| Percentage Change from 6 to 18 Months | 42% | 31% | 24% | 36% | 42% | 26% | 43% | 34% | 28% | 33% | 35% |

Note: This update specifies only networks with medical costs reported in the 2021 Network Report Card.

Average Medical Cost Changes From 2021 to 2022, Six Months Post-Injury

| Average Medical Costs | Non-Network | 504-Alliance | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|-----------------------|-------------|--------------|---------|----------|---------|---------|----------|-----------|----------|----------------|
| 2021 | \$2,721 | \$1,936 | \$1,667 | \$2,408 | \$2,116 | \$2,824 | \$2,439 | \$3,236 | \$2,932 | \$2,416 |
| 2022 | \$2,897 | \$2,630 | \$1,916 | \$2,774 | \$2,952 | \$3,051 | \$2,595 | \$3,281 | \$3,172 | \$2,888 |
| Percent Change | 6% | 36% | 15% | 15% | 40% | 8% | 6% | 1% | 8% | 20% |

Professional Medical Costs

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

| Type of Service | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|--|-------------|--------------|-----------|----------|----------|----------|----------|----------|-----------|----------|----------------|
| Evaluation & Management | \$657 | \$587 | \$649 | *\$545 | *\$687 | *\$796 | *\$816 | *\$837 | *\$801 | \$660 | *\$724 |
| Physical Medicine-Modalities | \$115 | \$110 | *\$74 | \$97 | *\$93 | \$87 | *\$86 | *\$76 | \$97 | *\$80 | *\$93 |
| Physical Medicine-Other | \$1,502 | *\$1,404 | *\$1,235 | *\$1,323 | *\$1,427 | *\$1,263 | *\$1,284 | *\$1,375 | \$1,438 | *\$1,098 | \$1,489 |
| Diagnostic Testing-CT Scan | \$182 | *\$159 | *\$136 | \$206 | \$181 | \$227 | *\$154 | \$219 | \$203 | \$178 | \$193 |
| Diagnostic Testing-MRI | \$422 | *\$394 | *\$360 | *\$342 | *\$443 | *\$452 | \$417 | *\$481 | \$419 | *\$352 | *\$443 |
| Diagnostic Testing-Nerve Conduction | \$610 | \$568 | \$666 | \$543 | \$615 | \$558 | *\$431 | *\$556 | \$570 | *\$515 | \$560 |
| Diagnostic Testing-Other | \$123 | *\$114 | *\$106 | *\$113 | *\$116 | *\$135 | *\$107 | *\$117 | *\$117 | \$122 | \$124 |
| Spinal Surgery | \$4,722 | \$3,423 | \$0 | \$1,339 | \$3,631 | \$2,769 | \$3,046 | \$5,039 | \$7,384 | *\$3,552 | \$6,030 |
| Other Surgery | \$1,421 | *\$1,550 | \$1,238 | *\$923 | *\$1,295 | *\$2,005 | \$1,366 | *\$1,143 | *\$1,207 | \$1,466 | *\$1,594 |
| Pathology & Laboratory | \$87 | \$90 | *\$58 | *\$68 | *\$76 | \$91 | *\$51 | *\$63 | *\$67 | *\$67 | \$86 |
| All Others | \$313 | *\$261 | *\$178 | *\$175 | *\$257 | *\$261 | *\$261 | *\$193 | \$279 | *\$282 | *\$263 |

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 | \$36,543 | \$2,136 | \$3,384 |
| 504-Alliance | *\$29,735 | \$2,105 | *\$2,205 |
| CareWorks | \$31,173 | *\$1,486 | \$4,742 |
| Corvel | *\$26,774 | *\$1,545 | *\$867 |
| Coventry | \$33,508 | *\$2,528 | \$2,402 |
| IMO | \$36,360 | \$2,288 | \$6,774 |
| Liberty | *\$26,945 | *\$3,149 | *\$978 |
| Sedgwick | \$27,419 | \$1,934 | *\$759 |
| Travelers | \$30,631 | *\$2,601 | \$4,109 |
| WorkWell | *\$31,533 | *\$2,539 | \$3,025 |
| Other networks | \$31,857 | *\$2,465 | \$3,661 |

Note: 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 | \$59 | \$122 | \$78 | \$282 | \$265 |
| 504-Alliance | *\$47 | *\$96 | *\$57 | \$259 | *\$224 |
| CareWorks | *\$43 | *\$86 | \$68 | \$222 | \$213 |
| Corvel | \$54 | *\$96 | \$70 | \$230 | *\$165 |
| Coventry | \$55 | \$127 | \$70 | \$318 | *\$227 |
| IMO | \$48 | *\$96 | *\$59 | \$315 | \$296 |
| Liberty | \$55 | *\$149 | *\$106 | \$352 | \$212 |
| Sedgwick | *\$40 | \$114 | *\$56 | \$284 | *\$178 |
| Travelers | \$51 | \$118 | \$68 | \$287 | *\$182 |
| WorkWell | *\$43 | *\$98 | *\$60 | \$231 | *\$139 |
| Other networks | *\$49 | *\$110 | \$74 | *\$209 | \$235 |

Professional Medical Utilization

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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|-------------------------------------|-------------|--------------|-----------|--------|----------|-------|---------|----------|-----------|----------|----------------|
| Evaluation & Management | 4.2 | *7.7 | *5.3 | *4.7 | *4.8 | *4.7 | *5.5 | *4.8 | *5.2 | 4.3 | *4.8 |
| Physical Medicine-Modalities | 8.3 | *7.0 | 8.6 | *5.5 | *6.8 | *6.2 | *6.4 | *6.9 | *6.3 | *7.7 | *7.4 |
| Physical Medicine-Other | 37.6 | *32.5 | 36.4 | 32.6 | *29.8 | *28.8 | 36.9 | 33.4 | *32.3 | 41.5 | 41.4 |
| Diagnostic Testing-CT Scan | 1.5 | 1.4 | *1.3 | 1.5 | 1.4 | 1.6 | 1.4 | 1.4 | 1.5 | 1.7 | 1.4 |
| Diagnostic Testing-MRI | 1.4 | *1.3 | 1.3 | 1.4 | 1.4 | 1.3 | 1.3 | *1.3 | 1.3 | 1.3 | 1.3 |
| Diagnostic Testing-Nerve Conduction | 3.6 | 3.4 | 3.4 | 3.7 | 4.1 | 3.1 | *2.8 | *2.6 | *2.8 | *3.1 | 3.1 |
| Diagnostic Testing-Other | 2.6 | 3.4 | 2.4 | 2.4 | 2.4 | 2.3 | *2.1 | *1.9 | 2.4 | 2.6 | 2.4 |
| Spinal Surgery | 4.8 | *2.9 | NA | 6.3 | *2.0 | 3.0 | 6.0 | 6.0 | *3.0 | 4.0 | 7.3 |
| Other Surgery | 3.2 | *2.9 | *2.7 | *2.5 | *2.9 | 3.2 | 3.1 | *2.6 | *2.8 | 3.3 | 3.2 |
| Pathology & Laboratory | 5.1 | 5.9 | *9.1 | *3.1 | *3.6 | 5.9 | *3.4 | *3.7 | *3.7 | 5.7 | *4.2 |
| All Others | 29.1 | 33.4 | *18.3 | *14.6 | *22.6 | *17.8 | *23.5 | *13.7 | 30.4 | 29.9 | 49.8 |

Hospital Utilization

Percentage of Employees Receiving Hospital Services, Six Months Post-Injury

| Type of Service | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|-----------------|-------------|--------------|-----------|--------|----------|------|---------|----------|-----------|----------|----------------|
| In-Patient | 5% | 4% | *3% | 4% | 5% | *3% | 4% | *2% | 6% | *8% | 5% |
| Out-Patient | 95% | *96% | *97% | *87% | *97% | *98% | 95% | *98% | *94% | *94% | *97% |
| Other | 4% | *3% | *1% | *12% | *3% | 3% | 5% | *1% | *7% | *5% | *2% |

Pharmacy Utilization

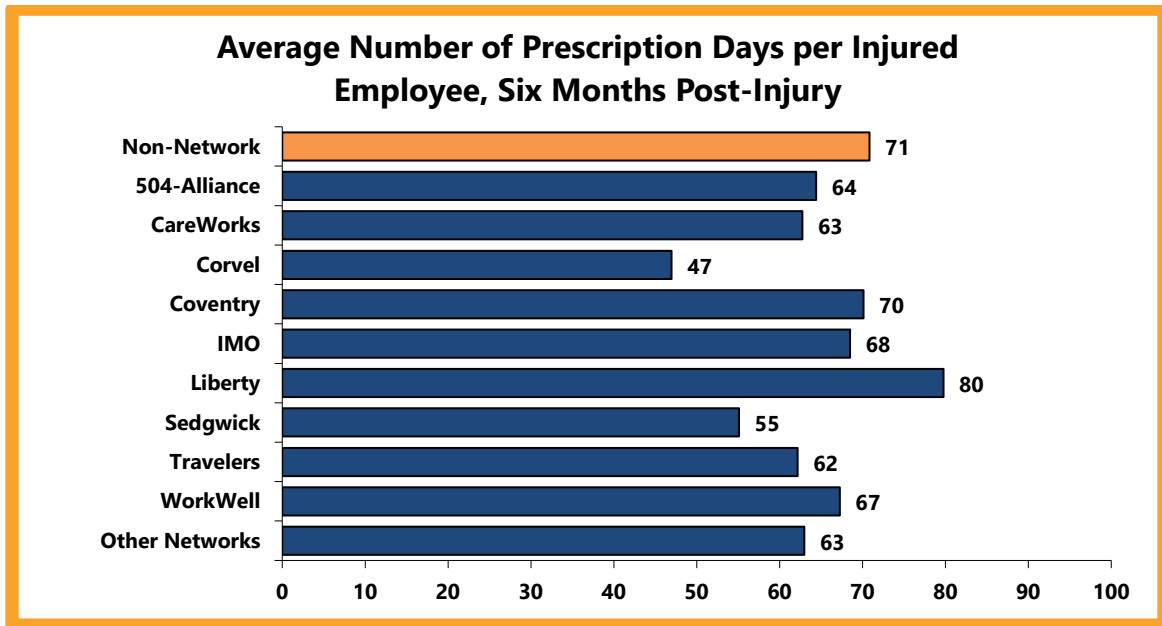
Percentage of Employees Receiving Pharmacy Drugs by Type, Six Months Post-injury

| Type of Service | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|-------------------------------------|-------------|--------------|-----------|--------|----------|------|---------|----------|-----------|----------|----------------|
| Analgesics-Opioid | 24% | 25% | 23% | *19% | *21% | *33% | 23% | *17% | 25% | *29% | *22% |
| Analgesics-Anti-Inflammatory | 62% | *60% | *68% | *68% | 64% | *56% | *72% | *74% | *66% | *61% | *67% |
| Musculoskeletal Therapy | 38% | *36% | *42% | 37% | *41% | 38% | *42% | *45% | *41% | *33% | *40% |
| Central Nervous System Drugs | 8% | *6% | 9% | *5% | 8% | *11% | *11% | *6% | 8% | 8% | *7% |
| Other | 49% | 50% | 42% | 53% | 50% | 55% | 46% | 38% | 46% | 51% | 44% |

Mean Number of Prescriptions, Six Months Post-Injury

| Type of Service | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|--------------------------------------|-------------|--------------|-----------|--------|----------|------|---------|----------|-----------|----------|----------------|
| Analgesics-Opioid | 2.3 | 2.4 | 2.2 | *1.8 | 2.4 | *1.8 | 2.4 | *1.8 | 2.2 | 2.3 | 2.1 |
| Analgesics-Anti-Inflammatory | 2.0 | *2.2 | *1.8 | 1.9 | *2.2 | 1.9 | 1.9 | 2.0 | 2.0 | 2.0 | 2.0 |
| Musculoskeletal Therapy | 2.0 | 2.1 | 1.9 | 1.9 | 2.1 | *1.7 | 2.0 | *1.8 | 2.0 | *1.9 | 2.0 |
| Central Nervous Systems Drugs | 3.6 | 4.0 | 3.8 | 2.8 | 4.1 | 3.6 | 4.6 | 3.1 | 3.3 | 3.9 | *3.0 |
| Other | 2.2 | *2.4 | 2.1 | *1.7 | *2.0 | 2.4 | 2.3 | *1.9 | *2.0 | 2.2 | 2.2 |

Pharmacy Utilization (Continued)



Mean Number of Days Injured Employees Were Prescribed Drugs, Six Months Post-Injury

| Type of Service | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|------------------------------|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Analgesics-Opioid | 27 | *22 | 21 | *18 | 28 | *19 | 26 | *19 | *21 | *23 | *22 |
| Analgesics-Anti-Inflammatory | 37 | 39 | *30 | *28 | 39 | 34 | 38 | *33 | 35 | 37 | *34 |
| Musculoskeletal Therapy | 34 | *29 | *29 | *25 | 35 | *23 | 34 | *25 | 30 | *30 | 31 |
| Central Nervous System Drugs | 103 | 108 | 107 | 76 | 119 | 103 | 127 | 90 | 97 | 110 | *86 |
| Other | 40 | 37 | 38 | *21 | *31 | 41 | 39 | *29 | *29 | *36 | 38 |

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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|------------------------|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Not a problem | 71% | 79% | 80% | 68% | 75% | 70% | 71% | 79% | 75% | 74% | 69% |
| A small problem | 15% | 9% | 15% | 14% | 17% | 11% | 16% | 9% | 11% | 14% | 18% |
| A big problem | 15% | 12% | 5% | 18% | 9% | 19% | 13% | 12% | 14% | 12% | 13% |

| What was the problem? | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|---|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Treating doctor not willing to give the care you believed was necessary. | 19% | 8% | 11% | 50% | 16% | 27% | 52% | 27% | 19% | 17% | 19% |
| The insurance company or network did not want this care provided. | 42% | 34% | 51% | 28% | 34% | 30% | 43% | 40% | 25% | 34% | 16% |
| The pharmacy didn't want to fill the prescription. | 13% | 14% | 4% | 14% | 18% | 0% | 5% | 12% | 19% | 12% | 25% |

Satisfaction with Care

Percentage of Injured Employees Who Indicated That They Had Changed Treating Doctors

| | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|---|-------------|--------------|-----------|--------|----------|------|---------|----------|-----------|----------|----------------|
| Percent of injured employees changing their doctors | 24% | *18% | *16% | *9% | *20% | *15% | 24% | 23% | 18% | *17% | *19% |

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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|--|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Employee was dissatisfied with doctor's manner and caring. | 47% | 22% | 22% | 80% | 58% | 26% | 30% | 50% | 39% | 47% | 34% |
| Employee felt treatment was not helping. | 46% | 25% | 38% | 66% | 40% | 40% | 34% | 54% | 47% | 31% | 43% |
| Doctor released to go back to work, but employee didn't feel ready. | 39% | 22% | 22% | 47% | 26% | 23% | 27% | 40% | 27% | 43% | 34% |
| Doctor no longer seeing workers' compensation patients. | 16% | 7% | 10% | 20% | 9% | 20% | 14% | 5% | 14% | 30% | 17% |
| Employee saw emergency or urgent care doctor for first visit. | 65% | 60% | 68% | 66% | 57% | 37% | 59% | 58% | 61% | 62% | 69% |
| Employee saw company doctor for first visit. | 34% | 25% | 35% | 54% | 38% | 19% | 42% | 35% | 30% | 36% | 56% |

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

Access to Care

Individual Question Results for “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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|------------------------|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Not a problem | 62% | *70% | 66% | 62% | 60% | 58% | 59% | *52% | 64% | *68% | *65% |
| A small problem | 12% | 13% | 9% | 19% | *18% | 16% | 12% | 19% | 17% | 11% | *11% |
| A big problem | 26% | *17% | 25% | 19% | 21% | 26% | 29% | 29% | 19% | *20% | 24% |

| What was the problem? | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|---|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| There were not enough treating doctors to select from. | 18% | 15% | 22% | 26% | 22% | 11% | 14% | 20% | 27% | 9% | 21% |
| You could not find a treating doctor that would take workers' compensation patients. | 28% | 15% | 14% | 17% | 8% | 11% | 14% | 13% | 19% | 9% | 12% |
| Travel to the doctor's office was too difficult to arrange. | 12% | 6% | 2% | 8% | 7% | 11% | 7% | 8% | 9% | 8% | 5% |
| Your treating doctor was not willing to give the care you believed was necessary. | 33% | 33% | 30% | 49% | 32% | 54% | 37% | 49% | 49% | 38% | 33% |

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

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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|------------------------|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Not a problem | 55% | *65% | 55% | *50% | *59% | 47% | 52% | *57% | *66% | *61% | *57% |
| A small problem | 17% | *14% | *13% | *9% | *20% | 17% | *17% | *13% | *14% | *15% | *13% |
| A big problem | 28% | *21% | 31% | 41% | *21% | 36% | 33% | 30% | *21% | *24% | 30% |

| What was the problem? | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|---|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Couldn't see a specialist soon enough. | 27% | 17% | 35% | 26% | 24% | 39% | 32% | 19% | 12% | 17% | 23% |
| Couldn't find a specialist that would accept workers' compensation patients. | 22% | 13% | 10% | 20% | 13% | 19% | 6% | 7% | 13% | 8% | 13% |
| Travel was too difficult to arrange. | 14% | 7% | 12% | 11% | 15% | 7% | 12% | 5% | 12% | 7% | 3% |
| Treating doctor was not willing to send worker to a specialist. | 15% | 17% | 13% | 34% | 3% | 31% | 28% | 39% | 23% | 20% | 13% |
| Insurance carrier didn't want the care provided. | 34% | 22% | 16% | 25% | 39% | 32% | 43% | 36% | 27% | 23% | 23% |

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

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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|------------------------|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Not a problem | 48% | *62% | *59% | 50% | *59% | 55% | 50% | 46% | *57% | *65% | *61% |
| A small problem | 20% | *16% | *13% | 20% | *13% | *8% | 15% | 19% | 14% | *13% | *14% |
| A big problem | 32% | *22% | 28% | 30% | 29% | 37% | 35% | 35% | 29% | *21% | *25% |

| What was the problem? | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|--|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| There was difficulty in diagnosing your work-related injury or illness. | 22% | 17% | 17% | 19% | 14% | 18% | 16% | 20% | 15% | 21% | 11% |
| Travel to get medical care was too difficult to arrange. | 11% | 4% | 7% | 10% | 5% | 6% | 9% | 5% | 10% | 8% | 8% |
| Your treating doctor was not willing to give the care you believed was necessary. | 23% | 23% | 26% | 23% | 20% | 30% | 38% | 38% | 33% | 32% | 26% |
| The insurance company or health care network did not want this care provided. | 42% | 30% | 23% | 25% | 33% | 32% | 46% | 31% | 38% | 28% | 38% |
| You could not get care soon enough. | 27% | 17% | 27% | 24% | 19% | 27% | 26% | 19% | 15% | 22% | 12% |

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

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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|------------------------|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Not a problem | 49% | *67% | *57% | 55% | *58% | 51% | 49% | 54% | 56% | *58% | *64% |
| A small problem | 16% | 18% | 20% | 14% | 17% | 16% | 18% | 23% | *22% | *20% | 17% |
| A big problem | 35% | *15% | *23% | 31% | *25% | 33% | 33% | *24% | *22% | *22% | *19% |

Individual Question Results for “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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|-----------------------------|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Always | 48% | *56% | 49% | 47% | 45% | 49% | 53% | 41% | 52% | *53% | 52% |
| Usually | 21% | 20% | 15% | 13% | 20% | 13% | 17% | 20% | *13% | *16% | *15% |
| Sometimes/Never | 32% | *24% | 36% | 40% | 34% | 39% | 30% | 38% | 35% | 31% | 33% |

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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|---------------------------------------|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Always | 47% | *51% | 47% | 40% | 50% | 42% | 46% | 43% | 49% | *49% | *51% |
| Usually | 24% | 25% | 21% | 22% | *17% | 27% | 19% | 21% | 20% | *21% | 23% |
| Sometimes/Never | 29% | 25% | 32% | 37% | *33% | 31% | 34% | 36% | 31% | *30% | 26% |

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

Since you were injured, how often were you taken to the exam room within a reasonable amount of time of your appointment?

| How often were you taken to the exam room within a reasonable amount of time? | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|---|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Always | 48% | *53% | 49% | 43% | *51% | 43% | 46% | *39% | 52% | *55% | *58% |
| Usually | 26% | 24% | 21% | 23% | *13% | 25% | 19% | 23% | *13% | *19% | *17% |
| Sometimes/Never | 26% | *23% | 30% | 34% | *35% | 32% | 34% | *38% | *35% | 26% | 25% |

Individual Question Results for “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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|---|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Strongly agree/Agree | 82% | 82% | *78% | 75% | 77% | 77% | 72% | *68% | 71% | *77% | *73% |
| Strongly disagree/Disagree | 3% | *6% | 7% | 7% | *11% | 5% | 5% | *7% | 8% | *8% | 12% |
| Not sure | 15% | *12% | *15% | 18% | *12% | 18% | 23% | *25% | 21% | *16% | *15% |

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

| Treating doctor gave you a thorough examination | Non-Network | 504-Alliance | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|---|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Strongly agree/Agree | 77% | 77% | 72% | 68% | *72% | 70% | *64% | *64% | 71% | *74% | *70% |
| Strongly disagree/Disagree | 5% | 7% | 9% | 5% | 7% | 7% | *10% | *7% | 10% | *5% | 10% |
| Not sure | 18% | 16% | *19% | 27% | 21% | 23% | 26% | 29% | 19% | 21% | *20% |

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

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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|--|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Strongly agree/Agree | 83% | *87% | 83% | 86% | 78% | 80% | 78% | *76% | 79% | 83% | 80% |
| Strongly disagree/Disagree | 4% | *3% | 5% | 2% | 4% | 6% | 6% | 4% | 5% | *5% | 5% |
| Not sure | 13% | *10% | 12% | 13% | 18% | 15% | 16% | 20% | 16% | 12% | 15% |

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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|---|-------------|--------------|-----------|--------|----------|------|---------|----------|-----------|----------|----------------|
| Strongly agree/Agree | 83% | 85% | 80% | 82% | 84% | *74% | 76% | *73% | 83% | 81% | *79% |
| Strongly disagree/Disagree | 5% | 5% | 6% | 6% | 5% | 9% | 7% | *8% | 2% | 5% | 7% |
| Not sure | 11% | 10% | 13% | 12% | 11% | 17% | 16% | 19% | *14% | *14% | 14% |

Individual Question Results for “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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|---|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Strongly agree/Agree | 68% | *74% | *78% | 68% | 70% | 72% | 62% | *59% | 69% | *73% | 71% |
| Strongly disagree/Disagree | 8% | *7% | *6% | 5% | 6% | 8% | *2% | *7% | 5% | *9% | 4% |
| Not sure | 24% | *19% | 16% | 28% | 24% | 21% | *36% | 34% | 27% | 19% | *25% |

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

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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|--|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Strongly agree/Agree | 74% | *79% | 73% | 69% | *68% | 71% | *65% | *60% | 65% | 75% | *69% |
| Strongly disagree/Disagree | 5% | *5% | 5% | 6% | *5% | 7% | *6% | *4% | 7% | 5% | *5% |
| Not sure | 21% | 16% | 22% | 24% | 27% | 23% | 30% | 35% | 28% | 20% | 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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|--|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Strongly agree/Agree | 71% | 73% | 69% | 64% | 69% | 67% | 66% | *60% | 68% | *78% | 71% |
| Strongly disagree/Disagree | 10% | *11% | 14% | 14% | 10% | 10% | 7% | *10% | 9% | *7% | 11% |
| Not sure | 19% | 16% | 18% | 23% | 21% | 23% | *27% | 30% | 22% | *15% | 18% |

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

Distribution of Payments for Professional Services by Health Care Provider Type, Six Months Post-Injury

| Type of Providers | | Medical Doctors | Chiropractors | Physical/Occupational Therapists | Doctor of Osteopathy | Other Providers |
|-------------------|----------|-----------------|---------------|----------------------------------|----------------------|-----------------|
| Non-Network | Payments | \$72,603,637 | \$6,342,725 | \$31,180,101 | \$8,684,362 | \$33,765,245 |
| | % | 48% | 4% | 20% | 6% | 22% |
| 504-Alliance | Payments | \$9,713,071 | \$382,565 | \$4,351,436 | \$1,236,414 | \$5,627,283 |
| | % | 46% | 2% | 20% | 6% | 26% |
| CareWorks | Payments | \$1,939,082 | \$167,466 | \$916,871 | \$245,148 | \$1,339,269 |
| | % | 42% | 4% | 20% | 5% | 29% |
| Corvel | Payments | \$1,058,247 | \$45,997 | \$758,649 | \$133,014 | \$724,872 |
| | % | 39% | 2% | 28% | 5% | 27% |
| Coventry | Payments | \$7,592,841 | \$409,571 | \$3,856,323 | \$1,021,526 | \$3,821,114 |
| | % | 45% | 2% | 23% | 6% | 23% |
| IMO | Payments | \$2,007,173 | \$30,088 | \$522,174 | \$247,742 | \$855,342 |
| | % | 55% | 1% | 14% | 7% | 23% |
| Liberty | Payments | \$3,433,650 | \$223,191 | \$1,403,492 | \$664,117 | \$844,201 |
| | % | 52% | 3% | 21% | 10% | 13% |
| Sedgwick | Payments | \$3,758,232 | \$162,265 | \$2,505,505 | \$704,977 | \$1,647,969 |
| | % | 43% | 2% | 29% | 8% | 19% |
| Travelers | Payments | \$3,448,109 | \$191,081 | \$1,947,198 | \$484,681 | \$1,669,800 |
| | % | 45% | 2% | 25% | 6% | 22% |
| WorkWell | Payments | \$23,017,574 | \$597,690 | \$8,572,901 | \$2,665,558 | \$11,602,299 |
| | % | 50% | 1% | 18% | 6% | 25% |
| Other Networks | Payments | \$9,682,347 | \$468,891 | \$5,399,619 | \$1,811,395 | \$5,297,222 |
| | % | 43% | 2% | 24% | 8% | 23% |

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

Distribution of Injured Employees Receiving Professional Services by Health Care Provider Type, Six Months Post-Injury

| Type of Providers | | Medical Doctors | Chiropractors | Physical/Occupational Therapists | Doctor of Osteopathy | Other Providers |
|-------------------|--------|-----------------|---------------|----------------------------------|----------------------|-----------------|
| Non-Network | Number | 71,901 | 4,608 | 24,239 | 17,100 | 59,274 |
| | % | 41% | 3% | 14% | 10% | 33% |
| 504-Alliance | Number | 10,761 | 492 | 3,314 | 2,488 | 10,600 |
| | % | 39% | 2% | 12% | 9% | 38% |
| CareWorks | Number | 2,761 | 222 | 921 | 593 | 2,957 |
| | % | 37% | 3% | 12% | 8% | 40% |
| Corvel | Number | 1,591 | 71 | 695 | 314 | 1,792 |
| | % | 36% | 2% | 16% | 7% | 40% |
| Coventry | Number | 7,361 | 425 | 3,140 | 1,930 | 6,899 |
| | % | 37% | 2% | 16% | 10% | 35% |
| IMO | Number | 1,546 | 47 | 441 | 601 | 1,534 |
| | % | 37% | 1% | 11% | 14% | 37% |
| Liberty | Number | 2,755 | 261 | 1,225 | 896 | 1,814 |
| | % | 40% | 4% | 18% | 13% | 26% |
| Sedgwick | Number | 3,523 | 237 | 2,003 | 1,388 | 2,993 |
| | % | 35% | 2% | 20% | 14% | 30% |
| Travelers | Number | 2,978 | 252 | 1,560 | 910 | 2,936 |
| | % | 34% | 3% | 18% | 11% | 34% |
| WorkWell | Number | 22,037 | 931 | 8,243 | 5,480 | 20,344 |
| | % | 39% | 2% | 14% | 10% | 36% |
| Other Networks | Number | 9,175 | 524 | 4,268 | 3,039 | 9,143 |
| | % | 35% | 2% | 16% | 12% | 35% |

Note: "Other Providers" includes physician assistants, nurse practitioners, etc.

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 | CareWorks | Corvel | Coventry | IMO | Liberty | Sedgwick | Travelers | WorkWell | Other Networks |
|--|-------------|--------------|-----------|--------|----------|-----|---------|----------|-----------|----------|----------------|
| Retired | 27% | 42% | 36% | 14% | 21% | 69% | 29% | *17% | 18% | *22% | 64% |
| Employee was laid off | 34% | 24% | 13% | 42% | 35% | 0% | 24% | *25% | 21% | *29% | *7% |
| Employee was fired | 34% | 27% | 16% | 0% | 34% | 0% | 31% | *27% | 20% | *21% | 30% |
| Employee not physically able to perform job duties | 47% | 41% | 37% | 58% | 42% | 33% | 30% | *39% | 58% | *34% | 43% |

Technical Appendix B: Data and Methods

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 DWC medical billing and payment database, a collection of medical 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 Texas A&M University, Public Policy Research Institute on behalf of REG.

Network claims were identified through a data call issued by REG in October 2021.

Medical Costs and Utilization Measures

Medical cost and utilization measures were calculated for all 11 groups at six months post-injury for injuries occurring between June 1, 2020, and May 31, 2021.

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.

Other utilization measures that account for the difference between services billed and services paid 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.

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.

Similarly, hospital cost and utilization measures were examined separately for inpatient and outpatient 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, or 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. For an understanding of how the percentage of lost-time claims for each network and non-network claims compare, see the following table.

| Networks | Percentage of Claims with More Than 7 Days Lost Time |
|----------------|--|
| Non-Network | 16% |
| 504-Alliance | 21% |
| CareWorks | 46% |
| Covel | 6% |
| Coventry | 17% |
| IMO | 40% |
| Liberty | 43% |
| Sedgwick | 16% |
| Travelers | 20% |
| WorkWell | 29% |
| Other Networks | 19% |

Also, as the types of injuries that would have previously incurred lost time shift to becoming medical-only claims, it may raise the average cost per claim for the medical only claim group. This is because medical costs for these more severe medical-only claims will be typically higher than the general population of medical-only claims.

Injured Employee Survey

To capture information about access to care, satisfaction with care, return-to-work outcomes, and physical and mental functioning outcomes, REG developed an 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 report findings are based on completed telephone surveys of 2,020 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 March-July 2022 and an age-of-injury control was included in the analyses.