

# TEXAS DEPARTMENT OF INSURANCE

**Division of Workers' Compensation - Medical Fee Dispute Resolution (MS-48)** 7551 Metro Center Drive, Suite 100, Austin, Texas 78744-1645 (512) 804-4000 | F: (512) 804-4811 | (800) 252-7031 | TDI.texas.gov | @TexasTDI

# MEDICAL FEE DISPUTE RESOLUTION FINDINGS AND DECISION GENERAL INFORMATION

Requestor Name STACY CARUSO CROFT, DC MFDR Tracking Number

M4-15-3226-01

<u>Respondent Name</u> TEXAS MUTUAL INSURANCE COMPANY MFDR Date Received

June 1, 2015

Response Submitted by: Texas Mutual Insurance Company

Carrier's Austin Representative Box Number 54

## **REQUESTOR'S POSITION SUMMARY**

"I received a denial for this bill, stating 'SERVICES NOT AUTHORIZED BY NETWORK/PRIMARY CARE PROVIDERS; PROVIDER NOT APPROVED TO TREAT TEXAS STAR NETWORK CLAIMANT.' However, this is incorrect. Please see the attached email from the adjuster, Michele Stephens, with Texas Mutual, in which she authorizes this exam to be performed. This was a bill for an Impairment Rating examination as referred by the claimant's treating doctor. We billed a total of \$350.00 for these services. We received no payment from your company. Please issue a prompt payment of \$350.00 to settle this claim."

# **RESPONDENT'S POSITION SUMMARY**

"Texas Mutual claim [claim number] is in the Texas Star Network. (Attachment) Texas Mutual reviewed its online Texas Star Network provider directory for the requestor's name and for its tax identification number and found no evidence LANDMARK EXAMS is a participant in that Network.

Further, Texas Mutual has; no evidence the requestor, a non-network provider, received out of network approval to provide the exams. Nor has the requestor provided any such evidence in its DWC-60 packet... Because this fee reimbursement dispute involves a Network requirement under the Insurance Code and not the Labor Code, Texas Mutual argues DWC MDR has no jurisdiction in this matter. No payment is due."

## SUMMARY OF FINDINGS

Date(s) of Service	Disputed Service(s)	Amount in Dispute	Amount Due
February 16, 2015	99456-RE-NM	\$350.00	\$0.00

# FINDINGS AND DECISION

This medical fee dispute is decided pursuant to Texas Labor Code (TLC) §413.031 and all-applicable, adopted rules of the Texas Department of Insurance (TDI), Division of Workers' Compensation (DWC).

## **Background**

- 1. 28 Texas Administrative Code (TAC) §133.307, sets out the procedures for resolving medical fee disputes
- 2. 28 Texas Insurance Code (TIC) Chapter 1305 applicable to Health Care Certified Networks.
- 3. 28 TAC §§10.120 through 10.122 address the submission of a complaint by a health care provider to the Health Care Network.

#### Issues

- 1. Did the Requestor obtain an out-of-network referral from the injured employee's treating doctor that was approved by the network pursuant to \$1305.103?
- 2. Is this dispute eligible for medical fee dispute resolution (MFDR) pursuant to 28 TAC §133.307?

### **Findings**

 The requestor filed this medical fee dispute to the DWC asking for resolution pursuant to 28 TAC (TAC) §133.307 titled MDR of Fee Disputes. The authority of the DWC is to apply TLC statutes and rules, including 28 TAC §133.307, is limited to the conditions outlined in the applicable portions of the TIC, Chapter 1305. TIC §1305.153 (c) provides that "Out-ofnetwork providers who provide care as described by §1305.006 shall be reimbursed as provided by the Texas Workers' Compensation Act and applicable rules of the commissioner of workers' compensation."

TIC §1305.006 states, in pertinent part, "(3) health care provided by an out-of-network provider pursuant to a referral from the injured employee's treating doctor that has been approved by the network pursuant to §1305.103."

The requestor therefore has the burden to prove that the condition(s) outlined in the TIC §1305.006 were met to be eligible for dispute resolution. The following are the DWC's findings.

TIC §1305.103 requires that "(e) A treating doctor shall provide health care to the employee for the employee's compensable injury and shall make referrals to other network providers, or request referrals to out-of-network providers if medically necessary services are not available within the network. <u>Referrals to out-of-network providers</u> <u>must be approved by the network</u>. The network shall approve a referral to an out-of-network provider not later than the seventh day after the date on which the referral is requested, or sooner if circumstances and the condition of the employee require expedited approval. If the network denies the referral request, the employee may appeal the decision through the network's complaint process under Subchapter I."

2. The requestor has the burden to prove that it obtained the appropriate approved out-of-network referral for the out-ofnetwork healthcare it provided. Review of the submitted documentation finds that the requestor submitted insufficient documentation and/or no documentation to support that a referral was obtained from the treating doctor and approved by the network to treat the injured employee. The DWC concludes that the requestor thereby has failed to meet the requirements of TIC §1305.103.

The DWC finds that the requestor failed to prove in this case that that the requirements of TIC §1305.006(3) were met. Consequently, the services in dispute are not eligible for MFDR pursuant to 28 TAC §133.307.

The TDI rules at 28 TAC §§10.120 through 10.122 address the submission of a complaint by a health care provider to the Health Care Network. The DWC finds that the disputed may be filed to the TDI's Complaint Resolution Process, if the health care provider or facility is dissatisfied with the outcome of the network complaint process. The complaint process outlined in TIC Subchapter I, §1305.401 - §1305.405 may be the appropriate administrative remedy to address fee matters related to health care certified networks.

#### FINDINGS

Based upon the documentation submitted by the parties and in accordance with the provisions of TLC §413.031, the DWC has determined that the requestor is not eligible for MFDR under 28 TAC §133.307.

#### **Authorized Signature**

#### Signature

Medical Fee Dispute Resolution Officer

July 17, 2020

## YOUR RIGHT TO APPEAL

Either party to this medical fee dispute has a right to seek review of this decision in accordance with 28 TAC §133.307, effective May 31, 2012, *37 Texas Register 3833*, applicable to disputes filed on or after June 1, 2012.

A party seeking to appeal a Medical Fee Dispute Decision, must submit form **DWC045M**. The request must be received by the DWC within **twenty (20)** days of your receipt of this decision. The request may be faxed, mailed or personally delivered to the DWC using the contact information listed on the form or to the field office handling the claim.

The party seeking review of the MDR decision shall deliver a copy of the request to all other parties involved in the dispute at the same time the request is filed with the DWC. Please include a copy of the *MFDR's Findings and Decision* together with any other required information specified in 28 TAC §141.1(d).