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# Medical Fee Dispute Resolution Findings and Decision General Information

**Requester Name** 

ST LUKES BAPTIST HOSPITAL

**MFDR Tracking Number** 

M4-23-3008-01

MFDR Date Received

July 31, 2023

**Respondent Name** 

NEW HAMPSHIRE INSURANCE CO

Carrier's Austin Representative

**Box Number 19** 

## **Summary of Findings**

Dates of Service	Disputed Services	Amount in Dispute	Amount Due
December 8, 2022	Hospital Outpatient	\$22,235.81	\$0.00
	Total	\$22,235.81	\$0.00

# **Requester's Position**

"Please allow this letter to serve as a formal reconsideration. The above reference claim was denied for untimely filing. Every effort is made at the time of service to obtain complete and accurate insurance information from your member in order to submit the claim in a timely manner and collect payment for the above referenced services."

Amount in Dispute: \$22,235.81

# **Respondent's Position**

"However, the Requestor does not participate in the CorVel Texas Health Care Network (CorVel TXHCN). As such, the request for reconsideration was denied as out of network. This denial is reflected in pages 1-3 of the attached EORs. Although the injured worker referenced above is an in-network employee, the Requestor is not contracted with CorVel as a certified network provider. To date CorVel has no record of an out-of-network request from the network treating doctor or the Requestor (as required under Sec.1305.103 above) for approval by the CorVel Texas CorCare Network for out-of-network health care <u>prior</u> to services being rendered."

Response Submitted by: CORVEL

## **Findings and Decision**

## **Authority**

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

#### **Statutes and Rules**

- 1. 28 Texas Administrative Code (TAC) §133.307 sets out the procedures for resolving medical fee disputes.
- 2. Texas Insurance Code (TIC) <u>Chapter 1305</u> governs workers' compensation health care networks.

## **Denial Reason(s)**

The insurance carrier reduced or denied the payment for the disputed services with the following claim adjustment code(s):

- 243 Services not authorized by network/primary care providers.
- 59 Distinct procedural service
- RM2 Time limit for filing claim has expired
- RZO Status indicator: Q4 packaged lab service
- 29 Time limit for filing claim/bill has expired
- LT Left side
- RN Not paid under OPPS; service included in APC rate
- TD technical component
- 234 This procedure is not paid separately
- P14 Payment is included in another svc/procdre occurring on same day
- NNP Out-of-network approval not requested prior to rendering services
- Note: Per Rule 133.20(b) a health care provider (HCP) shall not submit a complete medical bill later than the 95<sup>th</sup> day after the date(s) the service(s) is (are) provided.

#### Issues

- 1. Are the disputed services out-of-network health care?
- 2. Under what conditions is the insurance carrier liable for out-of-network healthcare?
- 3. Is the insurance carrier liable for the disputed services?

# **Findings**

1. The requestor, ST LUKES BAPTIST HOSPITAL, submitted a medical fee dispute to the division according to 28 TAC §133.307 and the dispute was docketed under M4-23-3008-01. The dispute concerns outpatient hospital services provided by the requestor on December 8, 2022. Per the submitted documentation and from information known to the division, the injured employee's claim is within the CorVel, TX healthcare certified network. The requestor is not within the CorVel network, as a result, the requestor provided out-of-network health care to the injured employee.

2. The requestor submitted the dispute requesting reimbursement for the disputed services as governed by the Texas Labor Code(TLC) legislation and rules, including 28 TAC §133.307. The requirements mentioned in the relevant sections of the TIC, Chapter 1305, are applicable to the DWC's ability to apply the TLC legislation and DWC rules for out-of-network health care. TIC §1305.153 (c) provides that "Out-of-network 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 titled *INSURANCE CARRIER LIABILITY FOR OUT-OF-NETWORK HEALTH CARE*, states, "An insurance carrier that establishes or contracts with a network is liable for the following out-of-network healthcare that is provided to an injured employee:

- (1) Emergency Care;
- (2) health care provided to an injured employee who does not live within the service area of any network established by the insurance carrier or with which the insurance carrier has a contract; and
- (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 for the insurance carrier to be liable for the disputed services. The requestor has submitted insufficient documentation to prove that any of the conditions outlined in TIC §1305.006 applied to the disputed services.

3. DWC concludes that the requestor failed to demonstrate that any of the conditions of TIC §1305.006 were met in this dispute, As a result, DWC finds that the insurance carrier is not liable for the out-of-network care in dispute.

#### **Conclusion**

The outcome of this medical fee dispute is based on the evidence presented by the requestor and the respondent at the time of adjudication. Though all evidence may not have been discussed, it was considered. The Division concludes that the insurance carrier is not liable for the disputed services.

#### Order

Based on the submitted information, pursuant to Texas Labor Code 413.031, the DWC hereby determines the requestor is entitled to \$0.00 reimbursement for the services in dispute.

### **Authorized Signature**

Signature	Medical Fee Dispute Resolution Officer Date

## **Your Right to Appeal**

Either party to this medical fee dispute has a right to seek review of this decision under 28 TAC §133.307, which applies to disputes filed on or after **June 1, 2012**.

A party seeking review must submit DWC Form-045M, Request to Schedule, Reschedule, or Cancel a Benefit Review Conference to Appeal a Medical Fee Dispute Decision (BRC-MFD) and follow the instructions on the form. You can find the form at <a href="https://www.tdi.texas.gov/forms/form20numeric.html">www.tdi.texas.gov/forms/form20numeric.html</a>. DWC must receive the request within **20 days** of when you receive this decision. You may fax, mail, or personally deliver your request to DWC using the contact information on the form or the field office handling the claim. If you have questions about DWC Form-045M, please call CompConnection at 1-800-252-7031, Option three, or email CompConnection@tdi.texas.gov.

The party seeking review of the MFDR decision must deliver a copy of the request to all other parties involved in the dispute at the same time the request is filed with DWC. **Please include a copy of the** *Medical Fee Dispute Resolution Findings and Decision* with any other required information listed in 28 TAC §141.1(d).

Si prefiere hablar con una persona en español acerca de ésta correspondencia, favor de llamar a 512-804-4812.