



Medical Fee Dispute Resolution Findings and Decision

General Information

Requestor Name

Joe Huggins, D.C.

Respondent Name

Ace American Insurance Co.

MFDR Tracking Number

M4-23-3232-01

Carrier's Austin Representative

Box Number 15

DWC Date Received

August 16, 2023

Summary of Findings

Dates of Service	Disputed Services	Amount in Dispute	Amount Due
April 10, 2023	Examination to Determine Maximum Medical Improvement – 99456-WP	\$350.00	\$350.00
	Examination to Determine Impairment Rating – 99456-WP	\$300.00	\$300.00
Total		\$650.00	\$650.00

Requestor's Position

Submitted documentation does not include a position statement from the requestor. Accordingly, this decision is based on the information available at the time of adjudication.

Amount in Dispute: \$650.00

Respondent's Position

"As the Injured Worker (IW) is a participant in the Corvel Texas Certified Healthcare Network, section 1305.103 becomes applicable after it is determined that the referral doctor is authorized to certify MMI and provide Impariment – if applicable ...

"Although the injured worker referenced above is an in-network employee the Requestor, Joe Huggins, is not. To date, CorVel has no record of an out-of-network request from the network Tretating Doctor and/or Dr.Joe Huggins for approval by the CorVel Texas CorCare Network for

out-of-network health care.”

Response Submitted by: CorVel

Findings and Decision

Authority

This medical fee dispute is decided according to [Texas Labor Code \(TLC\) §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. [28 TAC §134.250](#) sets out the fee guidelines for examinations to determine maximum medical improvement and impairment rating.

Denial Reasons

The insurance carrier denied the payment for the disputed services with the following claim adjustment codes:

- 242 – Services not provided by network/primary care prov
- NNP – Out-of-netowrk approval not requested prior to rendering services
- Comments: “This claim is part of the Corvel Texas Healthcare Network (TXHCN)”
- Comments: “Per the Labor Code: 401.011(19) ‘Health care’ includes all reasonable and necessary medical aid. MEDICAL EXAMS, medical treatments, medical diagnoses, MEDICAL EVALUATIONS, and medical svcs. This is a medical evaluation. Claim is covered by TX CorCare HCN”
- Comments: “Per Sec 1305.006(3) a carrier is liable for out-of-network healthcare only if the non-network HCP was referred from the IE’s treating doctor and that referral has been APPROVED by the network pursuant to Sec 1305.103. No OON approval submitted.”

Issues

1. Is the insurance carrier’s denial of payment based on network status supported?
2. Is Joe Huggins, D.C. entitled to reimbursement for the services in question?

Findings

1. The requestor, Dr. Huggins, submitted this medical fee dispute to DWC for resolution according to 28 TAC §133.307. The dispute concerns examination to determine maximum medical improvement and impairment rating a referred by the treating doctor and provided

by the requestor on April 10, 2023. The insurance carrier denied payment stating that the services were not provided by network or primary care provider.

Per 28 TAC §§133.305 and 133.307, medical fee dispute resolution by DWC is limited to non-network and certain out-of-network health care. DWC finds that the insurance carrier failed to provide documentation to support that the claim in question was part of a certified health care network as outlined in the applicable portions of TIC, Chapter 1305.

DWC finds that the insurance carrier's denial of payment is not supported.

2. Because the insurance carrier failed to support its denial of payment for the services in question, Dr. Huggins is entitled to reimbursement.

The submitted documentation supports that Dr. Huggins performed an evaluation of maximum medical improvement. 28 TAC §134.250(3)(C) states that the maximum allowable reimbursement (MAR) for this examination is \$350.00.

Review of the submitted documentation finds that Dr. Talbot performed an impairment rating evaluation of the right index finger with range of motion testing. 28 TAC §134.250(4)(C)(ii) defines the fees for the calculation of an impairment rating for musculoskeletal body areas. The MAR for the evaluation of the first musculoskeletal body area performed with range of motion is \$300.00.

The total allowable reimbursement for the services in question is \$650.00. This amount is recommended.

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.

DWC finds the requestor has established that reimbursement of \$650.00 is due.

Order

Under Texas Labor Code §§413.031 and 413.019, DWC has determined the requestor is entitled to reimbursement for the disputed services. It is ordered that Ace American Insurance Co. must remit to Joe Huggins, D.C. \$650.00 plus applicable accrued interest within 30 days of receiving this order in accordance with 28 TAC §134.130.

Authorized Signature

Signature

Medical Fee Dispute Resolution Officer

November 30, 2023

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 www.tdi.texas.gov/forms/form20numeric.html. 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 1-800-252-7031, opción tres o correo electronico CompConnection@tdi.texas.gov.