

**Workers’  
Compensation  
Health Care  
Networks:  
Information for  
Injured Employees**

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Health Care  
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Some employers provide workers’ compensation coverage for their employees through workers’ compensation health care networks. These networks contract with doctors, hospitals, and other health care providers that work together to treat employees who are injured at work.

The Texas Department of Insurance certifies and regulates the networks. Texas employers aren’t required to provide workers’ compensation or to participate in a network.

If your employer uses a network and you have a work-related injury or illness, you should do the following:

- **Report your injury.** You must report your work-related injury to your employer within 30 days of the injury. You must also file a workers’ compensation claim with TDI’s Division of Workers’ Compensation within one year. To learn how to file a claim, call the **Division of Workers’ Compensation** at **1-800-252-7031**.
- **Read your network notice and rules carefully.** Your employer must give you the network notice and rules when it joins a network. This notice tells you about your rights and responsibilities. Employers must also give the network notice and rules to new employees within three days of their hire date and to any employee who reports a work-related injury. You must follow the network’s rules.
- **Make sure you understand the network’s rules.** If you don’t understand something, ask your employer or insurance company to explain. After you get the network rules, you will be asked to sign a form stating that you got the notice. You must still follow the network’s rules even if you don’t sign the form.
- **Tell the insurance company if you don’t live in the network’s service area.** TDI approves the service area. The service area includes some or all Texas counties. If you don’t live in any of the network’s approved counties, tell your company. The company must decide whether you live in its service area within seven days of receiving your notice. You may use the network’s treating doctors while the company makes its decision. If you get treatment from out-of-network doctors and the company later decides that you live in the service area, you may have to pay the out-of-network medical bills yourself. You can file a complaint with TDI if you disagree with the company’s decision.
- **Choose a treating doctor.** If you live in the network’s service area, you must choose a network doctor. Your employer has a list of all doctors in its network. You will get a copy of the list when your employer joins a network and again if you become injured. You can change doctors, but you can only change once without approval. If you already have coverage with a health maintenance organization (HMO) and have a primary care physician, you can ask the network to let you use your HMO doctor. The HMO doctor must agree to the network’s terms. You will have 14 days to choose a network doctor. If you don’t choose a doctor, the network will choose one for you.

## Workers' Compensation Health Care Networks: Information for Injured Employees

**Note:** If you're injured and your employer or insurance company changes networks, you might have to change your treating doctor. Your insurance company or employer will send you a notice telling you what to do.

- **Visit only network doctors and hospitals.** You must use the network doctors and hospitals, except in emergencies and when the network approves out-of-network services. You must go to your treating doctor for all the routine health care related to your work injury. If you go outside the network for care, you might have to pay the medical bills yourself.
- **Get a referral from your treating doctor before going to a specialist.** The network must arrange all health care and provide specialist referrals within 21 days of the day you ask for a referral.

### Appealing Denials

If the network or insurance company denies a treatment you think you need, you can appeal the denial. The network rules and letters you receive will explain how to appeal a denial. If the company denies your appeal based on medical necessity, you have the right to a review by an independent review organization.

### Get Help from TDI

For insurance questions or for help with an insurance-related complaint, call the **Consumer Help Line** at **1-800-252-3439** or visit our website at **[tdi.texas.gov](http://tdi.texas.gov)**.

For more information about workers' compensation, call **DWC** at **1-800-252-7031**.

*The information in this publication is only a summary of network requirements and is current only as of the revision date. Changes in laws and agency administrative rules made after the revision date may affect the accuracy of the content. View complete requirements and current information on TDI's website. TDI distributes this publication for educational purposes only. This publication is not an endorsement by TDI of any service, product, or company.*