2012

Workers' Compensation Network Report Card Results

Health care costs

Utilization

Satisfaction with care

Access to care

Return to work

Health outcomes

Texas Department of Insurance
Workers' Compensation Research and Evaluation Group

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Botao Shi managed the project, conducted the analyses, converted statistical results into tabular and graphical output and interpreted the results. REG Director DC Campbell provided methodological support, conducted the data management, and authored the final report. Dr. Soon-Yong Choi and Ward Adams provided valuable editorial comments.

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About This Report

In 2005, the 79th Texas Legislature passed House Bill (HB) 7, which authorized the use of workers' compensation health care networks certified by the Texas Department of Insurance (Department). This legislation also directed the Workers' Compensation Research and Evaluation Group (REG), to publish an annual report card comparing the performance of certified networks with each other as well as non-network claims on a variety of measures including:

- Health care costs;
- Utilization;
- Satisfaction with care;
- Access to care;
- Return to work; and
- Health outcomes.

In March 2006, the Department began certifying workers' compensation networks. As of August 31, 2012, 30 networks covering 250 Texas counties are certified to provide workers' compensation health care services to insurance carriers. Among the certified networks, 27 were treating injured employees as of February 1, 2012. Since the formation of the first network, a total of 327,373 injured employees have been treated in networks. Texas Star accounts for 33 percent of all claims that were treated in networks, down from 36 percent a year ago, the result of smaller networks treating an increasing share of injured employees.

Public Entities and Political Subdivisions

Certain public entities and political subdivisions (such as counties, municipalities, school districts, junior college districts, housing authorities, and community centers for mental health and mental retardation services) have the option to: 1) use a workers' compensation health care network certified by TDI under Chapter 1305, Texas Insurance Code; 2) continue to allow their injured employees to seek heath care as non-network claims; or 3) contract directly with health care providers if the use of a certified network is not "available or practical," essentially forming their own health care network.

This report includes Alliance, a joint contracting partnership of five political subdivisions (authorized under Chapter 504, Texas Labor Code) that chose to directly contract with health care providers. While not required to be certified by the Department under Chapter 1305, Texas Insurance Code, the Alliance network must still meet TDI's workers' compensation reporting requirements.

The Alliance intergovernmental pools are:

- Texas Association of Counties Risk Management Pool
- Texas Association of School Boards Risk Management Fund
- Texas Municipal League Intergovernmental Risk Pool
- Texas Council Risk Management Fund
- Texas Water Conservation Association Risk Management Fund

In addition to the Alliance, this report covers a separate group of networks authorized under Chapter 504, Texas Labor Code. This group is referred to in the report as 504-Others, and is comprised of Dallas County schools and the Trinity Occupational Program (Fort Worth Independent School District). While not required to be certified by the Department under Chapter 1305, Texas Insurance Code, these networks must still meet TDI's workers' compensation reporting requirements.

How Network Results Are Reported

The results presented in this annual report card show a comparison of thirteen groups, twelve of which are network entities with a total of 78,408 injured employees for the study period: Texas Star (26,017), 504-Alliance (19,259), Travelers (6,112), Liberty (6,782), Coventry (5,888), Corvel (2,420), Zurich (1,962), Chartis (1,301), 504-Others (1,117), IMO (945), First Health (1,229), and all other networks (5,376), relative to the non-network injured employees (147,995) treated as the thirteenth group, outside of the workers' compensation health care network context.

The "Other network" category is comprised of the 15 remaining networks too small, in terms of the number of injured employees treated in each network during the study period (June 1, 2010, to May 31, 2011) to have their results analyzed separately. These networks are:

Bunch & Associates
Bunch-Coventry
Bunch-First Health
Bunch-TX HCN
First Health/CSS
Forte
GENEX
Hartford
International Rehabilitation Assoc
Intracorp/Lockheed Martin
Lone Star Network/Corvel
Majoris Health Systems
Sedgwick CMS
Specialty Risk Services
Zenith

The following Health and Workers' Compensation Network Certification Division (HWCN) link has the certified networks, each with a list and map of their respective coverage areas: www.tdi.state.tx.us/wc/wcnet/wcnetworks.html.

The End of Voluntary or Informal Networks

Texas also had "voluntary" or "informal" networks for the delivery of workers' compensation health care. These networks, established under Texas Labor Code §413.011(d-1), used discount fee contracts between health care providers and insurance carriers.

However, in 2007 the 80th legislature passed House Bill 473 which requires that effective January 1, 2011, voluntary and informal networks must either be dissolved or certified as a workers' compensation network under Texas Insurance Code 1305.

The potential impacts include increased participation in certified networks, as well as payment changes where fee guideline reimbursements replace contracted discounted rates. Approximately 40 percent of the injuries analyzed in this report occurred after the effective date. It is too early to accurately measure or project the system impacts of HB473.

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 Division of Workers' Compensation's (DWC) medical billing and payment database, a collection of approximately 100 medical data elements, including charges, payments, CPT and ICD9 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 University of North Texas, Survey Research Center on behalf of the Workers' Compensation Research and Evaluation Group (REG).

These network claims were identified through a data call issued by REG in February 2012 to 30 workers' compensation health care networks. Results from the data call showed that, since the implementation of the first network in 2006, 27 networks had treated 327,373 injured employees as of February 1, 2012. Among all claims analyzed for this report card, 78,408 (35 percent) were treated in networks. The report card examines only new claims and excludes legacy claims from the analysis.

How Were Medical Costs and Utilization Measures Calculated?

Medical cost and utilization measures were calculated for all 13 groups at 6 months post-injury for injuries occurring between June 1, 2010 and May 31, 2011.

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 services that were billed for by health care providers, 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 paid-for services.

Other utilization measures that account for the difference between services billed for and services paid for are more appropriate for quantifying the effectiveness of utilization review, and are therefore 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.

Health care costs and utilization measures were examined across professional health care services, hospital services, and pharmacy services. Professional cost and utilization measures were also analyzed by eleven 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).

Table 1: Claims by network

Networks	Total Number of Claims	Percent of Claims with More Than 7 Days Lost Time
Non-network	147,995	24%
504-Alliance	19,259	22%
504-Others	1,117	24%
Chartis	1,301	18%
Corvel	2,420	46%
Coventry	5,888	30%
First Health	1,229	31%
IMO	945	23%
Liberty	6,782	24%
Travelers	6,112	20%
Texas Star	26,017	34%
Zurich	1,962	16%
Other networks	5,376	27%

Similarly, hospital cost and utilization measures were examined separately for in-patient, out-patient 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 (including ambulatory service centers).

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, and age of the injured employee.

In previous reports, the calculations of average medical costs were based on all claims. In addition to separate analyses on lost-time claims that were added in 2011 (see Table 1), this report now has results for medical-only claims.

How Was the Injured Employee Survey Conducted?

REG developed the injured employee survey instrument using a series of standardized questions from the Consumer Assessment of Health Plans Study, Version 3.0 (CAHPS™ 3.0), the Short Form 12, Version 2 (SF-12™), the URAC Survey of Worker Experiences and previous surveys conducted by the REG.

The findings presented in this report are based on completed telephone surveys of 3,276 injured employees with new lost-time claims. Since network claims only represented approximately 26 percent of the total lost-time claim population for the analysis period, REG utilized a disproportionate random sample and over-sampled network claims. In order to analyze the outcomes of individual networks, injured employees of all injury durations within the study period were surveyed in July 2012 and an age-of-injury control was included in the regression analyses. Also, while Chartis had enough claims to be considered for analyses and results independent from the Other network group, the survey response totals were too low to extract reliable outcome results. However, medical cost and utilization graphs include Chartis.

Summary of Findings

Health Care Costs

- Overall, 504-Alliance, 504-Others, Travelers, and Zurich injured employees had lower average medical costs than non-network injured employees for the first six months after the injury.
- Regarding lost-time claims, 504-Alliance, 504-Others, Corvel, and Texas Star injured employees had lower average medical costs than Non-network injured employees.
- 504-Alliance, 504-Others, and Zurich had lower average professional costs than Non-network.
- Alliance's average medical costs were lower than Non-network in 18 of 19 cost categories.
- Texas Star's average medical costs were lower than Non-network in 15 of 19 categories.
- Traveler's average medical costs were lower than Non-network in 14 of 19 categories.
- IMO's average medical costs were lower than Non-network in 12 of 19 categories.
- Zurich and 504-Others had lower average medical costs than Non-network in 11 out of 19 categories.
- Liberty's average medical costs were lower than Non-network in 10 of 19 categories.
- Average medical costs for Chartis and Corvel were lower than Non-network in 8 of 19 categories.
- 504-Others and First Health had lower average medical costs than Non-network in 7, and Coventry in 5, of the 19 categories.
- All twelve network entities had lower average medical costs than Non-network in physical medicine modalities.
- Ten network entities (504-Alliance, Corvel, Coventry, first Health, IMO, Liberty, Travelers, Zurich, Texas Star and Other Networks had lower average medical costs than Non-network in Nerve Conduction Diagnostic Testing.
- Ten network entities (504-Alliance, Chartis, Corvel, Coventry, First Health, IMO, Liberty, Travelers, Texas Star and Other Networks) had lower average medical costs than Non-network in Spinal Surgery.
- 504-Alliance and IMO had lower average hospital costs than Non-network.
- Eight network entities ((504-Alliance, Corvel, First Health, IMO, Liberty, Travelers, Texas Star, and Zurich) had lower average medical costs than Non-network in hospital in-patient services.
- 504-Alliance, 504-Others, Travelers, Texas Star and Other Networks had lower average pharmacy costs than Non-network.
- Six network entities (504-Alliance, 504-Others, First Health, IMO, Texas Star, and Other Networks) had lower average pharmacy costs then Non-network in the use of Central Nervous System Drugs.

Health Care Utilization

- Overall, networks tended to have higher utilization of professional and pharmacy services than Non-network.
- Networks tended to have lower utilization of hospital services than Non-network.
- 504-Alliance's average utilization rates were lower than or equal to Non-network in 14 of 18 categories.
- Traveler's average utilization rates were lower than or equal to Non-network in 11 of 18 categories.
- Chartis' average utilization rates were lower than or equal Non-network in 10 of 18 categories.
- Average utilization rates for Texas Star and 504-Others were lower than or equal to Non-network in 8 of 18 categories.
- Average utilization of services for IMO and Zurich was lower than or equal to Non-network in 7 of 18 categories.

- Average utilization of services for First Health and Liberty was lower than or equal to Non-network in 6, Other Networks in 5, Coventry in 4, and Corvel in 3 of the 18 categories.
- All networks had lower utilization of PM-modalities services than Non-network.
- Ten network entities (504-Alliance, 504-Others, Coventry, First Health, IMO, Liberty, Travelers, Texas Star, Zurich, and Other Networks) had lower or equal utilization of DT-MRI services than Non-network.
- Nine network entities (504-Alliance, Chartis, Corvel, Coventry, IMO, Liberty, Travelers, Zurich, and Other Networks) had lower or equal utilization of Spinal Surgery services than Non-network.

Access to Care and Satisfaction with Care

- Injured employees from seven network entities reported higher levels of agreement with their treating doctors than non-network injured employees (up from zero networks in 2011).
- Nine network entities (504-Alliance, 504-Others, Coventry, First Health, Liberty, Travelers, Texas Star, Zurich and Other Networks) reported higher or equal levels of receiving needed care than Non-network injured employees.
- Injured employees from seven network entities (504-Alliance, 504-Others, Coventry, Liberty, Travelers, Texas Star and Other Networks) reported higher or equal levels of receiving care quickly as compared to Non-network injured employees.
- Seven network entities (504-Alliance, 504-Others, Coventry, Liberty, Travelers, Texas Star, and Other Networks) reported higher levels of agreement with their treating doctors than Non-network injured employees.

Return to Work

- All twelve network entities reported higher return-to-work rates than Non-network.
- All twelve network entities had lower average numbers of weeks off from work than Non-network.

Health Outcomes

- All network entities had higher physical functioning scores among their injured employees than non-network injured employees.
- Ten of the eleven network entities surveyed had higher mental functioning scores among their injured employees than Non-network injured employees and the U.S. population.

Network Performance Summary Compared to Non-network

Health Care Costs

◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
OVERALL	○	○	◉	◉	◉	◉	◉	◉	○	◉	○	◉
PROFESSIONAL	○	○	◉	◉	◉	◉	◉	◉	◉	◉	○	◉
Evaluation & Management	○	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
PM-Modalities	○	○	○	○	○	○	○	○	○	○	○	○
PM-Other	○	○	◉	○	○	○	○	◉	◉	○	○	○
DT-CT SCAN	○	◉	○	◉	◉	◉	◉	◉	◉	◉	○	◉
DT-MRI	○	◉	◉	○	◉	○	○	◉	○	○	◉	◉
DT-Nerve Conduction	○	◉	◉	○	○	○	○	○	○	○	○	○
DT-Other	○	◉	○	◉	◉	◉	◉	○	○	○	○	◉
Spinal Surgery	○	◉	○	○	○	○	○	○	○	○	◉	○
Other Surgery	◉	◉	◉	◉	◉	◉	◉	○	○	◉	○	◉
Path. & Lab	○	○	○	◉	◉	◉	◉	○	○	○	○	○
All Others	○	○	○	○	◉	◉	○	◉	○	○	○	◉
HOSPITAL	○	◉	◉	◉	◉	◉	○	◉	◉	◉	◉	◉
In-patient	○	◉	◉	○	◉	○	○	○	○	○	◉	○
Out-patient	○	◉	◉	◉	◉	◉	◉	◉	◉	◉	○	◉
Other	○	◉	○	○	◉	◉	○	○	○	○	○	◉
PHARMACY	○	○	◉	◉	◉	◉	◉	◉	○	○	◉	○
Analgesics-Opioid	○	○	◉	◉	◉	◉	○	◉	○	○	◉	○
Analgesics-Anti-inflammatory	○	◉	○	◉	○	◉	○	○	○	○	◉	○
Musculoskeletal therapy	○	◉	◉	◉	◉	◉	○	○	○	○	○	○
Central Nervous System Drugs	○	○	◉	◉	◉	○	○	◉	◉	○	◉	○
Other	○	○	◉	◉	◉	◉	◉	◉	○	○	◉	○

Notes: PM-Other (other physical medicine) includes therapeutic procedures, orthotic/prosthetic management and training, cognitive rehabilitation, and chiropractic manipulative treatments.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Medical Utilization (Percentage of injured employees receiving each type of service)

◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
PROFESSIONAL	○	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Evaluation & Management	◉	◉		◉	◉	◉	◉	◉	◉	◉	◉	
PM-Modalities	◉	○		◉	◉	◉	○	◉	◉			◉
PM-Other	○	◉	○	◉	◉	◉	◉	◉	◉	◉	◉	◉
DT-CT SCAN	○	◉	○		○	◉	◉	○	○	◉	◉	◉
DT-MRI		◉	○	◉	◉	◉	◉		○		○	◉
DT-Nerve Conduction	○	○	◉	◉	◉		○					◉
DT-Other	○	◉	◉	◉	◉	◉	◉	◉		◉	◉	○
Spinal Surgery	○	○		◉	○			◉		◉		◉
Other Surgery	○	○	◉	◉	◉	◉		◉	◉	◉	◉	◉
Path. & Lab	○	○	○	○	◉	◉	○	○	◉		◉	◉
All Others	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
HOSPITAL		○	○	○	○	○	◉	○	○	○	○	○
In-patient	○	○	○	◉	◉	◉	○	◉	◉	◉	◉	◉
Out-patient	◉	◉	◉	◉	◉	○	◉	◉	○	○	○	○
PHARMACY	○	◉	○	◉	◉	◉	○	◉	◉	◉	○	◉
Analgesics-Opioid	○	◉	◉	◉	◉	◉	◉	◉	○	◉	◉	◉
Analgesics-Anti-inflammatory	○	◉	◉	◉	◉	○	◉	◉	○	○	◉	◉
Musculoskeletal therapy	○	◉	○	◉	◉		○	◉	○	○	◉	○
Central Nervous System Drugs	○	○	○	◉			◉	○	○		○	
Other	○	○	◉	○	○	◉	◉	○	○	◉	○	◉

Note: PM-Other (other physical medicine) includes therapeutic procedures, orthotic/prosthetic management and training, cognitive rehabilitation, and chiropractic manipulative treatments.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Medical Utilization (Average number of services per injured employee)

◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
PROFESSIONAL												
Evaluation & Management	○	◉		◉	◉	◉	◉	◉	◉	◉	◉	◉
PM-Modalities	○	○	○	○	○	○	○	○	○	○	○	○
PM-Other	○	○	◉	◉	○	◉	○	◉	◉	◉	○	○
DT-CT SCAN	○	○	○	○	◉	◉		◉	◉		◉	○
DT-MRI	○		◉	◉	○	○	○	○	○	○		○
DT-Nerve Conduction	○	◉		○	○	◉	○	○	◉	◉	○	○
DT-Other	○	◉	○	◉	○	◉	◉	○	○	◉	○	○
Spinal Surgery	○	◉	○	○	○	◉	○	○	○	◉		○
Other Surgery	○	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Path. & Lab	○	○	○	◉	◉	◉	◉	○	○	◉	○	○
All Others	○	○	○	◉	◉	◉	○	◉	◉	◉	◉	◉
PHARMACY												
Analgesics-Opioid	○	○	○	◉	◉	◉	○	○	○	◉		○
Analgesics-Anti-inflammatory	○	◉		◉	◉	◉		◉	○	◉	○	◉
Musculoskeletal therapy	○	◉	◉	◉	◉	◉	○	◉	○	◉	○	
Central Nervous System Drugs	○	○	◉		◉	◉	◉	○	◉	◉	◉	○
Other	○	◉	○	○	○	◉		○	○	○	○	○

Note: PM-Other (other physical medicine) includes therapeutic procedures, orthotic/prosthetic management and training, cognitive rehabilitation, and chiropractic manipulative treatments. Hospital utilization by service type is unavailable in the current data collection.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Access to Care

◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Getting needed care	◉	◉	○		◉	○	◉	◉	◉	◉	◉
Getting care quickly	◉	◉	○	◉	○	○	◉	◉	◉	○	◉

Satisfaction with Care

◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Satisfaction with treating doctor	◉	○	○	○	○	○	○	○		○	○
Agreement with treating doctor	◉	◉	○	◉	○	○	◉	◉	◉	○	◉
Overall satisfaction	◉	○	○	○	○	○	○		○	○	○

Return to Work

◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Working at the time of the survey	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Returned to work at some point after the injury	◉	◉		◉	◉	◉	◉	◉	○	◉	◉
Average number of weeks off from work	◉		◉		◉	○	◉	◉	◉	◉	◉

Health Outcomes

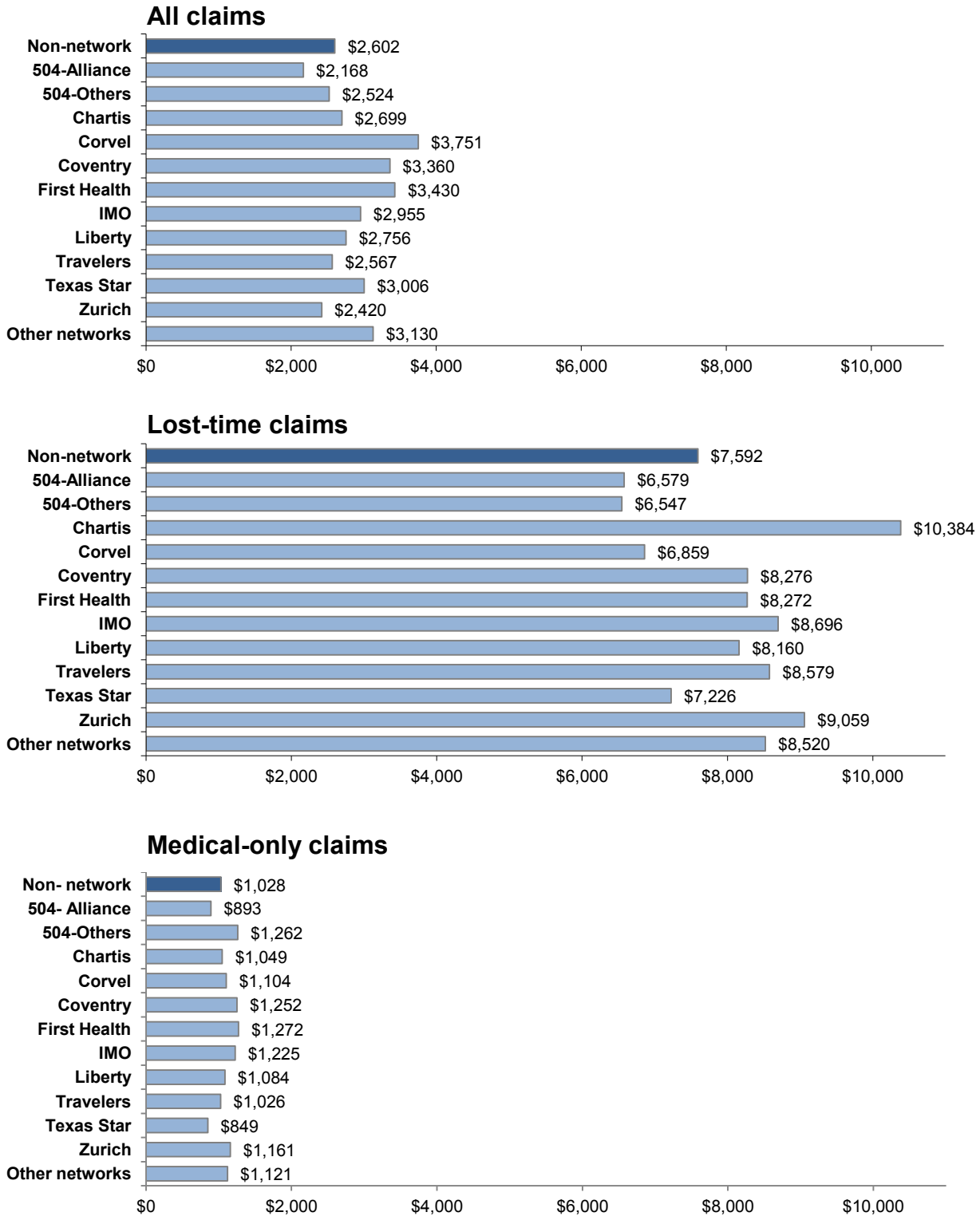
◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Physical functioning	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Mental functioning	◉	◉	◉	◉	○	◉	◉	◉	◉	◉	◉

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Health Care Costs (Overall)

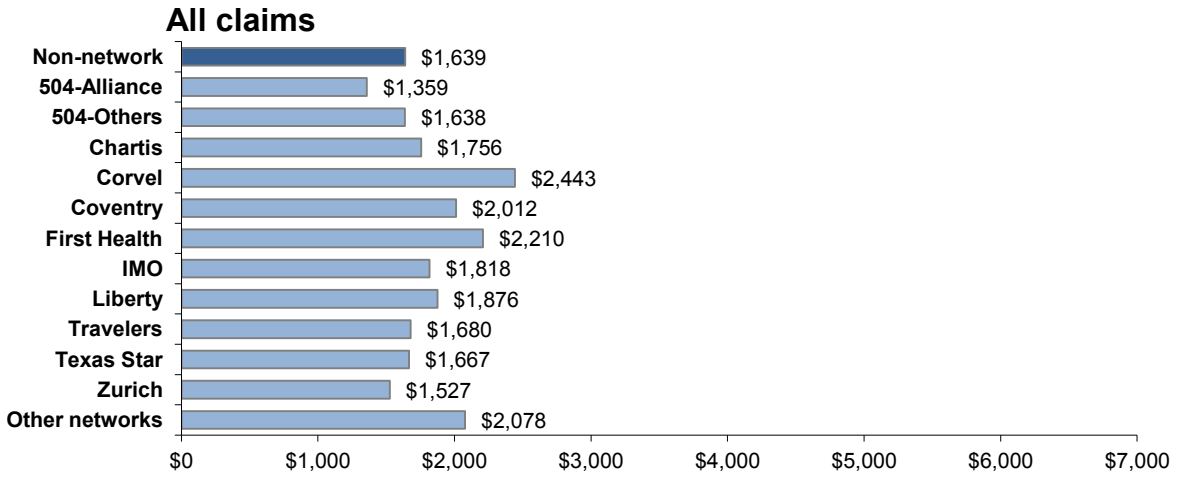
Average overall medical cost per claim, six months post injury

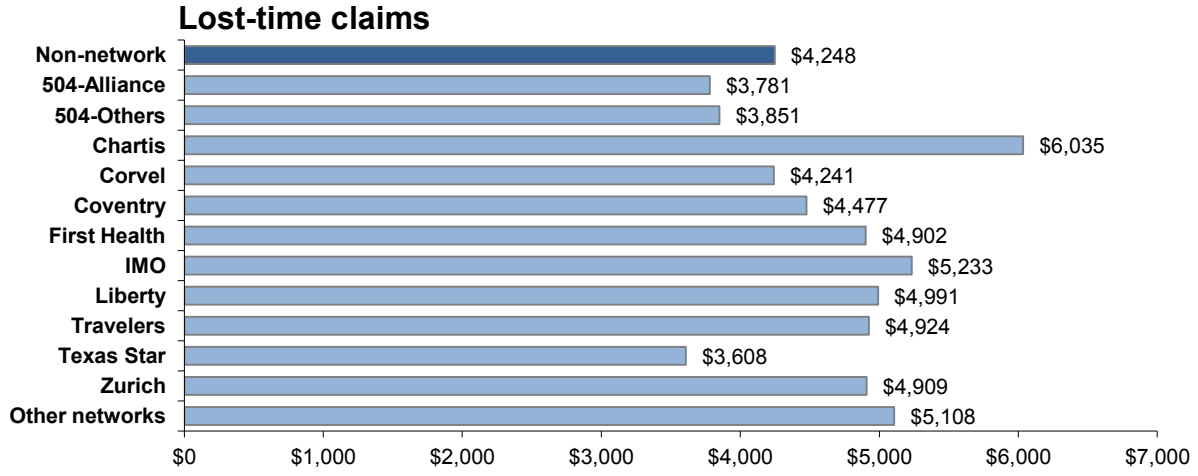


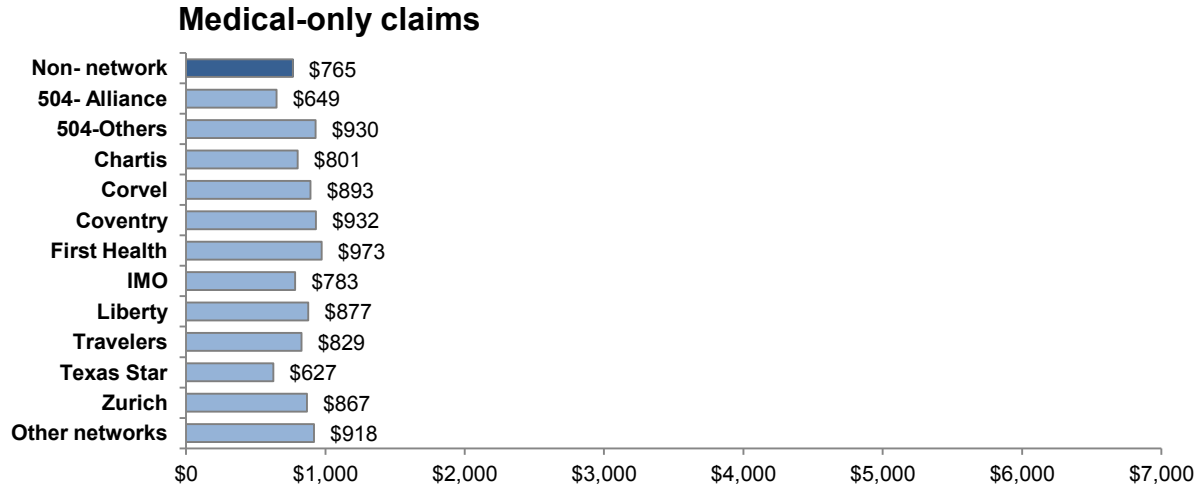
Source: Texas Department of Insurance, Workers′ Compensation Research and Evaluation Group, 2012.

Health Care Costs (Professional)

Average professional cost per claim, six months post injury



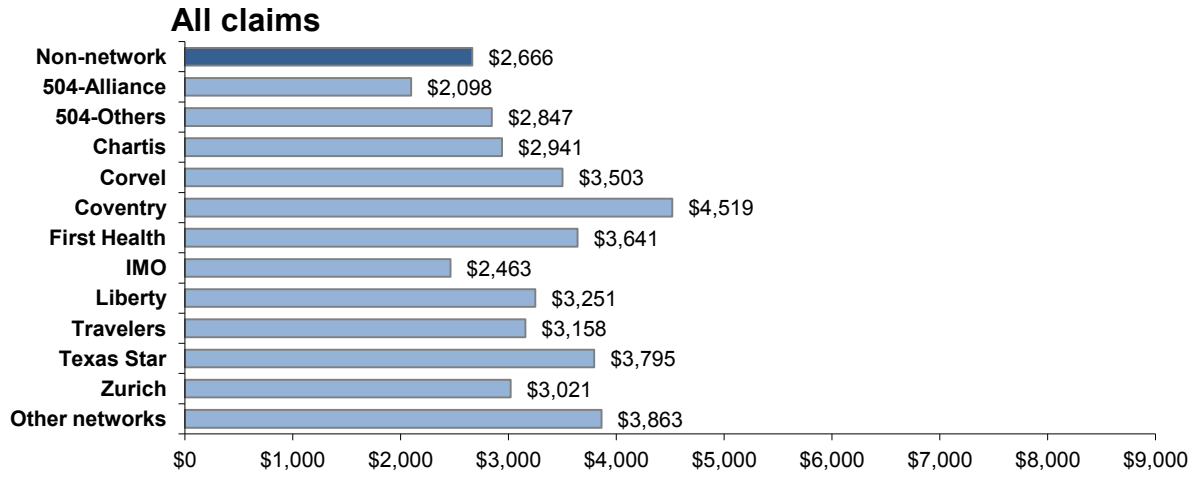


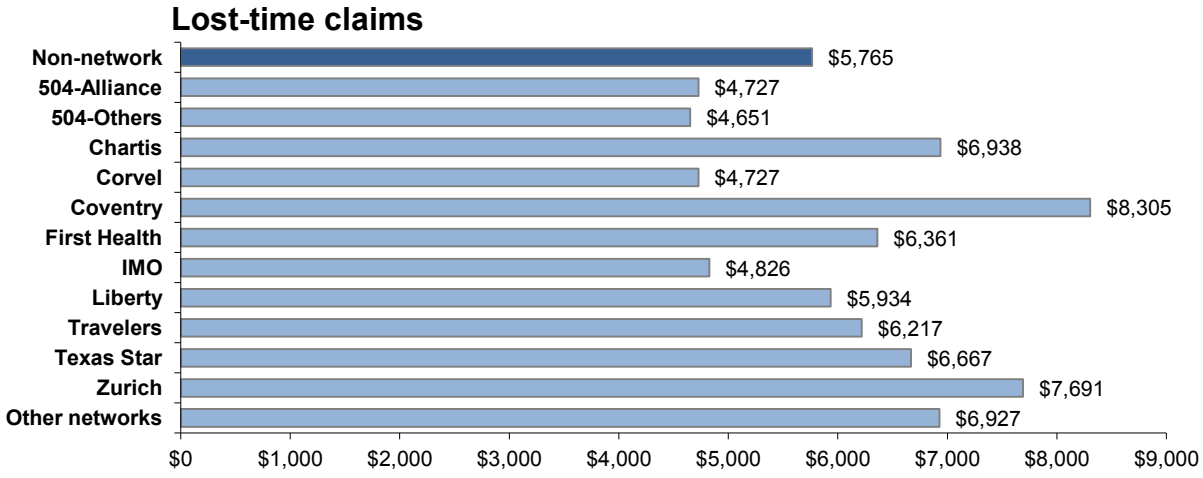


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Health Care Costs (Hospital)

Average hospital cost per claim, six months post injury



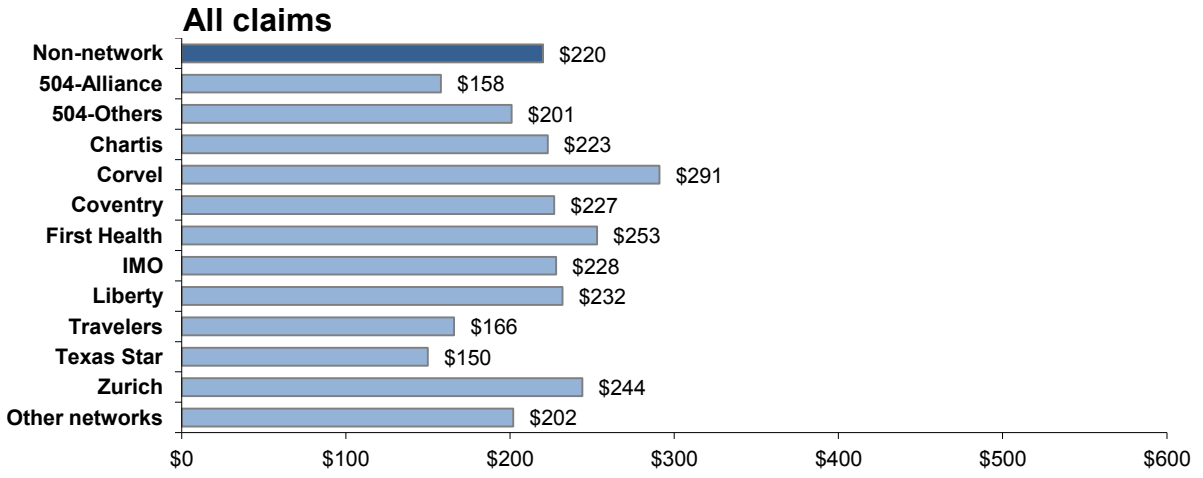


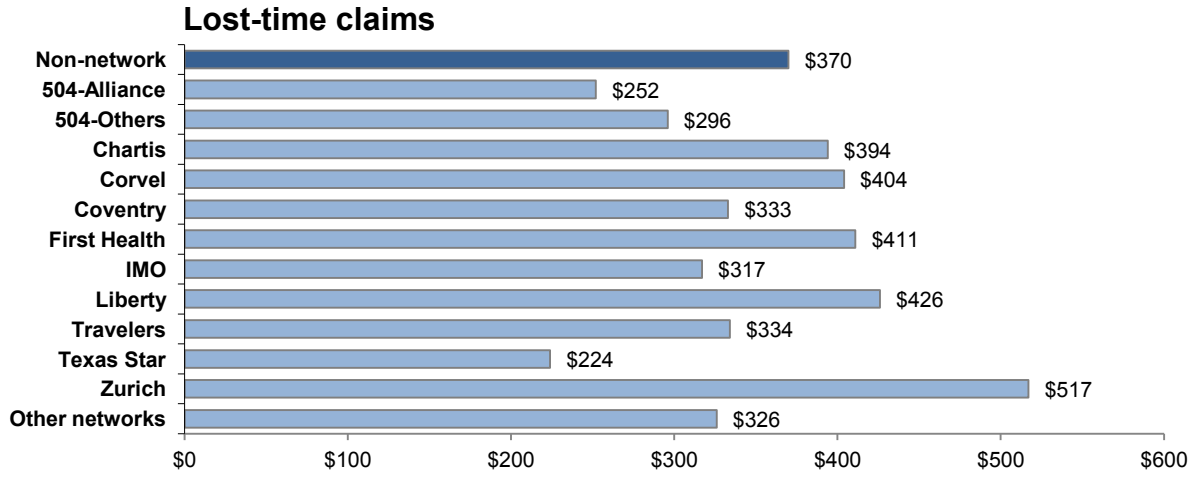
Note: As some networks reduce hospital utilization to mainly high-severity high-costs claims, they may experience increases in their average hospital costs.

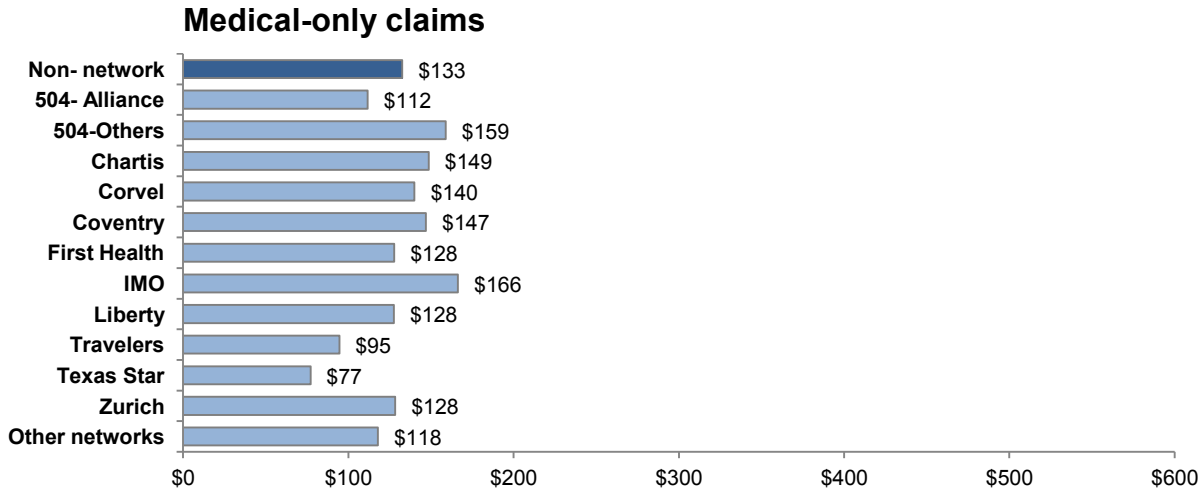
Source: Texas Department of Insurance, Workers′ Compensation Research and Evaluation Group, 2012.

Health Care Costs (Pharmacy)

Average pharmacy cost per claim, six months post injury





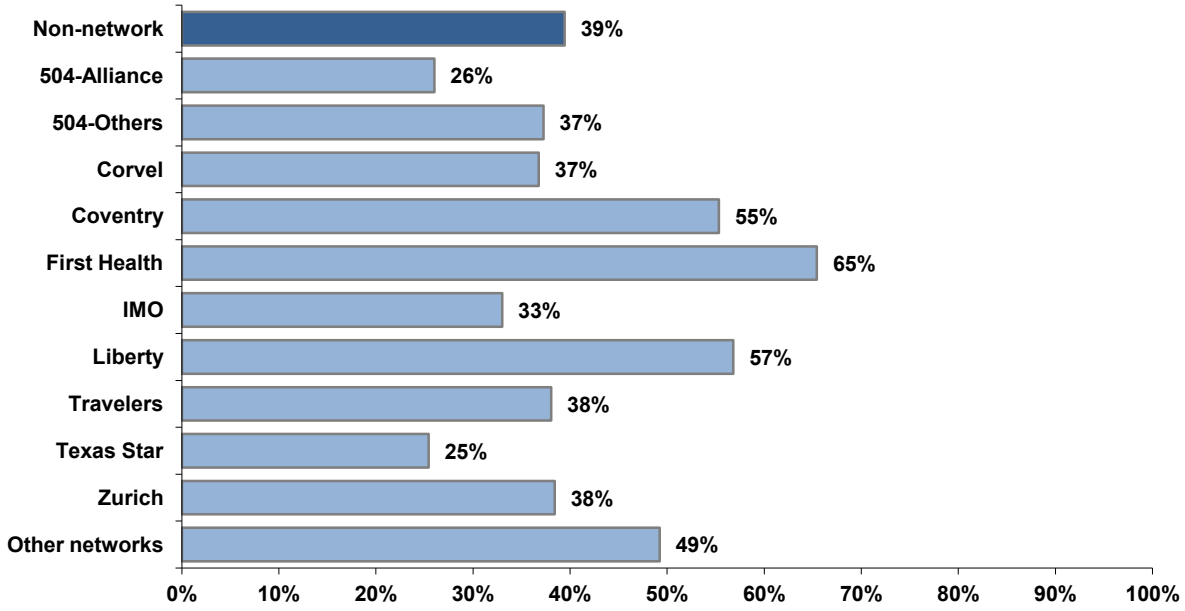


Note: Pharmacy costs results may be affected by variations in the way insurance carriers report payment data.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Health Care Costs (Changes from 2011 Report Card)

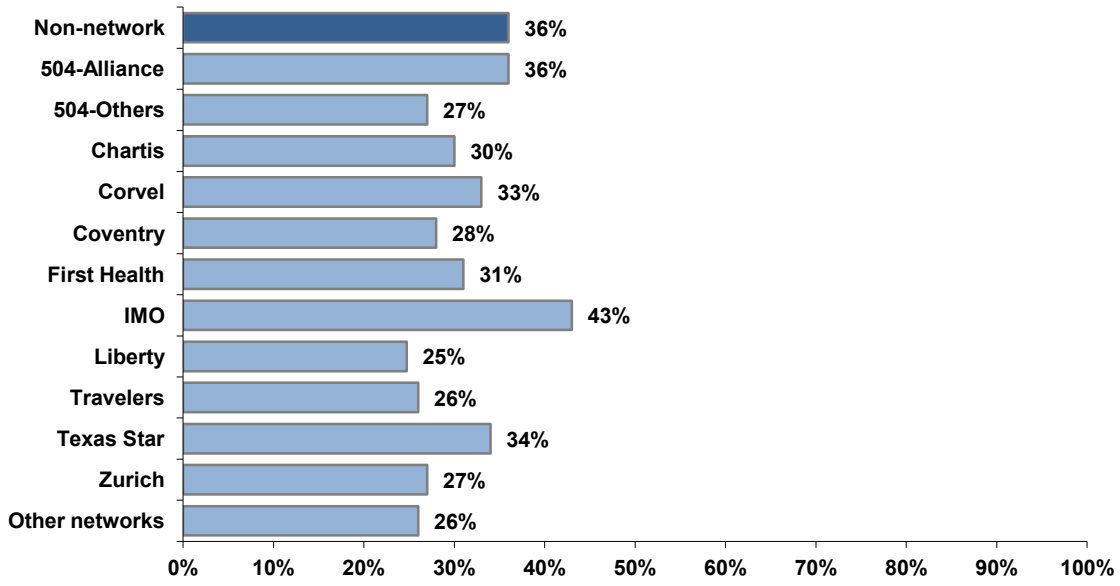
Percentage change in overall average medical cost from 6 month (2011 Network Report Card Results) to 18 months post injury



Note: This graph shows average cost changes when 12 additional months of medical services are added to the 6-month result reported in the 2011 Network Report Card. Therefore, this graph includes only those networks reported in the 2011 report card.

Utilization of Care

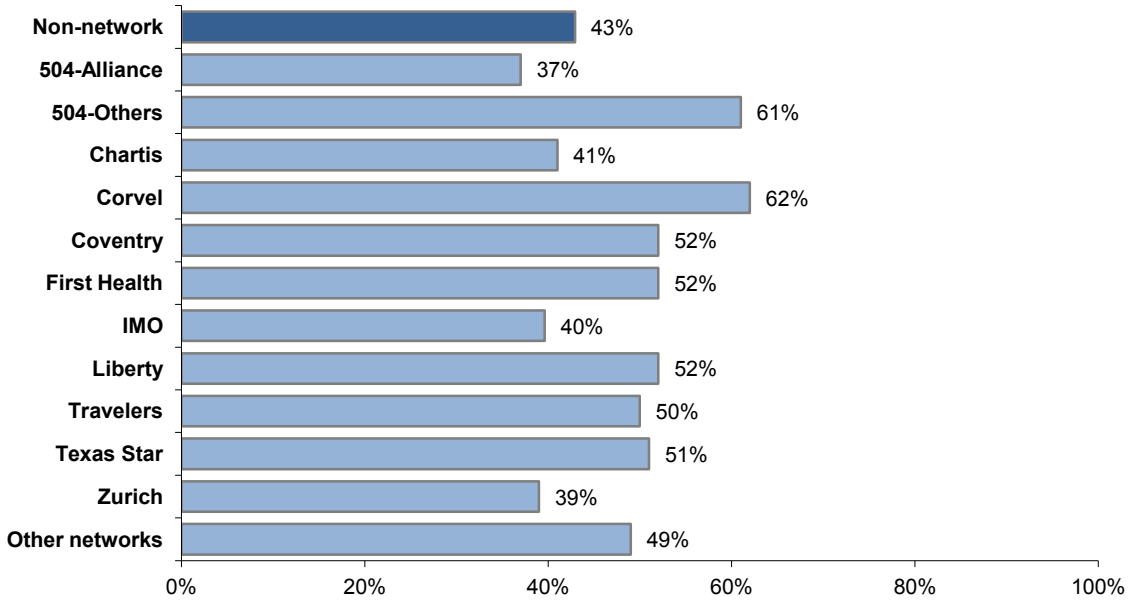
Percentage of injured employees who received hospital services, six months post injury



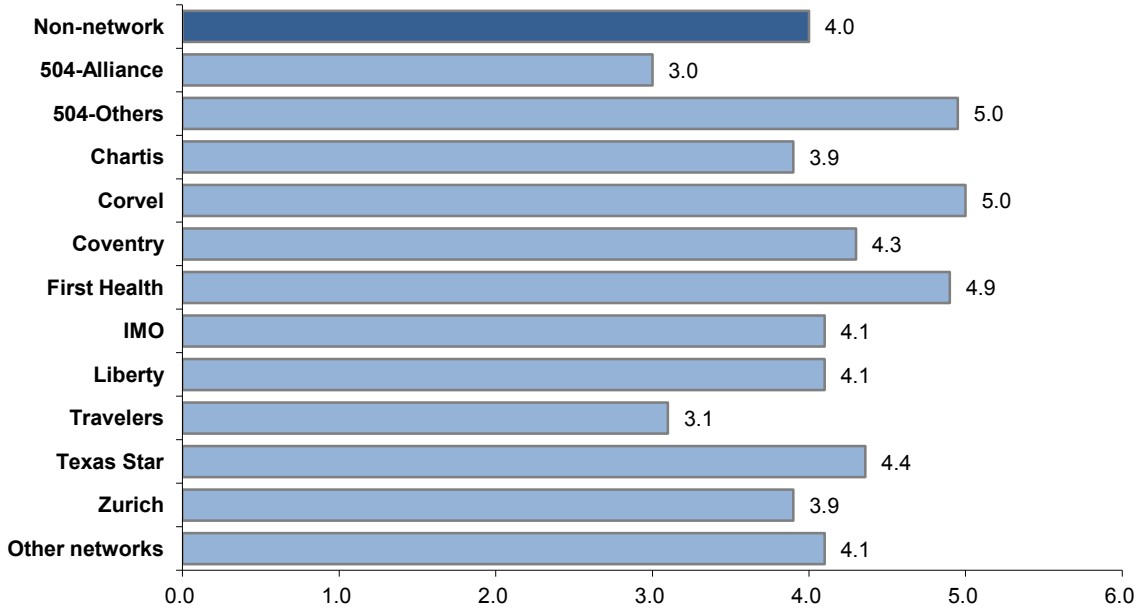
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Utilization of Care (Continued)

Percentage of injured employees who received pharmacy services, six months post injury



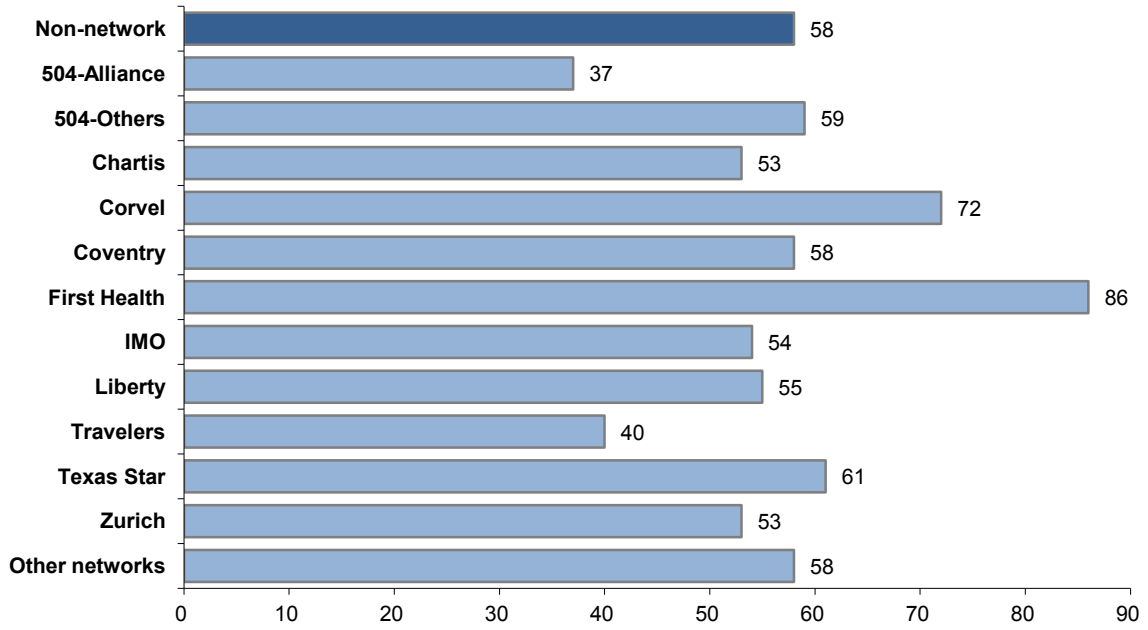
Average number of prescriptions per injured employee, six months post injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Utilization of Care (Continued)

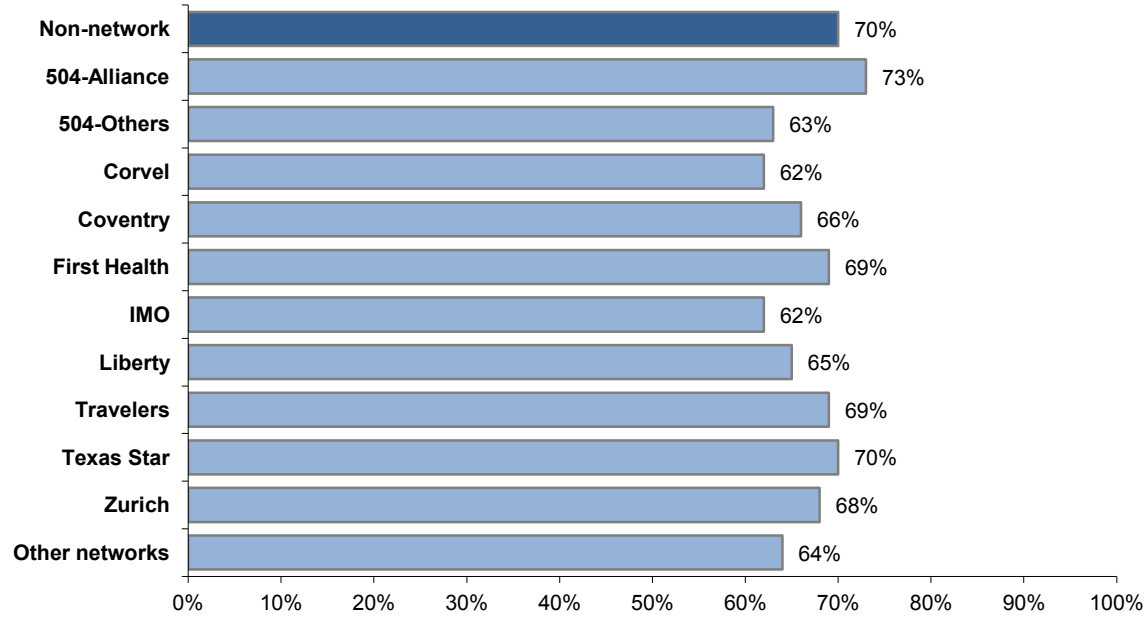
Average number of prescription days per injured, six months post injury



Satisfaction with Medical Care

Satisfaction with treating doctor

Percent of injured employees who indicated that they were "satisfied" with the quality of the medical care received from their treating doctor

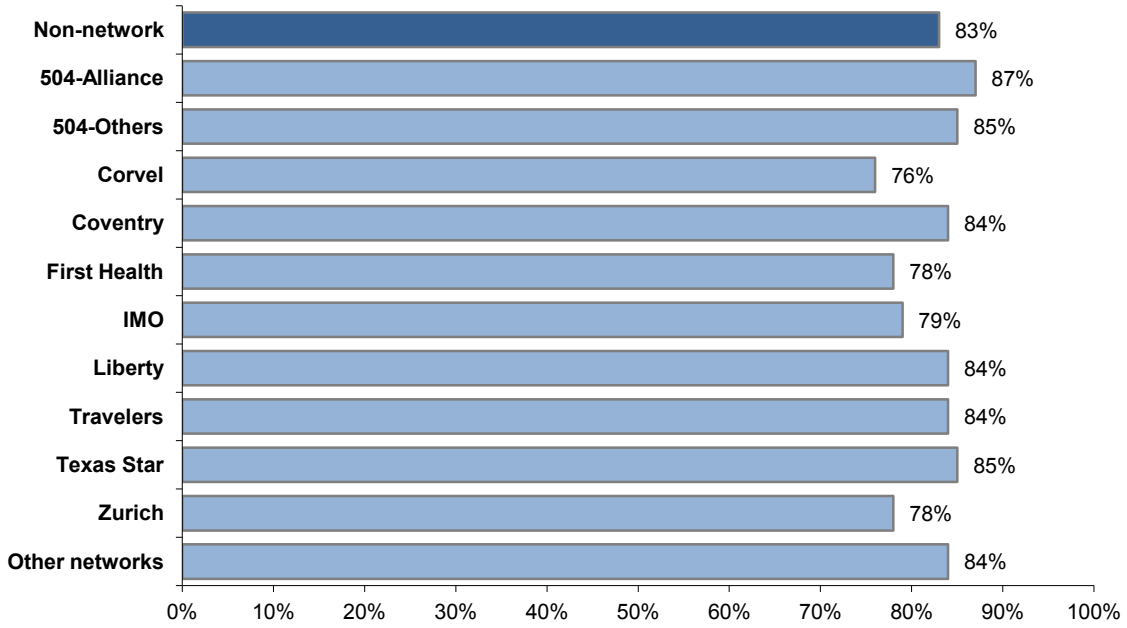


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Satisfaction with Medical Care (Continued)

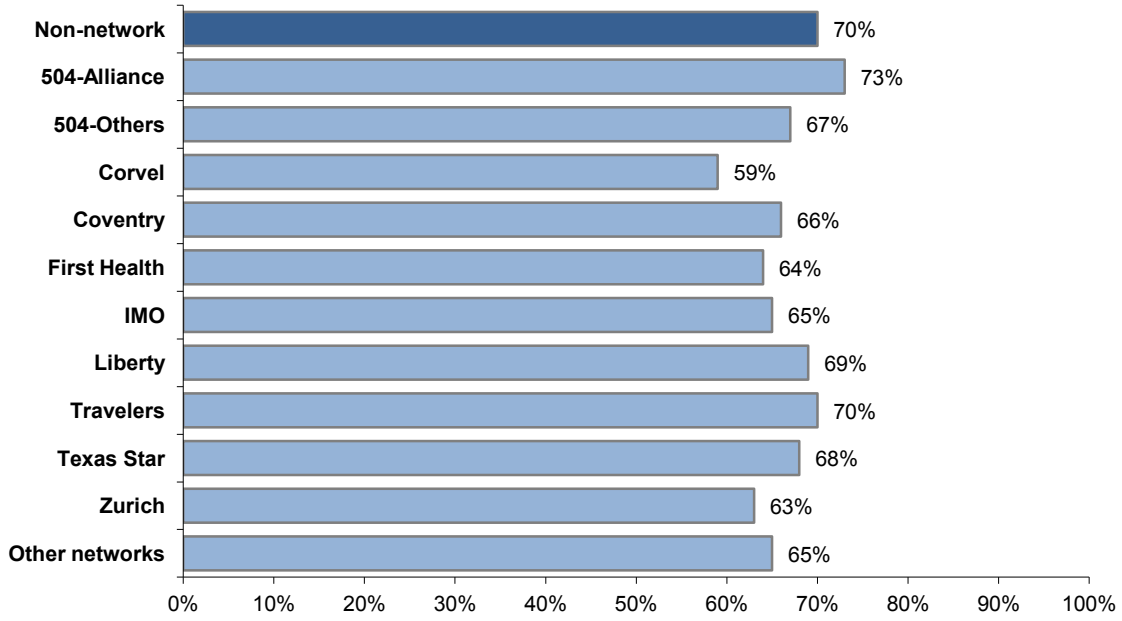
Agreement with treating doctor

Percent of injured employees who indicated that they "agreed" or "strongly agreed" that their treating doctor: took their medical condition seriously • gave them a thorough exam • explained medical condition • was willing to answer questions • talked to them about a RTW date • provided good medical care that met their needs



Overall satisfaction with medical care

Percent of injured employees who indicated that they were "satisfied" with the quality of the medical care received for their work-related injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Satisfaction with Medical Care (Continued)

Satisfaction with treating doctor

Injured employees' perceptions regarding medical care for their work-related injuries compared to the medical care they normally receive when injured or sick

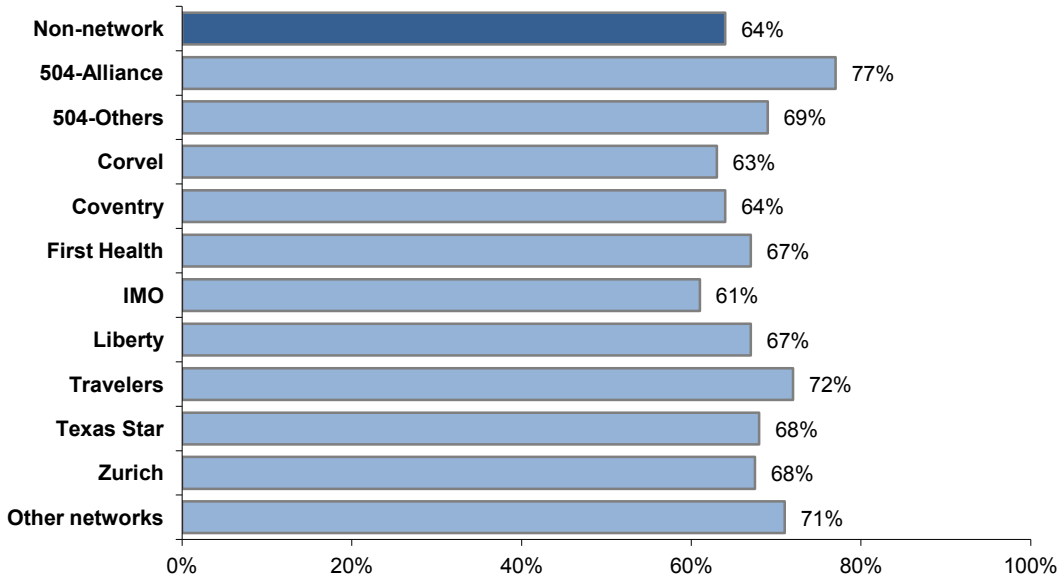
Percentage of injured employees indicating that the medical care for their work-related injuries was:	Better	About the same	Worse
Non-network	26%	51%	23%
504-Alliance	24%	59%*	17%*
504-Others	13%*	55%	32%
Corvel	30%	41%*	29%*
Coventry	16%*	59%*	25%
First Health	20%*	61%*	20%
IMO	21%	51%	28%
Liberty	19%*	61%*	20%
Travelers	28%	54%	19%
Texas Star	30%	51%*	19%*
Zurich	30%	48%	21%
Other networks	26%	54%	20%

Note: An asterisk indicates that the differences between the network and non-network are statistically significant.

Access to Care

Getting needed care

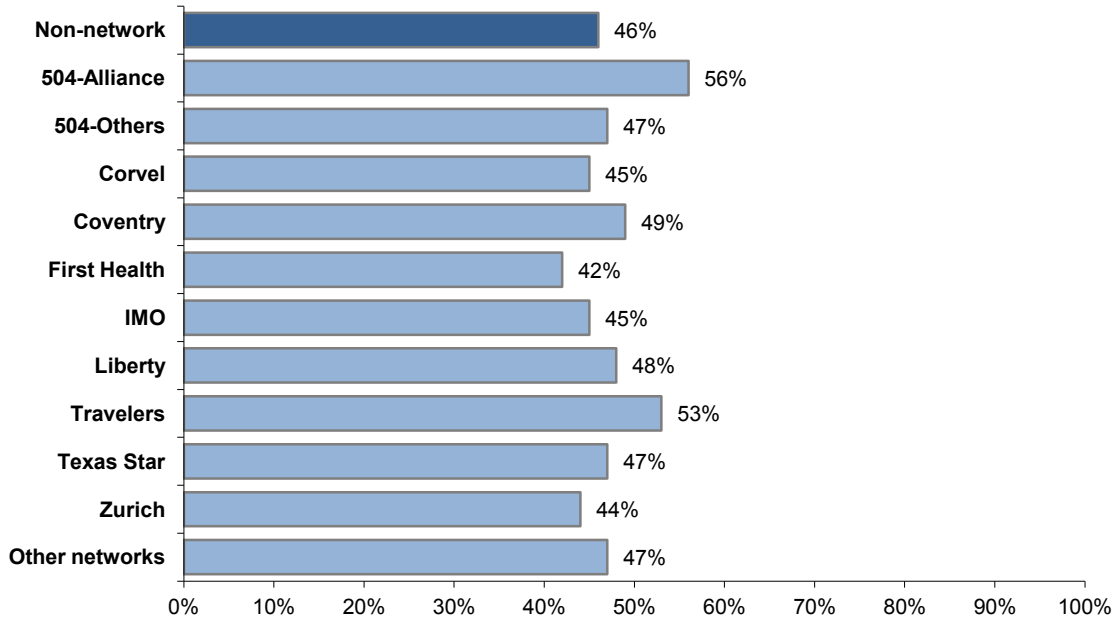
Percent of injured employees who reported no problem getting: a personal doctor they like • to see a specialist • necessary tests or treatment • timely approvals for care



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Getting care quickly

Percent of injured employees who reported always: receiving care as soon as they wanted • getting an appointment as soon as they wanted • taken to the exam room within 15 minutes of their appointment



Ability to schedule a doctor's appointment

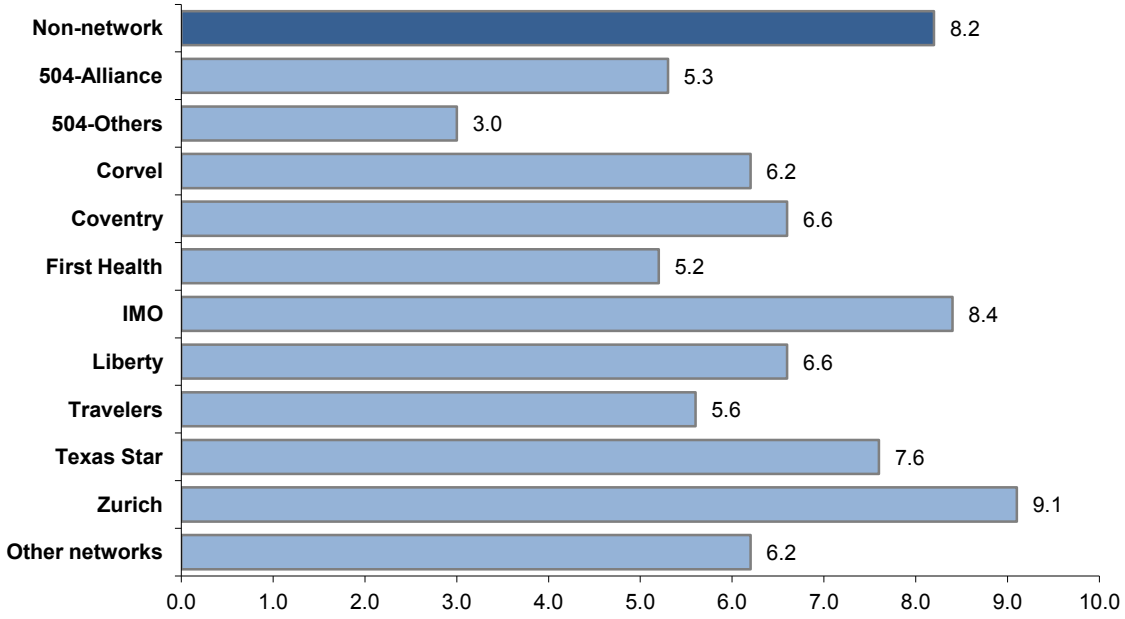
Injured employees' perceptions regarding their ability to schedule a doctor's appointment for their work-related injuries compared to the medical care they normally receive when injured or sick

Percentage of injured workers indicating that their ability to schedule a doctor's appointment was:	Better	About the same	Worse
Non-network	24%	59%	17%
504-Alliance	22%	69%*	9%*
504-Others	14%*	75%*	11%
Corvel	24%	58%	18%
Coventry	14%*	71%*	15%*
First Health	32%	56%	12%
IMO	13%*	66%	20%
Liberty	18%*	73%*	9%*
Travelers	26%	66%*	8%*
Texas Star	27%	59%*	13%*
Zurich	24%	63%	13%
Other networks	26%	61%	13%*

Note: An asterisk indicates that the differences between the network and non-network are statistically significant.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Average duration from date of injury to date of first non-emergency treatment - derived from medical data



Duration from date of injury to date of first non-emergency service among the networks and non-network

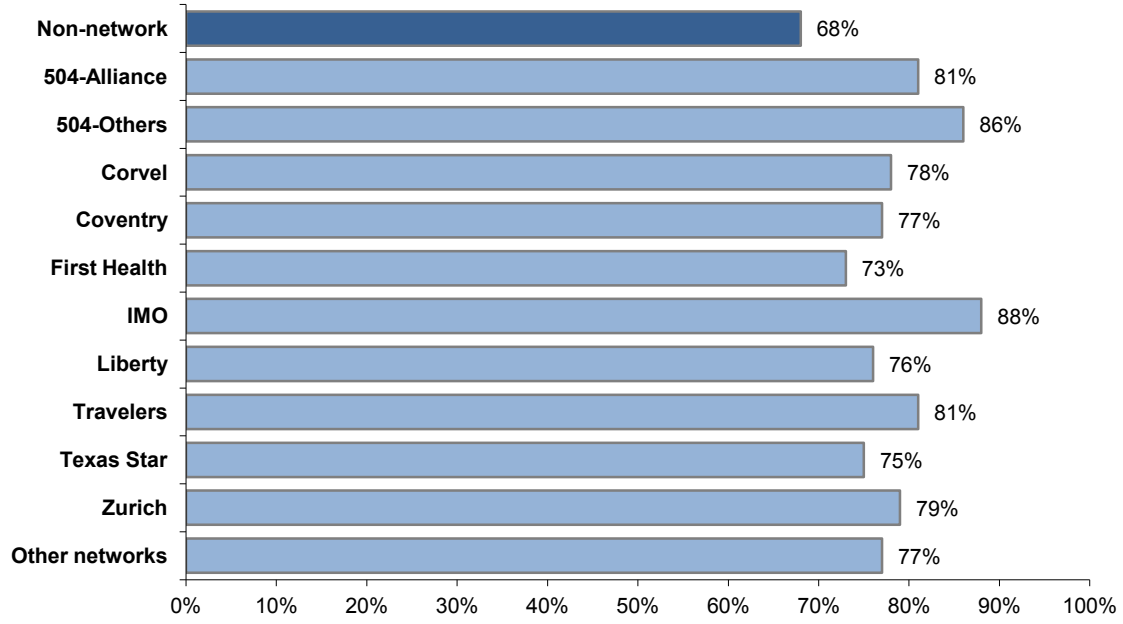
Duration	Same day	1-7 days	8-14 days	15-21 days	22+ days
Non-network	41%	31%	11%	4%	13%
504-Alliance	60%	29%	7%	2%	2%
504-Others	57%	29%	8%	5%	1%
Corvel	50%	30%	6%	5%	9%
Coventry	55%	28%	4%	4%	9%
First Health	62%	18%	9%	3%	9%
IMO	48%	38%	4%	3%	6%
Liberty	54%	30%	5%	4%	7%
Travelers	53%	29%	5%	3%	10%
Texas Star	52%	30%	9%	2%	8%
Zurich	57%	27%	8%	2%	5%
Other networks	49%	34%	7%	5%	5%

Note: An asterisk indicates that the differences between the network and non-network are statistically significant.

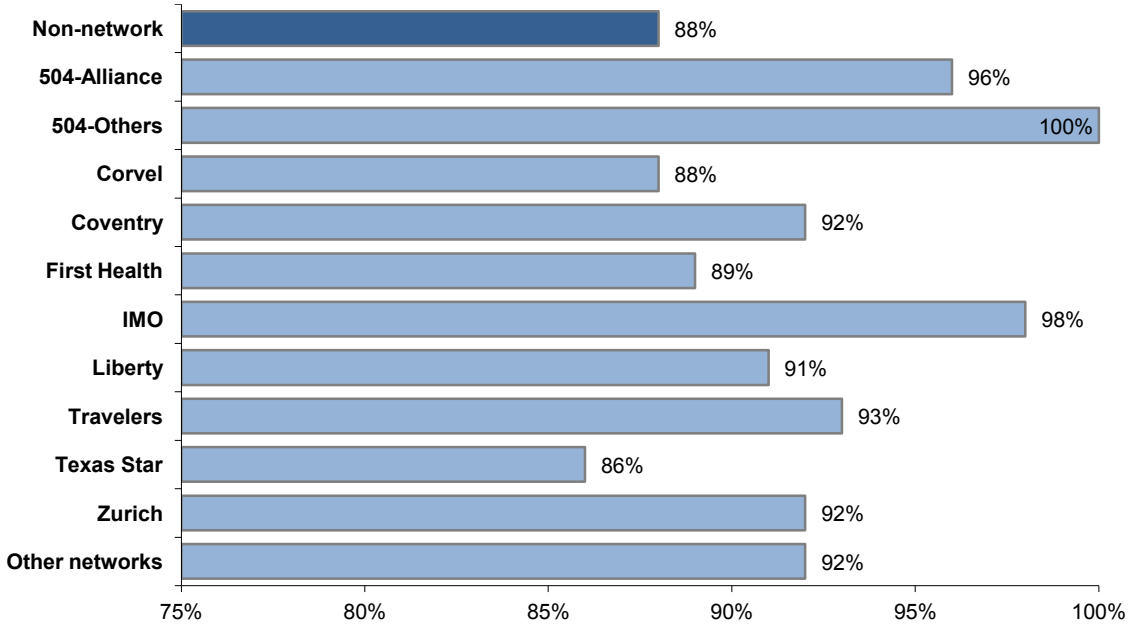
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Return to Work

Percentage of injured employees who indicated that they were currently working at the time they were surveyed



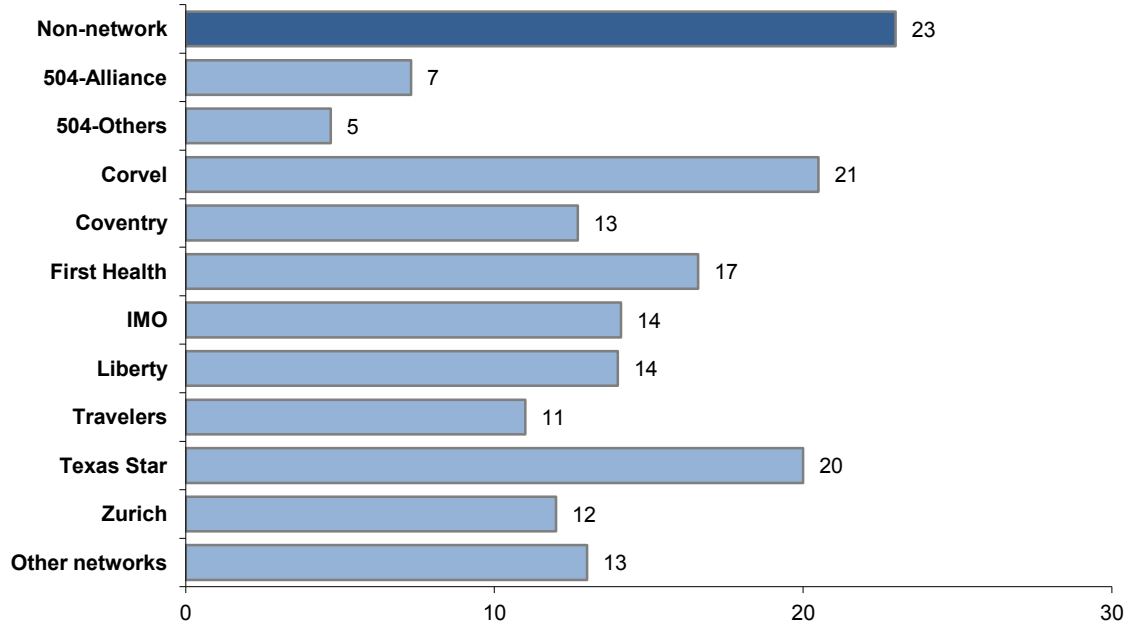
Percentage of injured employees who indicated that they went back to work at some point after their injury



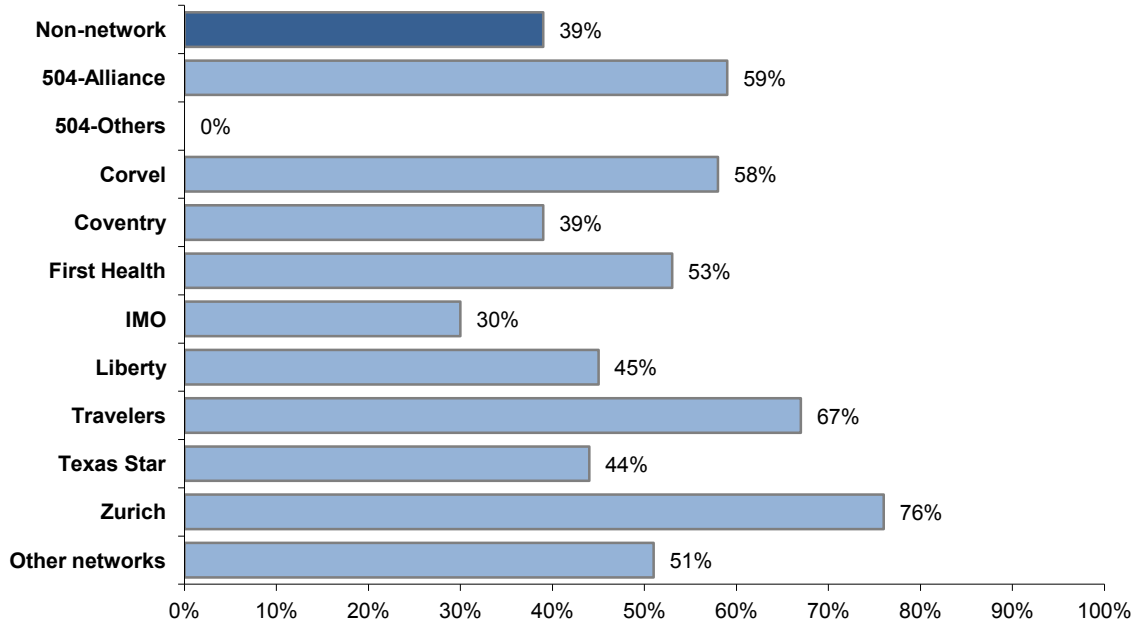
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Return to Work (Continued)

Average number of weeks injured employees reported being off work because of their work-related injury



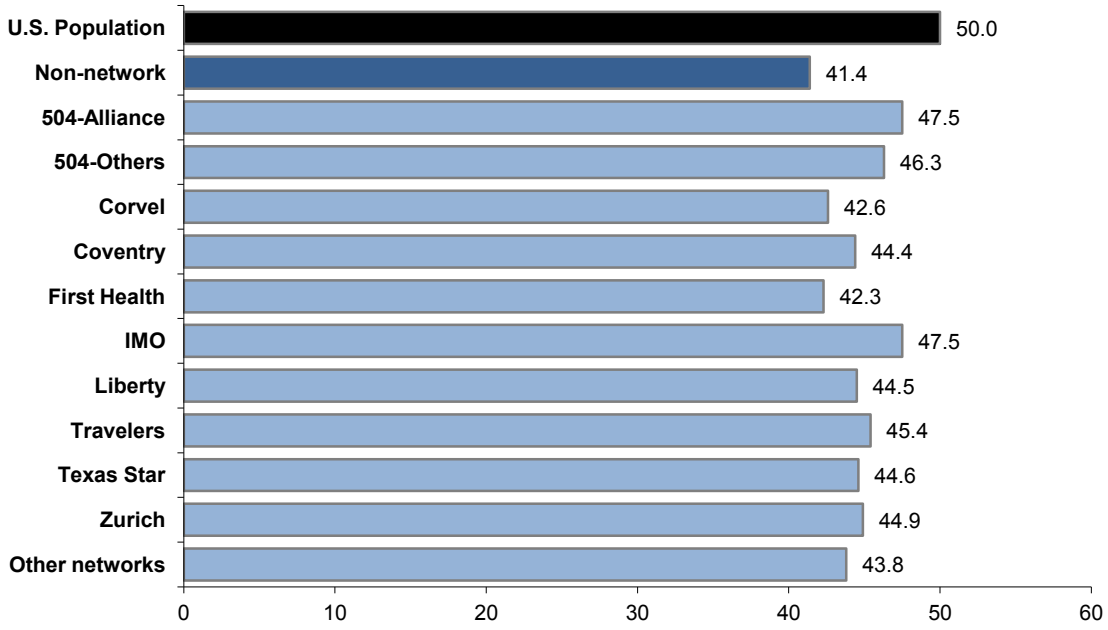
Percentage of injured employees who had not returned to work and who reported that their doctor had released them to work with or without limitations



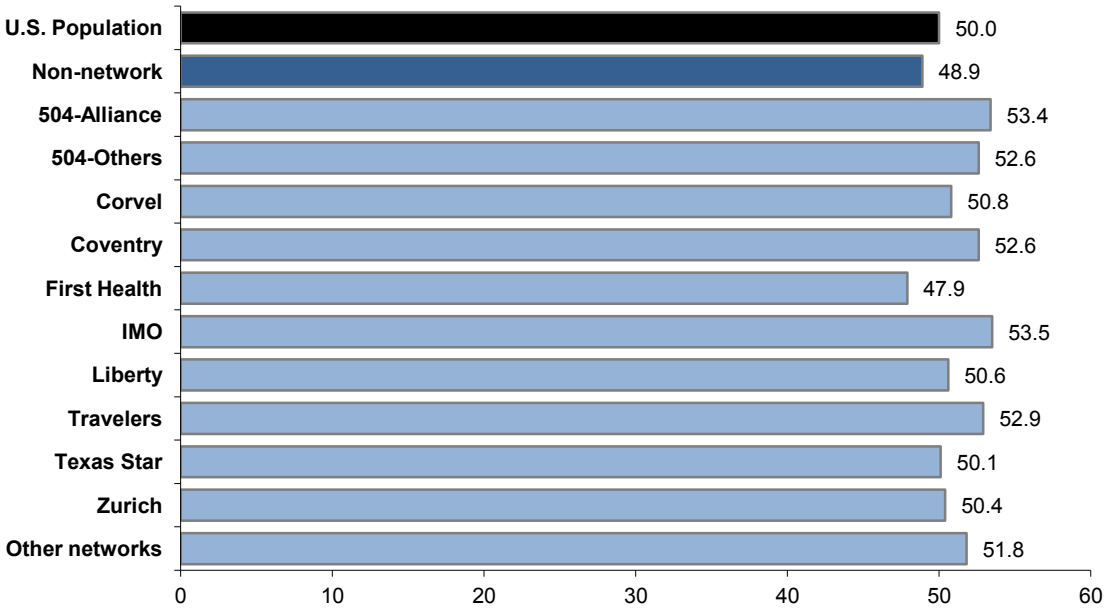
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Health Outcomes

Average physical functioning scores for networks and non-networks



Average mental functioning scores for networks and non-networks



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Appendix:
Additional Network and Non-network Comparisons

Medical Costs

Median cost per claim, six months post injury

Medical Type	Non-network	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Overall Medical	$669	$614	$830	$600	$1,276	$918	$965	$867	$781	$710	$712	$729	$884
Professional	$504	$424	$651	$450	$1,035	$723	$793	$511	$636	$548	$545	$591	$733
Hospital	$572	$546	$894	$589	$669	$678	$744	$714	$720	$792	$629	$597	$784
Pharmacy	$84	$78	$96	$93	$123	$93	$98	$100	$92	$64	$55	$94	$89

Percentage of total medical cost by medical type, six months post injury

Medical Type	Non-network	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Professional	60%	62%	64%	63%	65%	59%	63%	61%	66%	64%	54%	62%	65%
Hospital	37%	35%	31%	33%	31%	38%	33%	36%	29%	32%	44%	34%	32%
Pharmacy	4%	3%	5%	3%	5%	3%	4%	3%	4%	3%	3%	4%	3%

Average medical cost changes from 2011 Network Report Card, six and eighteen months post injury

Average Medical Costs	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Average Medical Costs, 6 Months	$2,318	$2,018	$2,772	$3,303	$3,201	$4,196	$2,514	$3,072	$2,493	$3,085	$2,051	$3,000
Average Medical Costs, 18 Months	$3,232	$2,544	$3,805	$4,518	$4,973	$6,941	$3,344	$4,817	$3,442	$3,870	$2,839	$4,477
Percentage Change from 6 to 18 Months	39%	26%	37%	37%	55%	65%	33%	57%	38%	25%	38%	49%

Note: This update specifies only networks with medical costs reported in the 2011 Network Report Card.

Source: Texas Department of Insurance, Workers′ Compensation Research and Evaluation Group, 2012.

Professional Medical Costs

Average cost per claim for professional services by service type, 6 months post injury

Type of service	Non-network	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Evaluation & Management	$529	$457*	$640*	$548	$715*	$633*	$660*	$589*	$590*	$549*	$549*	$558*	$601*
PM-Modalities	$154	$129	$71*	$149	$112*	$130*	$103*	$125	$62*	$125*	$114*	$110*	$125*
PM-Other	$1,313	$1123*	$956*	$1,473	$1,276	$1225*	$1,271	$1,220	$1,374	$1,401	$1222*	$878*	$1141*
DT-CT SCAN	$207	$195	$235	$154*	$275*	$289*	$236	$216	$212	$219	$212	$190	$257*
DT-MRI	$684	$628*	$863*	$750	$673	$861*	$614	$648*	$702	$676	$495*	$716	$751*
DT-Nerve Conduction	$993	$915*	$1461*	$1,054	$907	$895*	$988	$828	$720*	$897*	$743*	$847	$925
DT-Other	$104	$93*	$145*	$96	$110*	$109*	$117*	$121*	$97*	$99	$103	$96*	$115*
Spinal Surgery	$3,598	$2,926	$4,599	$2,033	$2,814	$3,103	$3,422	$1836*	$3,035	$2473*	$3,393	$5,594	$2,980
Other Surgery	$1,195	$1,239	$1,320	$1,301	$1935*	$1292*	$1499*	$1,549	$1079*	$1,086	$1,261	$1,118	$1540*
Path. & Lab	$94	$93	$64*	$68*	$137*	$105	$102	$99	$80*	$58*	$77*	$70*	$73*
All Others	$335	$248*	$209*	$334	$312	$344	$426*	$309	$359	$261*	$278*	$262*	$416*

Hospital Costs

Average cost per claim for professional services by service type, 6 months post injury

Type of service	Non-network	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
In-patient	$24,859	$18928*	$31,595	$29,266	$21,989	$50,460	$17,413	$14059*	$18515*	$17,759	$23,493	$26,323	$23,051
Out-patient	$1,503	$1,471	$2224*	$1,837	$2012*	$1972*	$2,190	$1966*	$2031*	$2154*	$1708*	$1456*	$2350*
Other	$3,746	$2388*	$5,250	$0	$3,448	$4,943	$4,190	$0	$1223*	$1561*	$2,774	$3,567	$7,391

Pharmacy Costs

Average cost per claim for pharmacy drug by type, 6 months post injury

Type of service	Non-network	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Analgesics-Opioid	$77	56*	56*	$79	$94*	$79	$95	$68	$80	$72	$60*	$82	$72
Analgesics-Anti-inflammatory	$115	97*	$125	$96*	139*	$110	$129	$92*	$114	$102*	$71*	$119	$103*
Musculoskeletal Therapy Agents	$125	$100*	$135	$136	$147	$128	$137	$121	$121	110*	80*	$101*	$94*
Central Nervous System Drugs	$221	$137*	$121*	$250	$247	$225	$206	$176	$225	$261	$162*	$362	$211
Other	$127	95*	79*	$149	$135	$130	$134	$168	$135	$114	$84*	$176	$120

Note: An asterisk indicates that the differences between the network and non-network are significant.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Professional Medical Utilization

Percent of workers receiving professional services by service type, 6 months post injury

Type of service	Non-network	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Evaluation & Management	96%	97%*	98%*	96%	98%*	98%*	97%	98%*	97%*	97%*	97%*	97%*	96%
PM-Modalities	8%	9%*	6%	8%	11%*	10%*	11%*	6%*	10%*	10%*	8%	8%	11%*
PM-Other	26%	23%*	27%	25%	40%*	36%*	36%*	28%	35%*	30%*	29%*	31%*	36%*
DT-CT SCAN	3%	2%*	4%*	1%*	3%	2%	4%*	5%*	2%*	2%	4%*	3%	3%
DT-MRI	15%	15%	18%*	13%*	23%*	18%*	17%	17%	15%	13%*	15%*	12%*	19%*
DT-Nerve Conduction	2%	1%*	1%	3%	6%*	3%*	2%	1%	2%	2%	2%*	2%	4%*
DT-Other	58%	57%*	71%*	62%*	67%*	61%*	62%*	62%*	60%*	58%	59%*	59%	57%
Spinal Surgery	0.2%	0.1%*	0.1%	0.2%	0.4%	0.1%	0.2%	0.2%	0.3%	0.2%	0.3%	0.2%	0.3%
Other Surgery	26%	21%*	19%*	28%*	32%*	28%*	34%*	26%	28%*	27%*	30%*	26%	29%*
Path. & Lab	11%	9%*	6%*	9%*	9%*	15%*	16%*	10%	6%*	17%*	11%*	19%*	13%*
All Others	79%	80%	96%*	83%*	92%*	90%*	86%*	90%*	90%*	88%*	81%*	86%*	86%*

Average number of professional services billed per claim that received services by type of professional service, 6 months post injury

Type of service	Non-network	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Evaluation & Management	4.3	3.8*	5.2*	4.3	6.7*	4.9*	5.4*	4.7*	4.9*	4.5	4.8*	4.4	5.0*
PM-Modalities	10.3	9.0*	5.1*	9.1	8.5*	7.9*	7.9*	8.5*	6.5*	8.7*	8.8*	8.1*	7.5*
PM-Other	36.1	31.9*	23.7*	39.4	39.7*	32.5*	40.0	30.7*	40.4*	38.4	36.5	26.4*	31.0*
DT-CT SCAN	1.6	1.5*	1.3*	1.5	1.5	1.7	1.8	1.6	1.7	1.7	1.6	1.7	1.5
DT-MRI	1.5	1.4*	1.5	1.6*	1.7*	1.3*	1.3*	1.4	1.5	1.4	1.3*	1.5	1.4
DT-Nerve Conduction	15.2	13.8	19.8	15.2	14.3	12.8*	16.6	11.3	14.4	15.3	15.9	13.5	12.7
DT-Other	2.5	2.3*	2.8*	2.2*	2.7*	2.4	2.8*	2.9*	2.3*	2.4	2.8*	2.3	2.4
Spinal Surgery	4.3	3.6	6.0	2*	3.1*	3.4	5.5	2.3*	3.4	2.5*	4.8	4.3	3.4
Other Surgery	2.9	2.8	3.3	3.2	3.8*	3.3*	3.3	3.3	3.2*	3.3*	3.2	3.0	3.2*
Path. & Lab	6.4	5.9	5.7	5.0	9.7*	9.7	6.7	6.5	4.8*	4.3*	8.1*	5.1	5.6
All Others	11.0	8.7*	9.2*	10.2	15.6*	12.7	14.9*	10.9	11.6*	11.7	11.7*	11.1	12.5*

Note: An asterisk indicates that the differences between the network and non-network are significant.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Hospital Utilization

Percent of workers receiving hospital services, 6 months post injury

Type of service	Non-network	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
In-patient	4.5%	3.2%*	2.0%*	3.8%	5.9%	5.0%	8.1%*	3.7%	6.8%*	5.8%*	8.9%*	6.0%	6.0%*
Out-patient	97.3%	98.0%*	99.0%	99.0%	98.1%	97.6%	95.6%*	99.0%*	97.6%	97.2%	96.4%*	97.2%	97.2%
Other	2.3%	2.4%	0.3%	0.0%	0.5%	1.8%	3.4%	0.0%	0.2%*	1.8%	2.2%	0.6%*	2.8%

Pharmacy Utilization

Percent of workers receiving pharmacy drugs by type, 6 months post injury

Type of service	Non-network	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Analgesics-Opioid	53%	47%*	63%*	54%	64%*	54%	60%*	56%	54%	44%*	58%*	54%	55%
Analgesics-Anti-inflammatory	60%	58%*	66%*	62%	68%*	66%*	59%	62%	66%*	51%*	59%	62%	65%*
Musculoskeletal Therapy Agents	34%	32%*	41%*	31%	41%*	36%*	34%	32%	38%*	24%*	32%*	35%	32%
Central Nervous System Drugs	7%	4%*	4%*	5%	9%*	7%	7%	8%	6%*	5%*	7%	6%	7%
Other	42%	40%*	30%*	45%	40%	38%*	44%	48%*	41%	38%*	44%*	40%	43%

Mean number of prescriptions, 6 months post injury

Type of service	Non-network	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Analgesics-Opioid	2.5	1.9*	2.3	2.4	2.8*	2.7*	2.9	2.4	2.4	2.4	2.8*	2.5	2.4
Analgesics-Anti-inflammatory	1.8	1.5*	2.3*	1.8	2.0*	1.9	2.2*	1.8	1.9*	1.7*	1.9*	1.7	1.9*
Musculoskeletal Therapy Agents	1.9	1.5*	2.0	2.1	2.2*	2.0	2.1	1.7*	2.0	1.8	2.1*	1.7*	1.9
Central Nervous Systems Drugs	2.4	1.7*	2.3	2.6	2.4	2.5	2.8	3.5	2.2	2.5	2.7*	2.7	2.3
Other	1.9	1.5*	3.1*	1.6*	1.8	1.8	2.0	1.9	1.8*	1.6*	1.8	1.8	1.8

Notes: 1. An asterisk indicates that the differences between the network and non-network are significant.

2. Cells with 0% result from the rounding of percentages lower than 0.05%.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Pharmacy Utilization (Continued)

Mean number of drug days, 6 months post injury

Type of service	Non-network	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Analgesics-Opioid	24	20*	18*	24	28*	25	43*	20	22*	20*	28*	23	24
Analgesics-Anti-inflammatory	33	23*	38*	31	36*	32	45*	29	30	28*	33	28*	34
Musculoskeletal Therapy Agents	31	20*	28	35	35*	31	42*	23*	30	28*	33*	28	29
Central Nervous System Drugs	60	41*	52	64	60	56	72	85	54	57	64	65	52
Other	24	17*	25	18*	23	23	30	21	21*	19*	22*	24	24

Satisfaction with Care

Percent of injured employees who indicated that they had changed treating doctors

	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Percent of injured workers	20%	13%*	12%	29%*	13%*	18%	25%*	16%	17%	15%*	19%	14%*

Most frequent reasons why injured employees said they changed treating doctors

Percentage of injured workers indicating that they changed treating doctors because:	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Worker felt that the treatment was not helping	43%	38%	32%	38%	52%	45%	55%	42%	54%	39%	52%	43%
Worker was dissatisfied with the doctor's manner and caring	45%	43%	23%	38%	43%	48%	44%	37%	49%	33%	49%	36%
Worker saw an emergency or urgent care doctor for first visit	52%	51%	56%	51%	39%	67%	63%	47%	34%	47%	53%	52%
Worker saw a company doctor for first visit	30%	34%	53%	28%	46%	56%	21%	51%	33%	27%	54%	43%
Doctor released worker to go back to work and worker didn't feel ready to return	17%	13%	27%	27%	22%	4%	34%	19%	24%	17%	34%	27%
Doctor was no longer seeing workers' compensation patients	10%	3%	23%	18%	8%	20%	15%	13%	0%	9%	16%	8%

Notes: 1. An asterisk indicates that the differences between the network and non-network are significant.

2. Cells with 0% result from the rounding of percentages lower than 0.05%.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Access to Care

Individual Question Results for Composite "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? Was it…

How much of a problem?	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Not a problem	71%	77%*	80%	65%*	69%	70%	65%	70%	76%	72%	68%	75%
A small problem	10%	9%	6%	12%	10%	13%	14%	11%	11%	12%*	13%	11%
A big problem	19%	13%*	14%	23%*	21%	17%	21%	18%	14%*	17%*	18%	14%*

What was the problem?	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
There was not enough treating doctors to select from	39%	40%	50%	61%	46%	53%	51%	37%	36%	40%	30%	39%
You could not find a treating doctor that would take workers' compensation patients	39%	29%	43%	47%	34%	34%	33%	32%	30%	41%	31%	27%
Travel to the doctor's office was too difficult to arrange	24%	21%	22%	17%	14%	27%	12%	22%	27%	27%	34%	12%
Your treating doctor was not willing to give the care you believed was necessary	51%	53%	60%	69%	57%	66%	54%	56%	62%	51%	66%	69%

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? Was it…

How much of a problem?	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Not a problem	71%	75%*	60%*	67%	61%	72%*	59%	68%*	68%*	69%*	68%*	73%*
A small problem	12%	10%*	16%*	8%	15%*	12%*	11%*	12%*	13%*	13%*	11%*	10%*
A big problem	18%	16%*	24%*	25%*	24%*	16%*	30%*	20%*	19%*	19%*	21%*	16%*

What was the problem?	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Couldn't see a specialist soon enough	44%	50%	53%	47%	50%	36%	57%	51%	55%	56%	64%	32%
Couldn't find a specialist that would accept workers' compensation patients	33%	26%	26%	32%	22%	50%	20%	32%	43%	39%	29%	30%
Travel was too difficult to arrange	27%	10%	26%	24%	17%	28%	17%	26%	27%	27%	24%	13%
Treating doctor was not willing to send worker to a specialist	27%	34%	12%	47%	33%	29%	42%	35%	40%	27%	36%	39%
Insurance carrier didn't want the care provided	61%	54%	41%	76%	60%	65%	46%	66%	57%	54%	49%	48%

Note: An asterisk indicates that the differences between the network and non-network are statistically significant.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Individual Question Results for Composite "Getting Needed Care"

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? Was it…

How much of a problem?	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Not a problem	57%	75%*	64%	56%	63%*	60%	58%	63%	68%*	67%*	68%*	66%*
A small problem	14%	9%*	16%	14%	11%*	15%	11%	13%*	14%	12%*	8%*	12%*
A big problem	30%	16%*	20%	29%	26%	25%	31%	24%	18%*	21%*	24%	22%

What was the problem?	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
There was difficulty in diagnosing your work-related injury or illness	41%	45%	35%	45%	40%	36%	48%	42%	56%	47%	61%	50%
Travel to get medical care was too difficult to arrange	15%	16%	27%	20%	14%	18%	14%	27%	25%	21%	27%	13%
Your treating doctor was not willing to give the care you believed was necessary	35%	39%	40%	61%	49%	49%	38%	47%	54%	44%	53%	51%
The insurance company or health care network did not want this care provided	73%	51%	42%	71%	67%	61%	81%	69%	57%	62%	64%	69%
You could not get care soon enough	55%	45%	59%	63%	59%	62%	61%	54%	53%	54%	59%	43%

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? Was it…

How much of a problem?	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Not a problem	55%	81%*	70%*	63%	63%*	64%*	61%	65%*	74%*	64%*	66%*	70%*
A small problem	18%	7%*	16%	14%	16%	14%	15%	13%*	15%	15%*	15%	11%*
A big problem	27%	12%*	14%*	24%	21%*	22%	24%	22%	12%*	21%*	19%*	19%*

Note: An asterisk indicates that the differences between the network and non-network are statistically significant.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012

Individual Question Results for Composite "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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Always	48%	66%*	58%	51%	56%*	41%	52%	53%*	62%*	54%*	49%	56%*
Usually	20%	17%*	20%	13%	19%	23%	18%	20%	13%*	16%*	18%	19%
Sometimes/Never	31%	18%*	23%	36%	25%*	36%	30%	27%*	25%*	30%*	32%	25%*

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Always	55%	62%*	63%	56%	57%	49%	54%	54%	61%	52%*	50%	55%
Usually	21%	21%	18%	15%*	20%	21%	22%	17%*	18%	24%*	26%	22%
Sometimes/Never	24%	17%*	19%	30%*	23%	29%*	24%	29%*	21%	24%	25%	23%

Since you were injured, how often were you taken to the exam room within 15 minutes of your appointment?

How often were you taken to the exam room within 15 minutes	Non-network	504-Alliance	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Always	34%	40%*	21%*	28%*	33%	35%	28%	36%	35%	34%	32%	30%*
Usually	25%	24%*	32%	25%	23%	20%	20%	20%*	21%*	22%*	19%	24%
Sometimes/Never	41%	36%*	47%	47%*	43%*	45%	52%*	44%*	45%*	44%*	48%*	46%*

Individual Question Results for Composite "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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Strongly agree/Agree	83%	91%*	91%	81%	87%*	77%*	82%	87%	86%	85%*	82%	85%
Not sure	2%	2%	0%*	5%	2%	3%	2%	1%	3%	1%*	2%	2%
Strongly disagree/Disagree	15%	7%*	9%	14%	10%*	19%*	16%	12%	11%	13%	15%	13%

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Strongly agree/Agree	82%	83%	77%	77%*	82%	79%*	76%*	81%*	80%*	83%	75%*	83%
Not sure	2%	1%*	6%*	3%	3%	1%	0%*	2%	1%*	1%*	3%	2%
Strongly disagree/Disagree	16%	16%*	17%	21%*	15%	20%*	24%*	17%*	19%*	15%*	22%*	14%

Note: An asterisk indicates that the differences between the network and non-network are statistically significant.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Individual Question Results for Composite "Agreement with Treating Doctor"

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Strongly agree/Agree	86%	90%	91%	82%*	89%	80%*	85%	87%*	85%*	88%	82%*	89%
Not sure	1%	1%	2%*	1%	2%*	1%	2%*	1%	2%*	1%	2%	2%*
Strongly disagree/Disagree	12%	9%	7%	17%*	8%	19%*	13%	12%*	13%*	11%	16%*	9%

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Strongly agree/Agree	87%	90%*	88%	78%*	89%	83%*	87%	89%	88%	88%*	83%*	89%
Not sure	0%	1%	1%	2%	0%	0%*	1%	1%	1%	1%	1%	3%*
Strongly disagree/Disagree	13%	9%*	10%	20%*	11%	17%*	12%	10%	11%	11%*	16%*	8%*

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Strongly agree/Agree	79%	86%*	81%	65%*	80%	74%	70%*	78%*	83%	83%*	76%	80%
Not sure	3%	1%*	4%	2%	2%	2%	5%*	1%	2%	2%*	2%	2%
Strongly disagree/Disagree	18%	13%*	16%	33%*	18%	23%*	25%*	20%*	15%	15%*	22%	18%

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Strongly agree/Agree	80%	82%*	82%	73%*	76%*	72%*	72%*	82%	82%	80%	71%*	77%*
Not sure	1%	1%	1%	2%	4%*	4%*	0%*	2%	1%	2%*	2%	4%*
Strongly disagree/Disagree	19%	16%*	17%	25%*	20%	25%*	28%*	16%	17%	18%	26%*	19%

Note: An asterisk indicates that the differences the network and non-network are statistically significant.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

Payment Distribution

Distribution of payments for professional services by provider type, 6 months post injury

Type of providers		Medical Doctors	Chiropractors	Physical/ Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-network	Payments	$124,166,162	$17,570,486	$37,294,877	$15,347,828	$34,490,854
	%	54%	8%	16%	7%	15%
504-Alliance	Payments	$13,873,769	$585,404	$4,776,163	$2,070,571	$4,575,858
	%	54%	2%	18%	8%	18%
504-Others	Payments	$1,078,178	$15,095	$291,022	$175,246	$243,838
	%	60%	1%	16%	10%	14%
Chartis	Payments	$1,167,691	$71,321	$435,005	$179,872	$349,688
	%	53%	3%	20%	8%	16%
Corvel	Payments	$2,709,696	$193,811	$1,123,002	$783,845	$1,042,194
	%	46%	3%	19%	13%	18%
Coventry	Payments	$6,399,977	$379,358	$2,415,502	$885,005	$1,532,836
	%	55%	3%	21%	8%	13%
First Health	Payments	$1,531,361	$92,632	$448,482	$218,921	$355,729
	%	58%	3%	17%	8%	13%
IMO	Payments	$990,476	$7,476	$327,298	$114,542	$256,750
	%	58%	0%	19%	7%	15%
Liberty	Payments	$6,061,625	$419,099	$2,643,759	$1,393,586	$1,796,756
	%	49%	3%	21%	11%	15%
Travelers	Payments	$5,111,039	$210,606	$2,497,087	$783,366	$1,442,240
	%	51%	2%	25%	8%	14%
Texas Star	Payments	$22,920,769	$685,327	$8,720,886	$2,948,909	$6,428,431
	%	55%	2%	21%	7%	15%
Zurich	Payments	$1,667,886	$65,899	$536,743	$204,718	$442,178
	%	57%	2%	18%	7%	15%
Other networks	Payments	$6,055,969	$270,807	$1,988,893	$847,370	$1,776,040
	%	55%	2%	18%	8%	16%

Distribution of injured employees receiving professional services by provider type, 6 months post injury

Type of providers		Doctor of Medicine	Chiropractors	Physical/ Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-network	Number	128,722	8,789	30,532	30,912	46,508
	%	87%	6%	21%	21%	31%
504-Alliance	Number	16,777	611	3,863	4,698	6,439
	%	87%	3%	20%	24%	33%
504-Others	Number	933	26	315	386	477
	%	84%	2%	28%	35%	43%
Chartis	Number	1,150	44	283	311	385
	%	88%	3%	22%	24%	30%
Corvel	Number	2,104	175	912	1,056	1,478
	%	87%	7%	38%	44%	61%
Coventry	Number	5,276	254	1,993	1,495	1,793
	%	90%	4%	34%	25%	30%
First Health	Number	1,069	73	354	382	370
	%	87%	6%	29%	31%	30%
IMO	Number	896	13	272	266	307
	%	95%	1%	29%	28%	32%
Liberty	Number	5,754	326	2,167	1,990	2,618
	%	85%	5%	32%	29%	39%
Travelers	Number	5,420	157	1,791	1,512	1,983
	%	89%	3%	29%	25%	32%
Texas Star	Number	23,147	848	6,591	6,184	8,566
	%	89%	3%	25%	24%	33%
Zurich	Number	1,739	72	576	449	580
	%	89%	4%	29%	23%	30%
Other networks	Number	4,924	188	1,846	1,432	2,211
	%	92%	3%	34%	27%	41%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2012.

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	504-Others	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Worker not physically able to perform job duties	52%	28%*	11%*	63%	50%	59%	35%*	43%*	43%	55%	57%	43%
Worker was laid off	27%	13%*	40%	17%	23%	47%*	26%	36%*	45%*	26%	31%	29%
Worker was fired	24%	11%*	34%	32%*	19%	31%	7%	29%*	22%	24%	37%*	20%
Retired	21%	32%*	29%	19%	17%	19%	18%	14%	12%*	18%*	15%	18%

Note: An asterisk indicates that the differences between the network and non-network are statistically significant.

Source: Texas Department of Insurance, Workers′ Compensation Research and Evaluation Group, 2012.

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2012 Workers' Compensation Network Report Card Results

Texas Department of Insurance

Workers' Compensation Research and Evaluation Group

www.tdi.texas.gov

For more information on the networks certified by the Department, their service areas and their contact information, see **www.tdi.texas.gov/wc/wcnet/index.html**.

Questions or complaints regarding certified networks should be directed to the Health and Workers' Compensation Network Certification Division (HWCN) by e-mail at WCNet@tdi.state.tx.us.

Questions about the report should be directed to the REG at WCResearch@tdi.state.tx.us.

This report is also available on the Department's website:
www.tdi.texas.gov/wc/regulation/roc/index.html.