2013

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, 2013, 28 networks covering 254 Texas counties are certified to provide workers' compensation health care services to insurance carriers. Among the certified networks, 21 were treating injured employees as of February 1, 2013. Since the formation of the first network, a total of 416,551 injured employees have been treated in networks. Texas Star accounts for 33 percent of all claims that were treated in networks, with the 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).

How Network Results Are Reported

The results presented in this annual report card show a comparison of fifteen groups, fourteen of which are network entities with a total of 89,178 injured employees (39 percent of all claims) for the study period: Texas Star (29,399), 504-Alliance (19,237), Coventry (9,173), Travelers (7,669), Liberty (5,906), Sedgwick (2,598), Chartis (1,924), First Health (1,838), Corvel (1,784), 504-Others (1,624), Zurich (1,616), Zenith (1,095), Bunch (1,065) and all other networks (4,250), relative to the non-network injured employees (139,136) treated as the thirteenth group, outside of the workers' compensation health care network context.

The "Other network" category is comprised of the 10 remaining networks too small, in terms of the number of injured employees treated in each network during the study period (June 1, 2011, to May 31, 2012) to have their results analyzed separately, even if they were analyzed independently in an earlier year. These networks are:

First Health/CSS	Hartford
IMO	International Rehabilitation Assoc
GENEX	Lone Star Network/Corvel
Broadspire	Majoris Health Systems
Forte	Specialty Risk Services

The former Health & Workers' Compensation Networks (HWCN) Certification and Quality Assurance Office, which has become the Managed Care Quality Assurance (MCQA) Office, maintains a link of the certified networks, each with a list and map of their respective coverage areas: www.tdi.texas.gov/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. All of the injuries analyzed in this report occurred after the effective date, so it is possible that some of the results in this report may have been impacted by the changes under HB 473.

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 2013 to 28 workers' compensation health care networks. Results from the data call showed that, since the implementation of the first network in 2006, 22 networks had treated 416,551 injured employees as of February 1, 2013. Among all claims analyzed for this report card, 89,178 (39 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 15 groups at 6 months post-injury for injuries occurring between June 1, 2011 and May 31, 2012.

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	139,136	23%
504-Alliance	19,237	21%
504-Others	1,624	26%
Bunch	1,065	14%
Chartis	1,924	23%
Corvel	1,784	34%
Coventry	9,173	26%
First Health	1,838	25%
Liberty	5,906	24%
Sedgwick	2,598	27%
Travelers	7,669	21%
Texas Star	29,399	31%
Zenith	1,095	22%
Zurich	1,616	15%
Other networks	4,250	28%

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.

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Medical-Only and Lost-Time Average Costs

Average costs for lost-time and medical-only claims may be higher for networks that succeed in reducing their percentage of lost-time claims in favor of a higher percentage of medical-only claims. As the population of lost-time claims decreases, a greater share of the remaining claims will be more severe and higher-cost injuries. This will increase the average cost per lost-time claim.

Also, as the types of injuries that previously incurred lost time shift to medical-only claims, they may raise the average cost per claim for that group, since their costs will be typically higher than the general population of medical-only claims.

While the overall average medical cost per claim is generally reflective of a network's cost level, the average cost by lost-time and medical-only status tend to be influenced by the percentage of lost-time claims. Networks with relatively low overall average claim costs and low percentage of lost-time claims may therefore have higher lost-time and medical-only average costs when compared to other networks.

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.

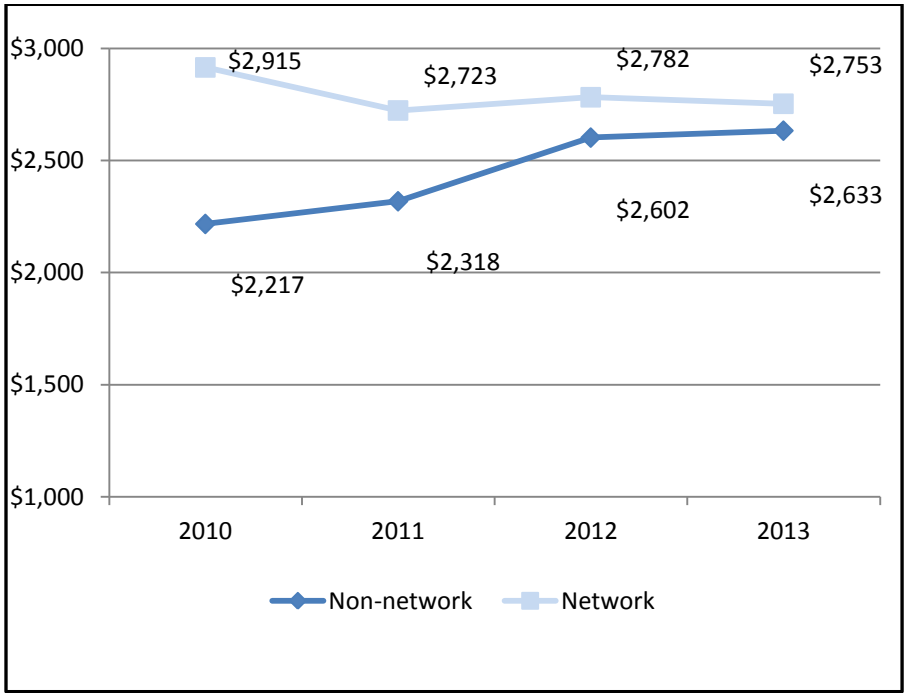
The findings presented in this report are based on completed telephone surveys of 3,603 injured employees with new claims. Since network claims only represented approximately 29 percent of the total lost-time claim population for the analysis period, REG utilized a disproportionate random sample and 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 2013 and an age-of-injury control was included in the analyses.

Summary of Findings

Health Care Costs

Overall, Networks as a group has improved cost performance relative to Non-network. Networks' average medical cost fell by 6 percent, from $2,915 in 2010 to $2,753 in 2013 (see Figure 1). Over the same time frame, Non-network average medical cost increased by 19 percent, from $2,217 in 2010 to $2,633 in 2013.

Figure 1: Average Medical Costs



- Overall, 504-Alliance, 504-Others, Bunch, Sedgwick, Zenith 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, Coventry, Sedgwick and Zenith injured employees had lower average medical costs than Non-network injured employees.
- 504-Alliance, 504-Others, Zenith 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.
- Bunch, Zenith and Zurich had lower average medical costs than Non-network in 14 of 19 categories.
- Texas Star's average medical costs were lower than Non-network in 13of 19 categories.
- Chartis and Liberty had lower average medical costs than Non-network in 12 of 19 categories.
- Sedgwick's average medical costs were lower than Non-network in 11 of 19 categories.
- 504-Others, Coventry, Travelers and Other Networks had lower average medical costs than Non-network in 9 of 19 categories.
- Corvel and First Health had lower average medical costs than Non-network in 8 of the 19 categories.
- All fourteen network entities had lower average medical costs than Non-network in physical medicine modalities.

- Twelve network entities (504-Alliance, 504-Others, Bunch, Chartis, Corvel, Liberty, Sedgwick, Travelers, Texas Star, Zenith, Zurich and Other Networks had lower average medical costs than Non-network in Nerve Conduction Diagnostic Testing.
- Nine network entities (504-Alliance, Bunch, Chartis, Corvel, First Health, Liberty, Travelers, Texas Star and Zenith) had lower or equal average medical costs than Non-network in MRI Diagnostic Testing.
- Eight network entities (504-Alliance, Bunch, Chartis, Corvel, First Health, Liberty, Travelers and Zurich) had lower average medical costs than Non-network in Spinal Surgery.
- 504-Alliance, Bunch, Sedgwick and Zurich had lower average hospital costs than Non-network.
- Ten network entities ((504-Alliance, 504-Others, Bunch, Chartis, Coventry, Liberty, Sedgwick, Travelers, Zurich and Other Networks) had lower average medical costs than Non-network in hospital in-patient services.
- 504-Alliance, 504-Others, Bunch, Sedgwick, Texas Star, Zenith, Zurich and Other Networks had lower or equal average pharmacy costs than Non-network.
- Eleven network entities (504-Alliance, 504-Others, Bunch, Chartis, Coventry, Liberty, Sedgwick, Texas Star, Zenith, Zurich and Other Networks) had lower average pharmacy costs then Non-network in the use of Analgesics-Anti-Inflammatory.

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 16 of 18 categories.
- Average utilization rates for 504-Others, Bunch and Texas Star were lower than or equal to Non-network in 9 of 18 categories.
- Average utilization rates for Coventry, Liberty, Sedgwick, Travelers and Zenith were lower than or equal to Non-network in 8 of 18 categories.
- Average utilization rates for Zurich and Other Networks were lower than or equal to Non-network in 7of 18 categories.
- Average utilization of services for Chartis, Corvel and First Health was lower than or equal to Non-network in 6 of 18 categories.
- All networks had lower utilization of PM-Modalities services than Non-network.
- Twelve network entities (504-Alliance, Bunch, Chartis, Corvel, Coventry, Liberty, Sedgwick, Travelers, Texas Star, Zenith, Zurich, and Other Networks) had lower or equal utilization of DT-CT SCAN services than Non-network.
- Eleven network entities (504-Alliance, Bunch, Chartis, Coventry, Liberty, Sedgwick, Travelers, Texas Star, Zenith, Zurich, and Other Networks) had lower or equal utilization of DT-MRI services than Non-network.

Access to Care and Satisfaction with Care

- Eleven network entities (504-Alliance, 504-Others, Bunch, Chartis, Coventry, First Health, Travelers, Texas Star, Zenith, Zurich and Other Networks) reported higher or equal levels of receiving needed care than Non-network injured employees.
- Injured employees from five network entities (504-Alliance, First Health, Travelers, Texas Star and Zenith) reported higher levels of receiving care quickly as compared to Non-network injured employees.
- Seven network entities (504-Alliance, Chartis, First Health, Liberty, Travelers, Texas Star, and Other Networks) reported higher or equal levels of agreement with their treating doctors than Non-network injured employees.

Return to Work

- All fourteen network entities reported higher return-to-work rates than Non-network.
- All fourteen 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.
- All 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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	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, 2013.

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	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, 2013.

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	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, 2013.

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Working at the time of the survey	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Returned to work at some point after the injury	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Doctor release to RTW	○	○	◉	○	○	○	○	◉	◉	◉	◉	◉	◉	◉
Average number of weeks off from work	○	○	○	○	○	○	○	○	○	○	○	○	○	○

Health Outcomes

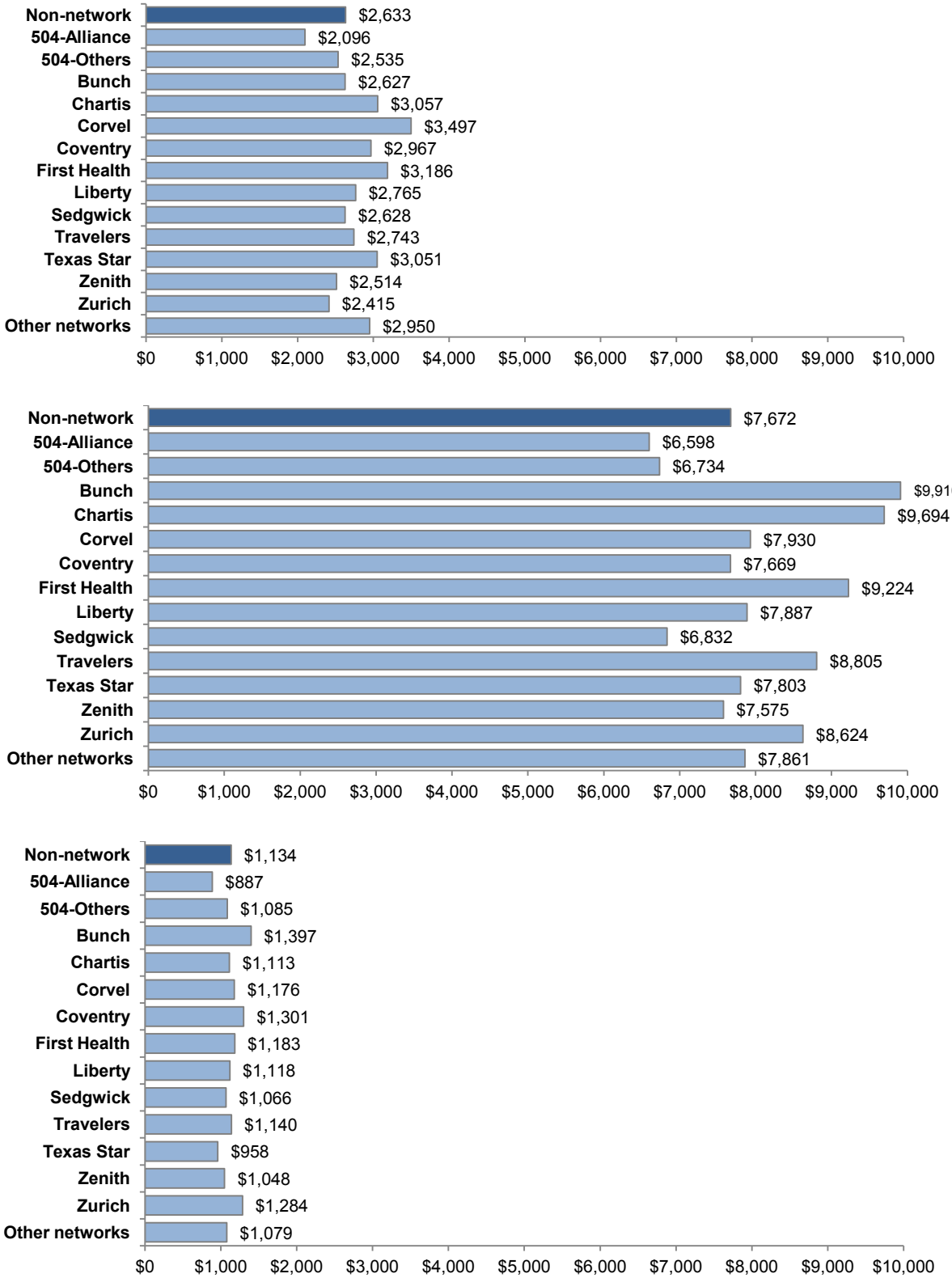
◉ Higher than non-network ○ Lower than non-network - Blanks indicate that there is no difference between the network and non-network

	504-Alliance	504-Others	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Physical functioning	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉
Mental functioning	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉	◉

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

Health Care Costs (Overall)

Average overall medical cost per claim, six months post injury



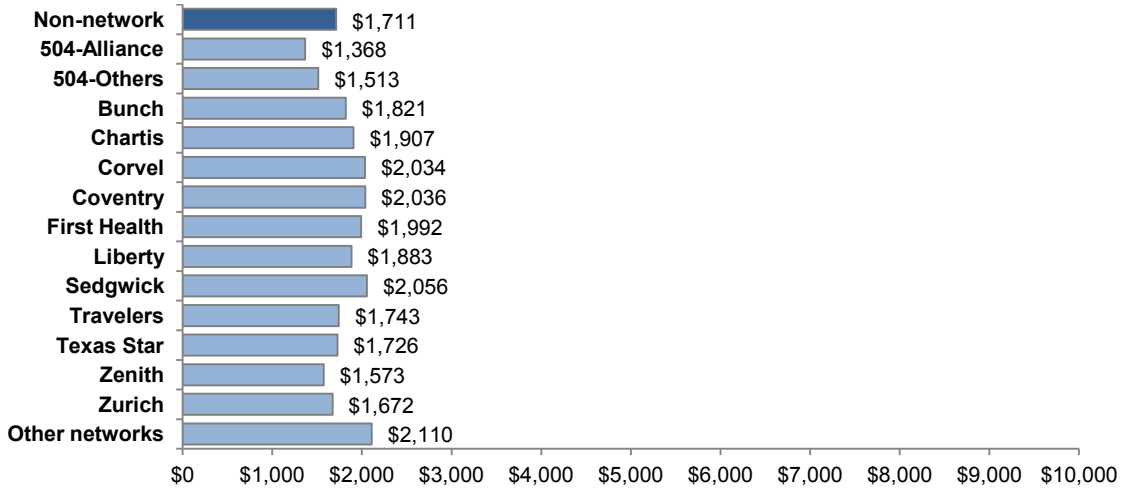
Note: As some networks reduce their percentage of lost-time claims to mainly high-severity high-costs claims, they may experience increases in their lost-time average costs. Average medical cost for medical-only claims may also increase as the relative share of that group increases with the types of higher cost claims previously classified as lost-time.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

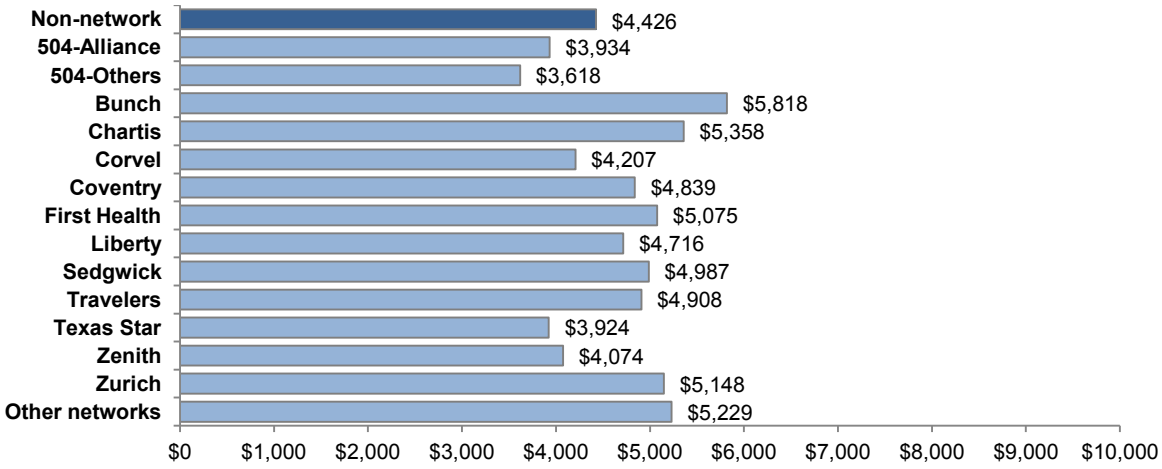
Health Care Costs (Professional)

Average professional cost per claim, six months post injury

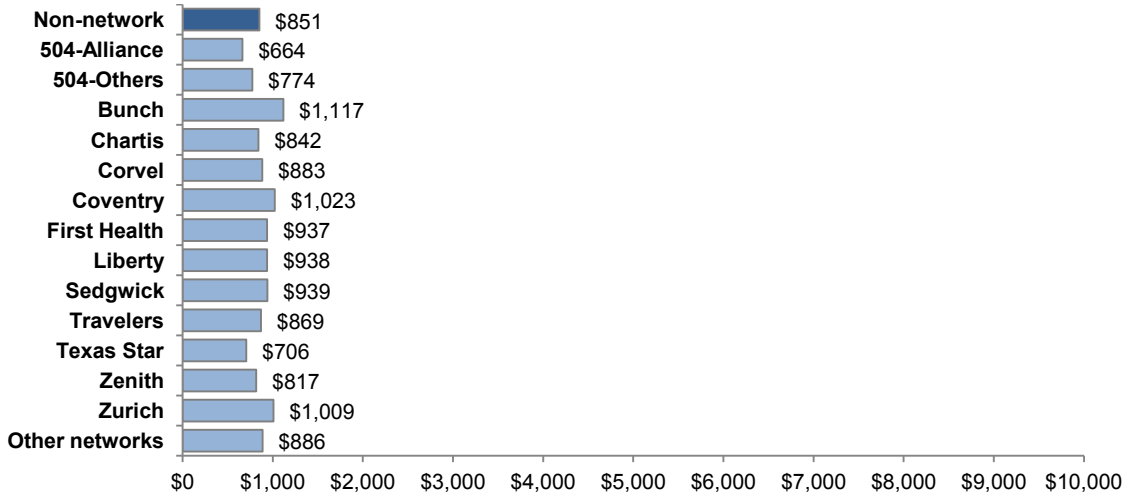
All claims



Lost-time claims



Medical-only claims

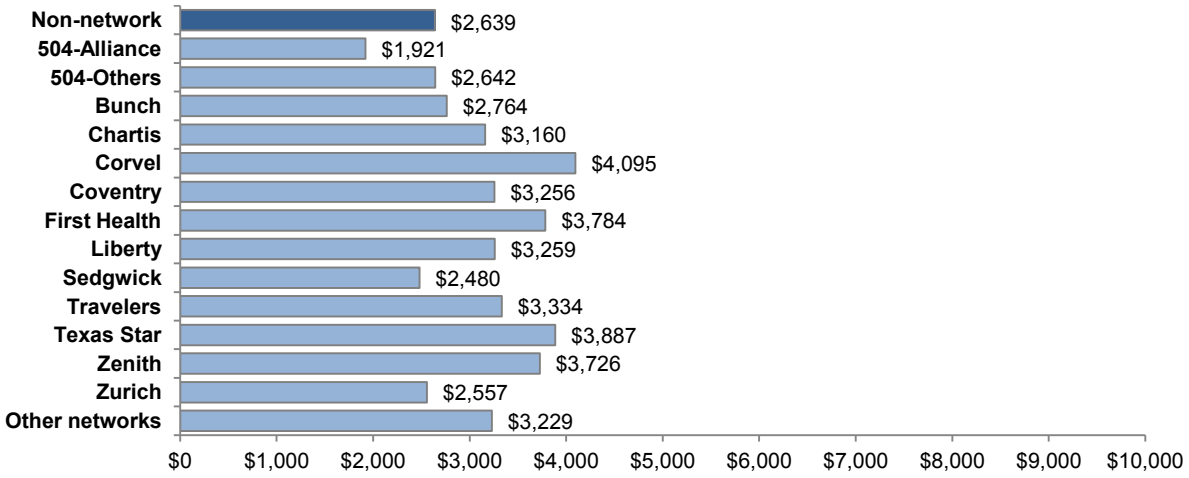


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

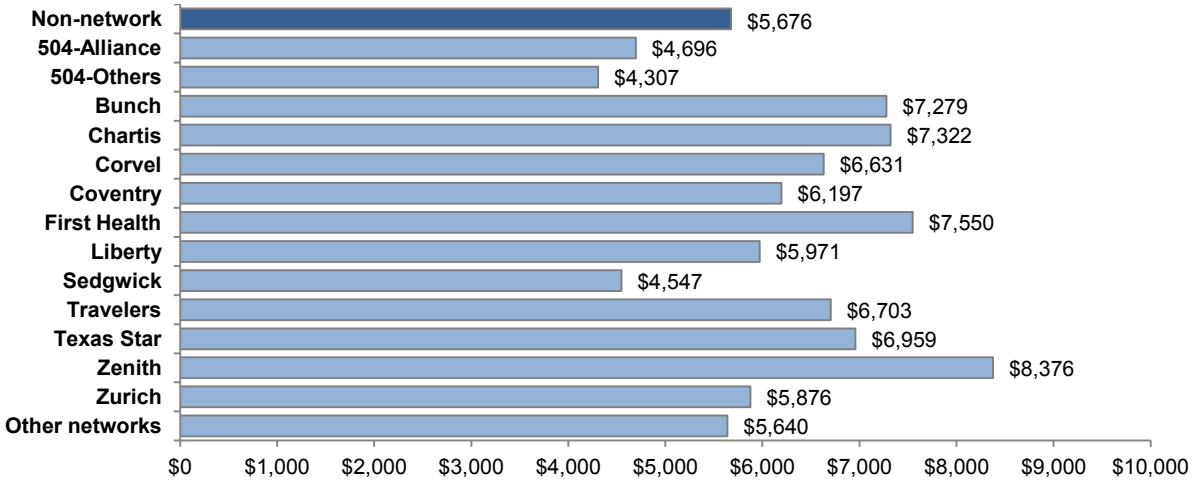
Health Care Costs (Hospital)

Average hospital cost per claim, six months post injury

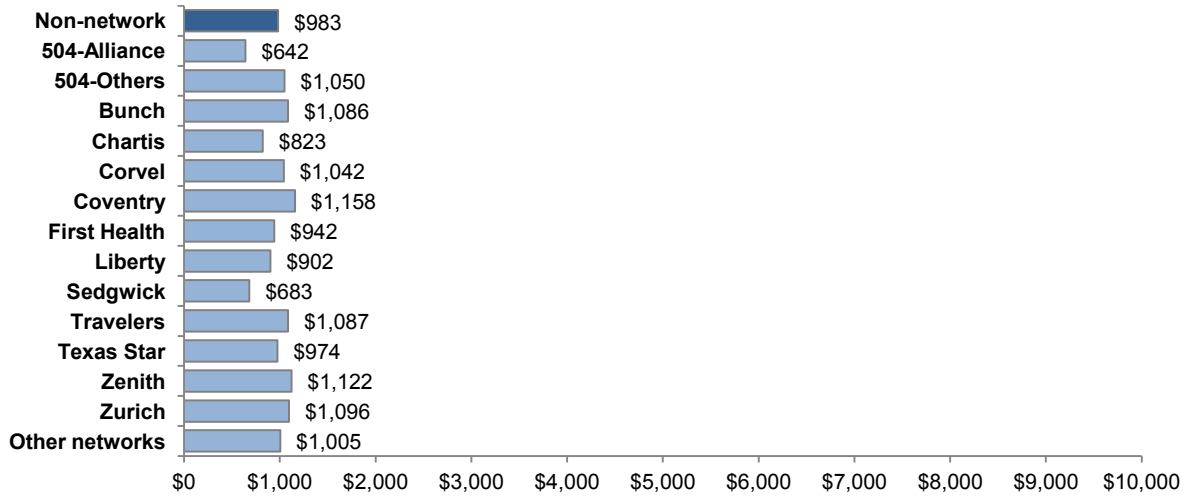
All claims



Lost-time claims



Medical-only claims

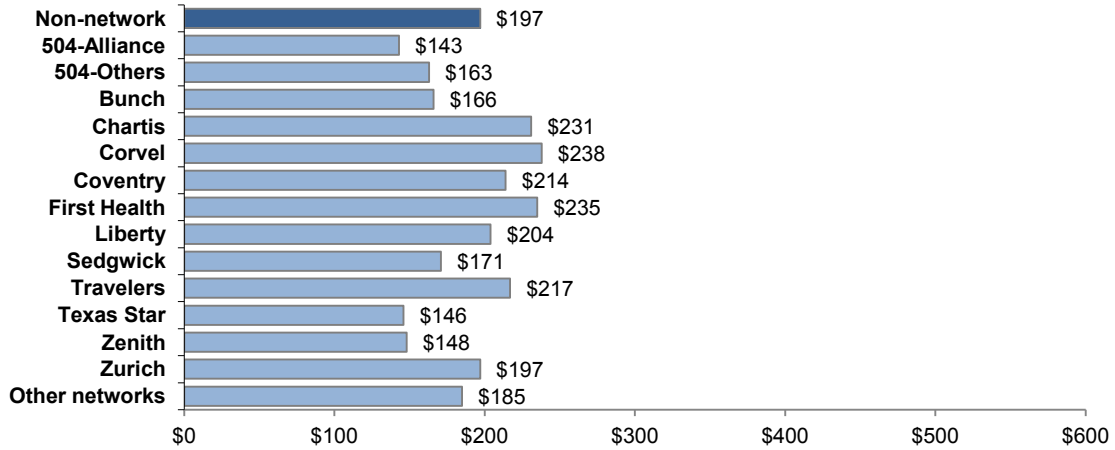


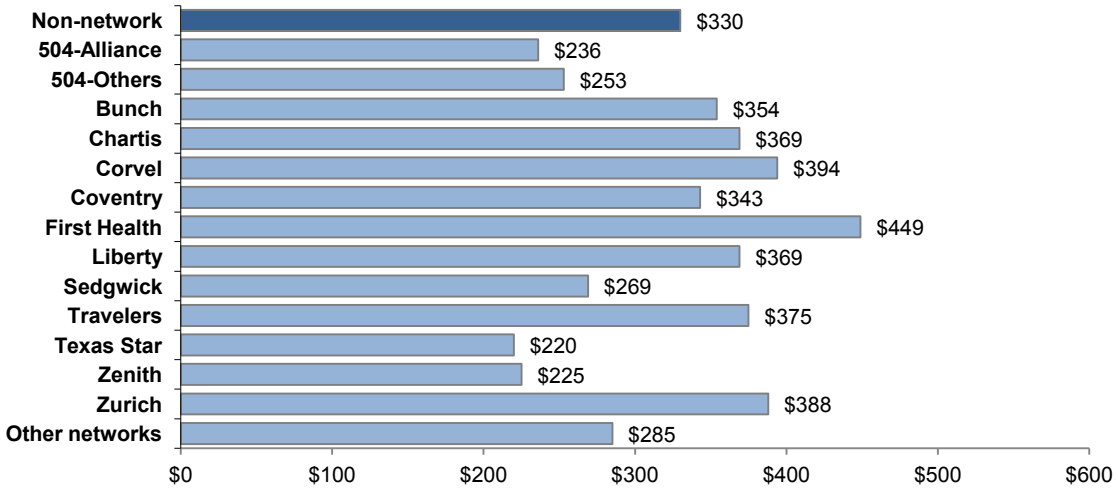
Note: As some networks reduce hospital utilization to mainly high-severity high-costs claims, they may experience increases in their average hospital costs.

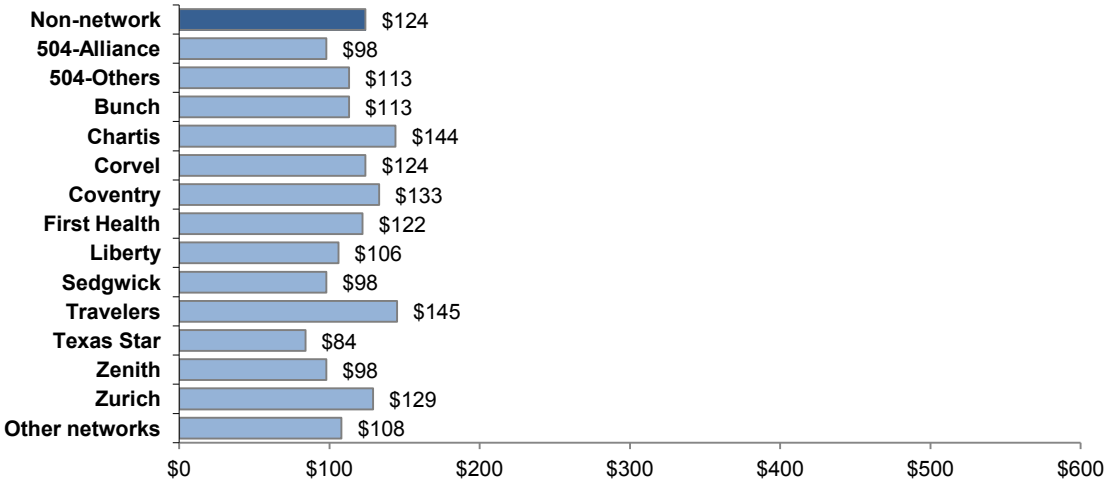
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

Health Care Costs (Pharmacy)

Average pharmacy cost per claim, six months post injury





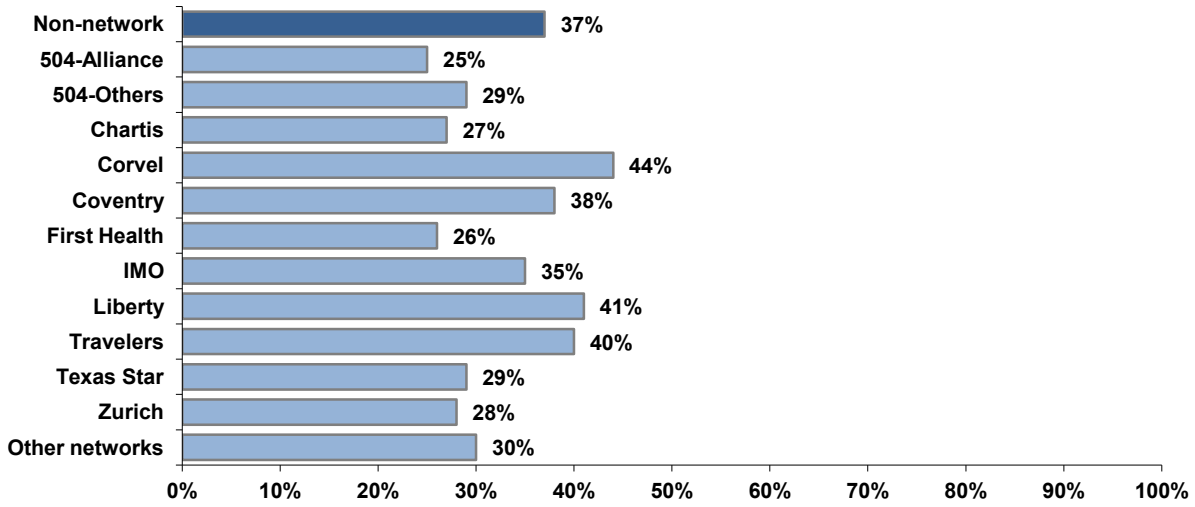


Note: Pharmacy costs results may be affected by variations in the way insurance carriers report payment data.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

Health Care Costs (Changes from 2012 Report Card)

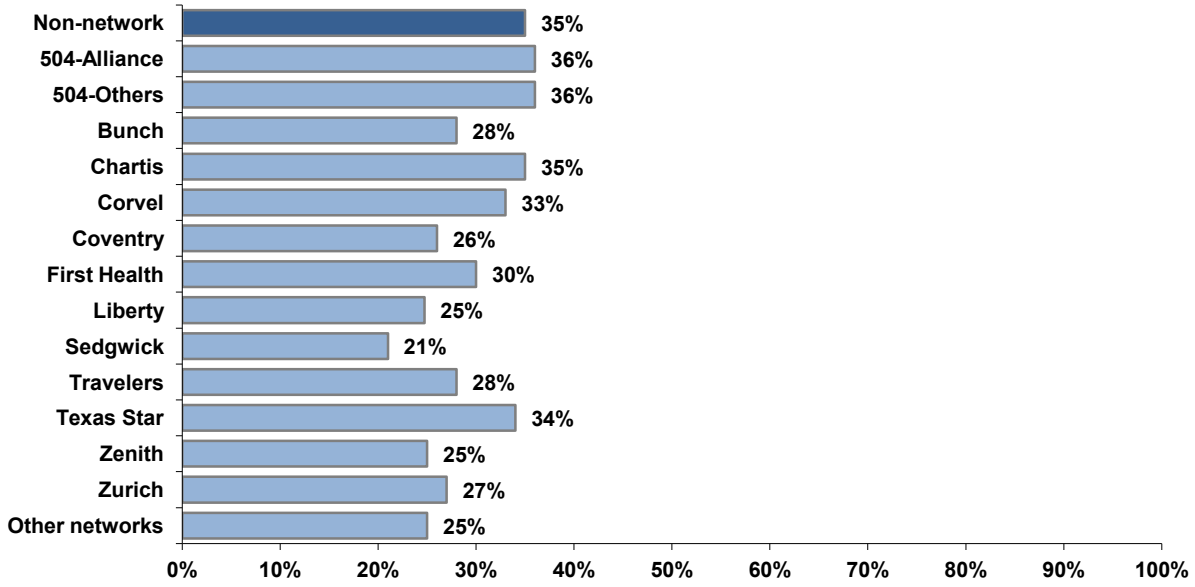
Percentage change in overall average medical cost from 6 month (2012 Network Report Card Results) to 18 months post injury



Note: This graph shows average cost changes when 12 additional months of medical services are added to the 6-month result reported in the 2012 Network Report Card. Therefore, this graph includes only those networks reported in the 2012 report card.

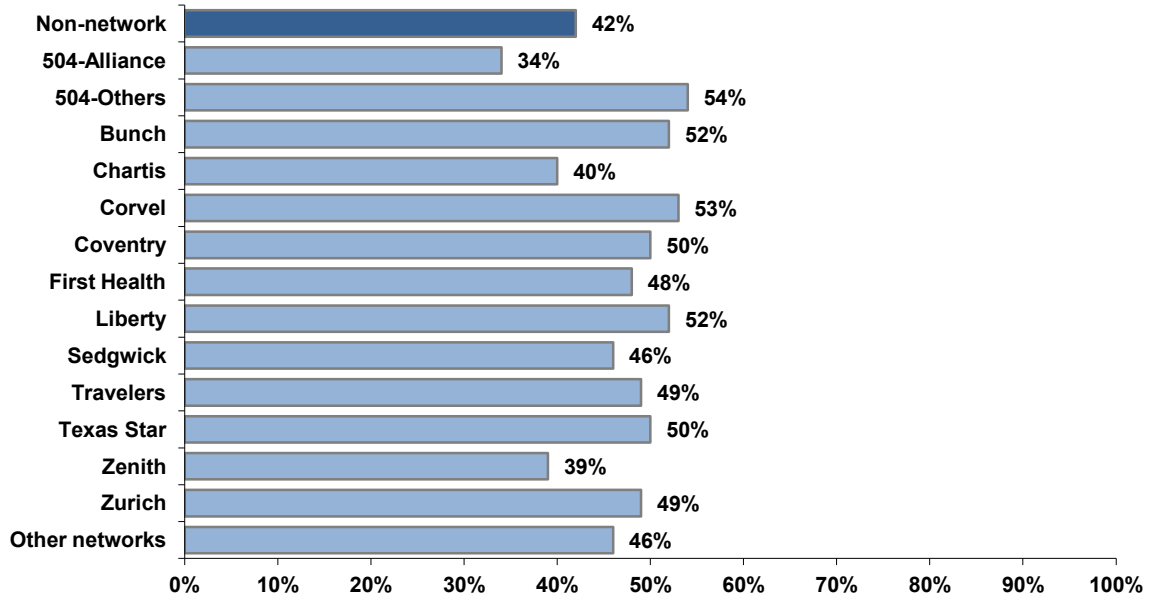
Utilization of Care

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

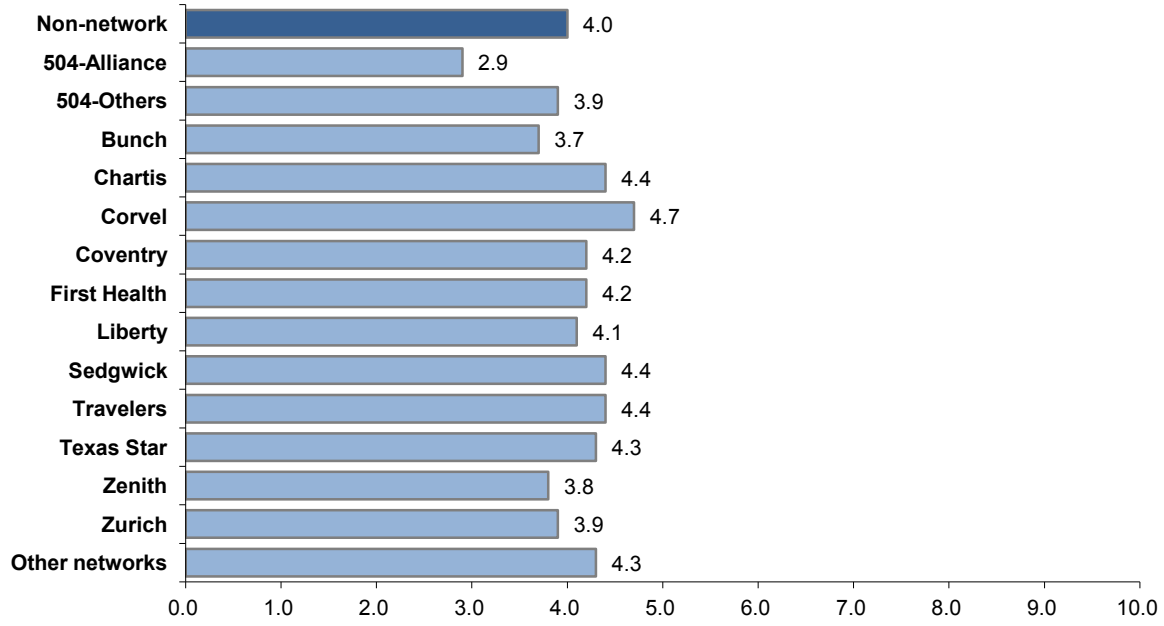


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

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



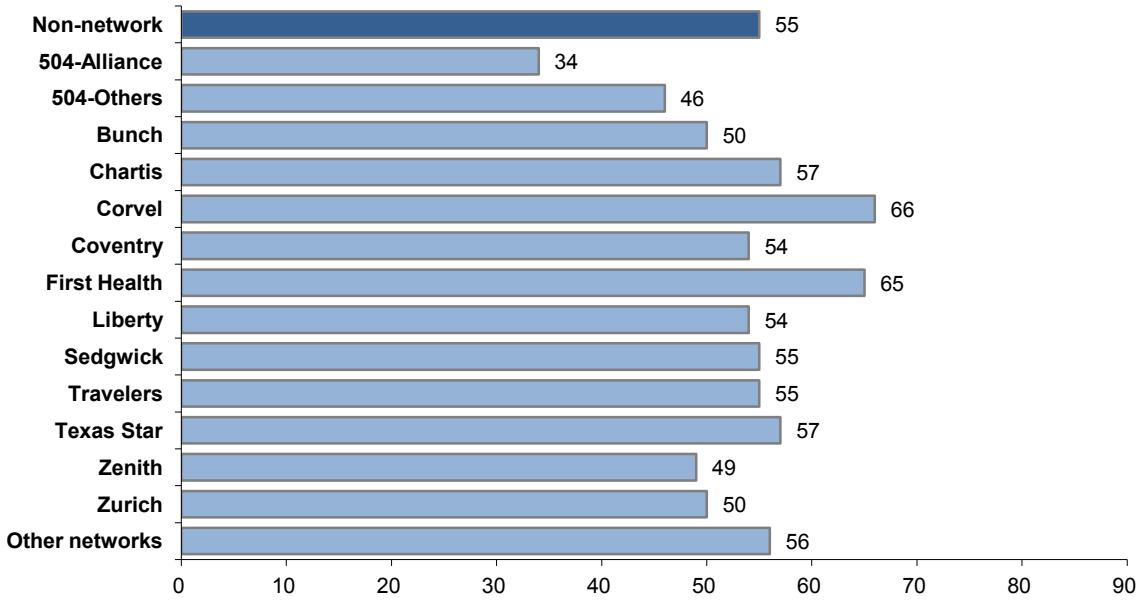
Average number of prescriptions per injured employee, six months post injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

Utilization of Care (Continued)

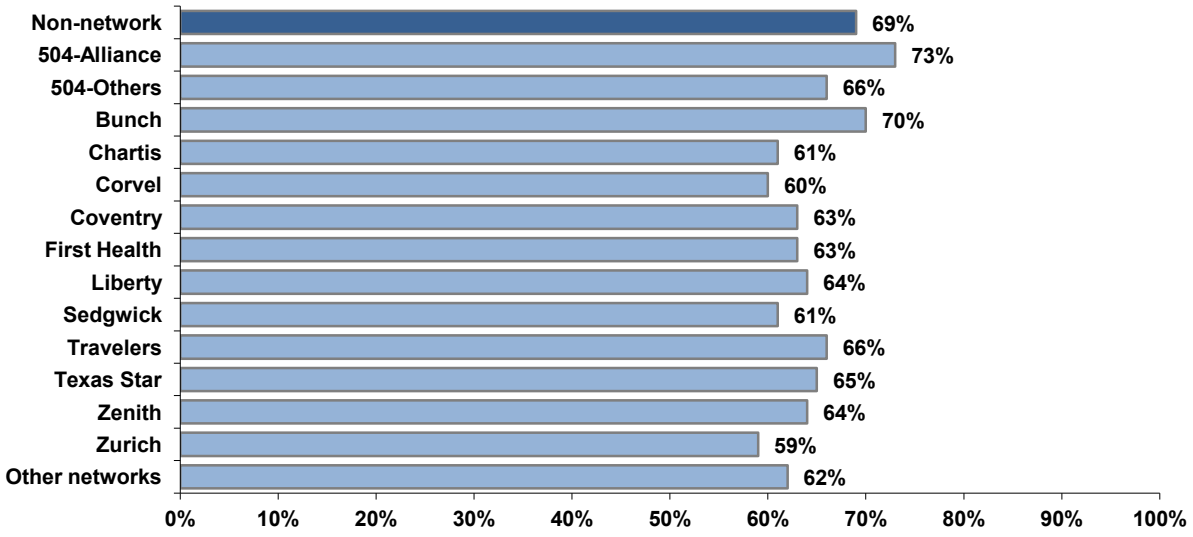
Average number of prescription days per injured employee, six months post injury



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

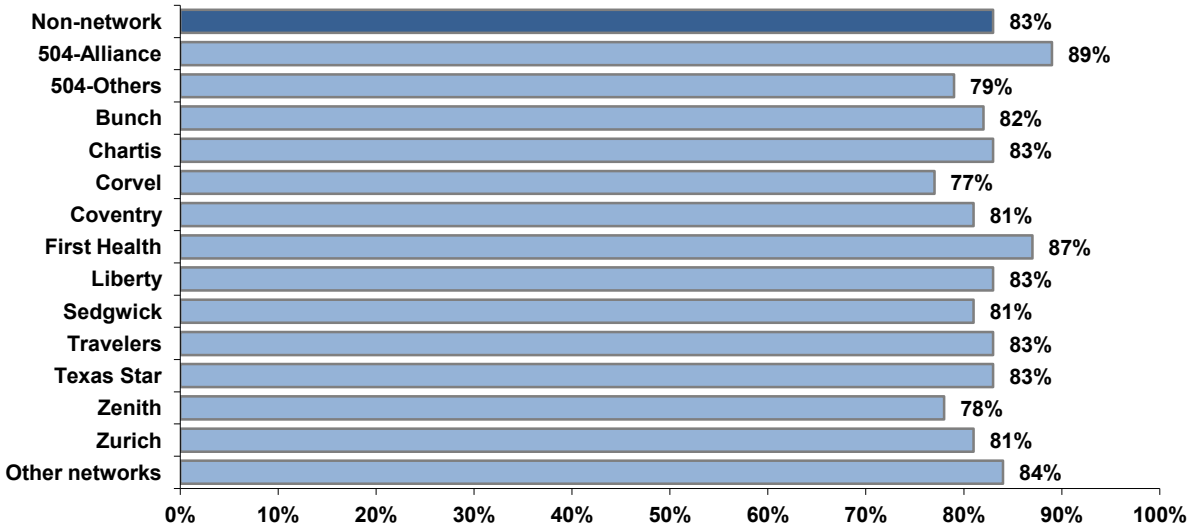


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

Satisfaction with Medical Care (Continued)

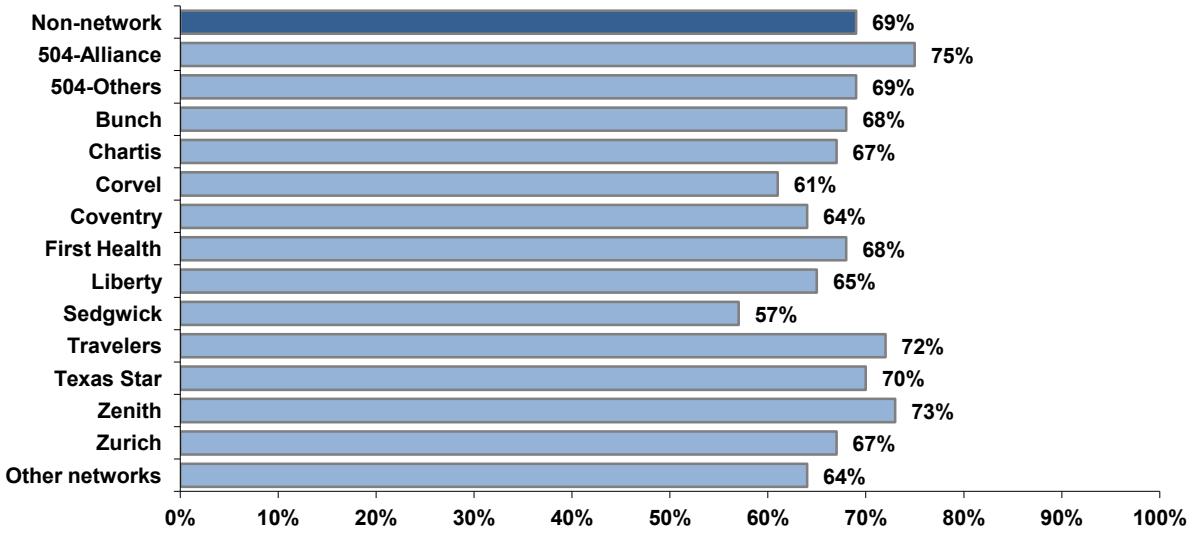
Agreement with treating doctor

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, 2013.

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

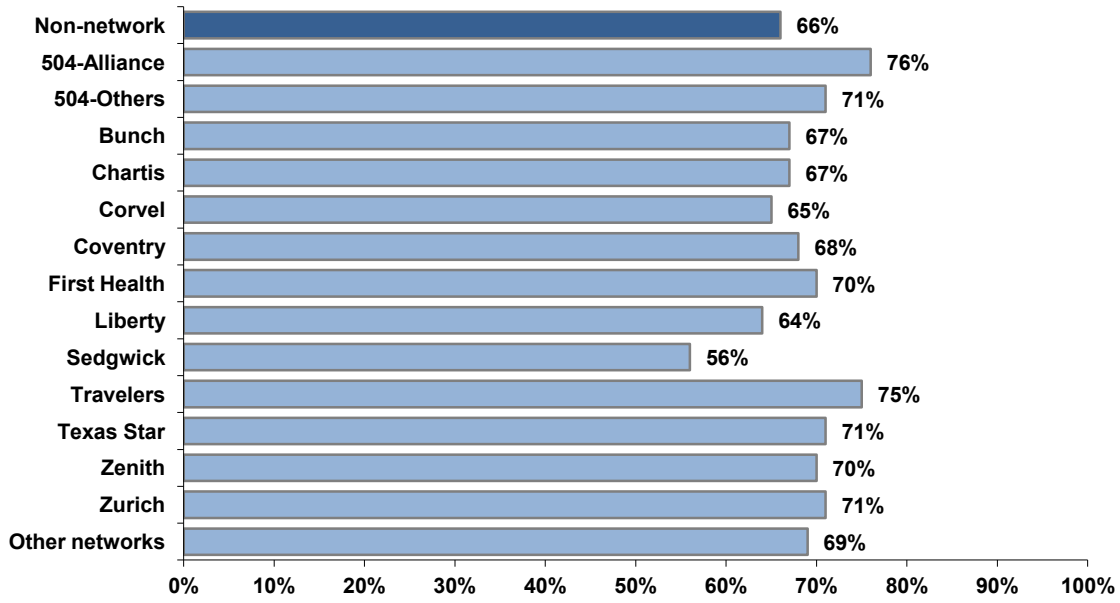
Percentage of injured employees indicating that the medical care for their work-related injuries was:	Better	Same	Worse
Non-network	24%	54%	21%
504-Alliance	22%	61%*	17%*
504-Others	14%	62%	25%
Bunch	27%	49%	24%
Chartis	19%	59%	23%
Corvel	20%	54%	26%
Coventry	21%*	54%	26%*
First Health	28%	57%	15%
Liberty	22%*	56%	22%
Sedgwick	17%	55%	29%
Travelers	23%	59%*	18%*
Texas Star	31%*	53%	16%*
Zenith	23%*	54%	23%
Zurich	23%	60%	17%
Other networks	19%	59%	22%

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

Access to Care

Getting needed care

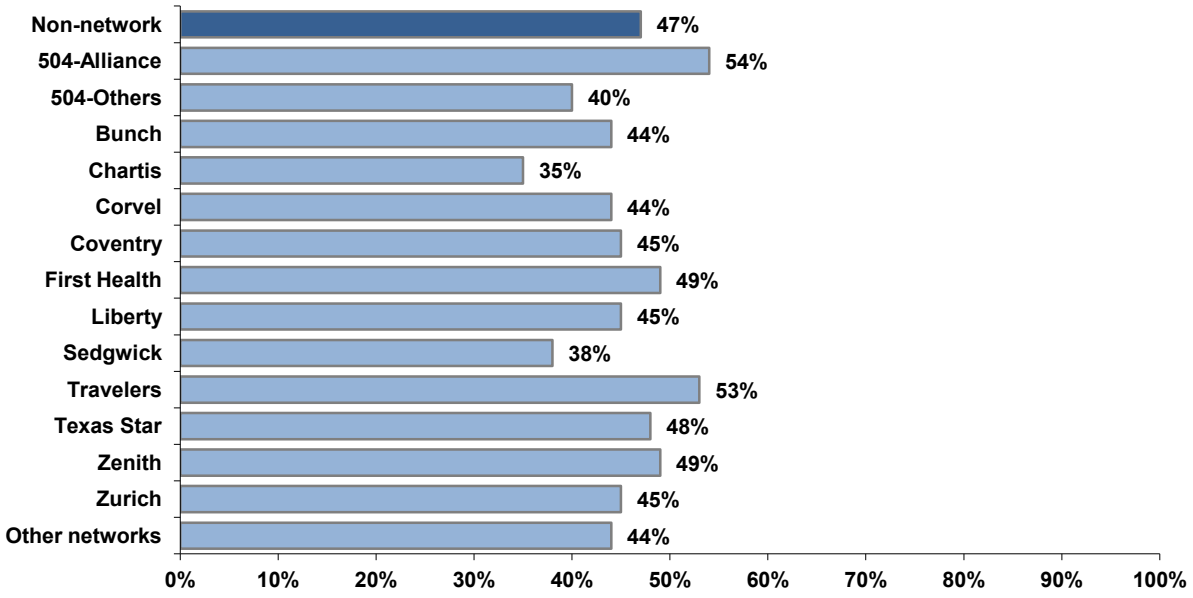
Percent of injured employees who reported no problem getting: a personal doctor they like • to see a specialist • necessary tests or treatment • timely approvals for care



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

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

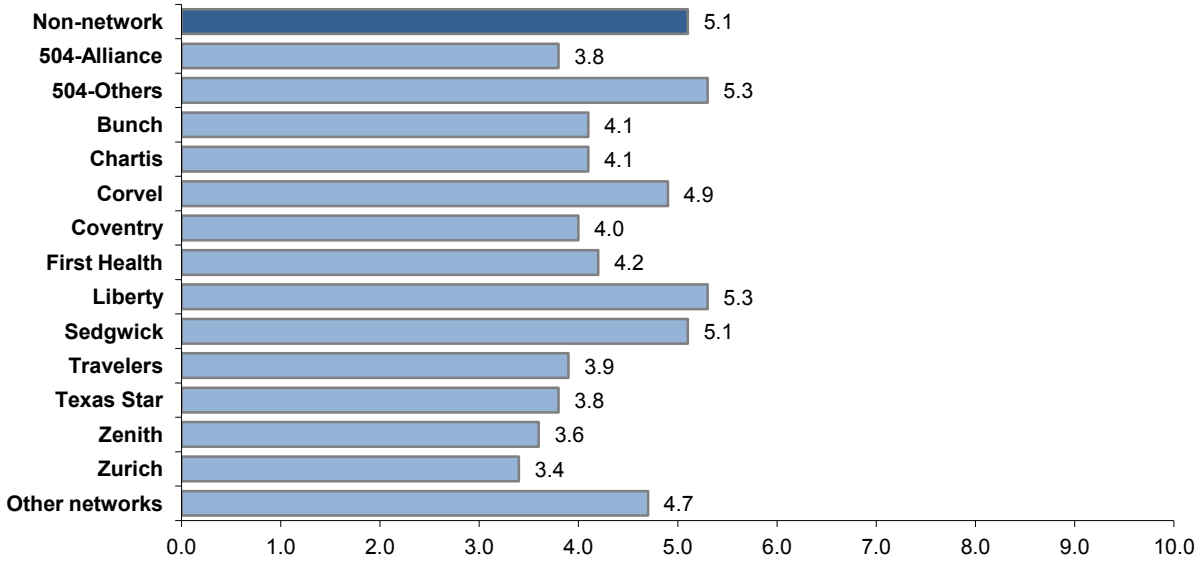
Injured employees' perceptions regarding their ability to schedule a doctor's appointment for their work-related injuries compared to the medical care they normally receive when injured or sick

Percentage of injured workers indicating that their ability to schedule a doctor's appointment was:	Better	About the same	Worse
Non-network	22%	63%	14%
504-Alliance	18%*	72%*	10%*
504-Others	17%	66%	17%
Bunch	20%	68%	12%
Chartis	12%*	67%	21%*
Corvel	20%	64%	15%
Coventry	18%	66%*	16%
First Health	22%	64%	13%
Liberty	21%	66%	13%
Sedgwick	13%	66%	21%
Travelers	23%	66%	11%*
Texas Star	29%*	61%*	11%*
Zenith	21%	59%	19%*
Zurich	20%	66%	14%
Other networks	17%*	67%	16%

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, 2013.

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

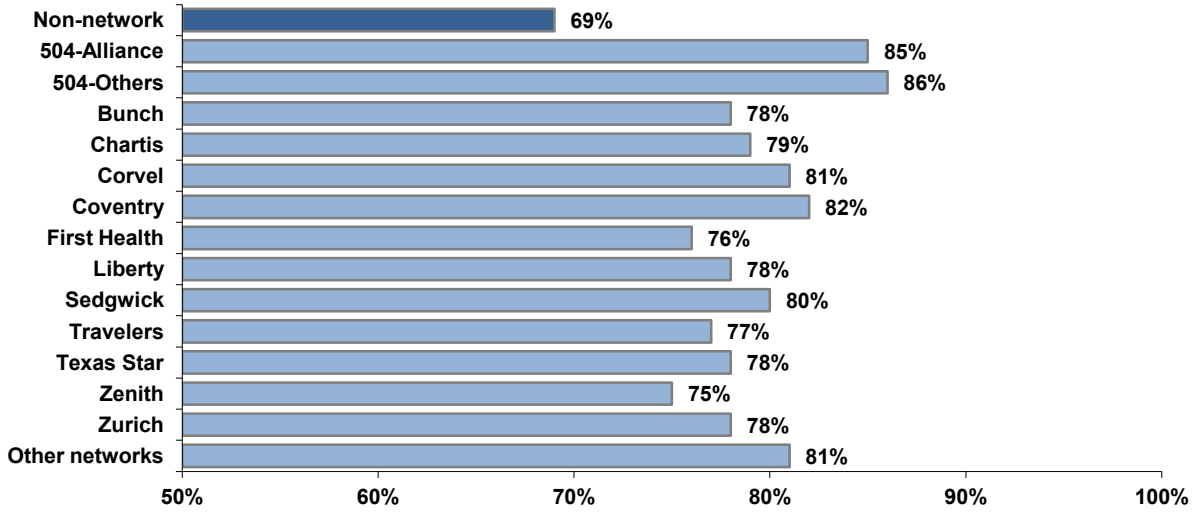
	Same day	1-7 days	8-14 days	15-21 days	22+ days
Non-network	43%	33%	10%	6%	9%
504-Alliance	62%*	28%*	4%*	3%*	2%*
504-Others	61%*	28%	3%*	3%	6%
Bunch	51%*	30%	6%	6%	6%
Chartis	53%*	25%*	13%	6%	4%*
Corvel	49%	24%*	13%	6%	9%
Coventry	63%*	24%*	4%*	2%*	8%*
First Health	47%	33%	10%	3%	7%
Liberty	53%*	27%*	7%*	5%	8%
Sedgwick	49%	29%	10%	4%	8%
Travelers	59%*	30%*	4%*	4%*	4%*
Texas Star	55%*	27%*	8%*	3%*	6%*
Zenith	65%*	21%*	9%	1%*	5%
Zurich	57%*	29%	6%	3%	5%
Other networks	62%*	27%*	4%*	2%*	5%*

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

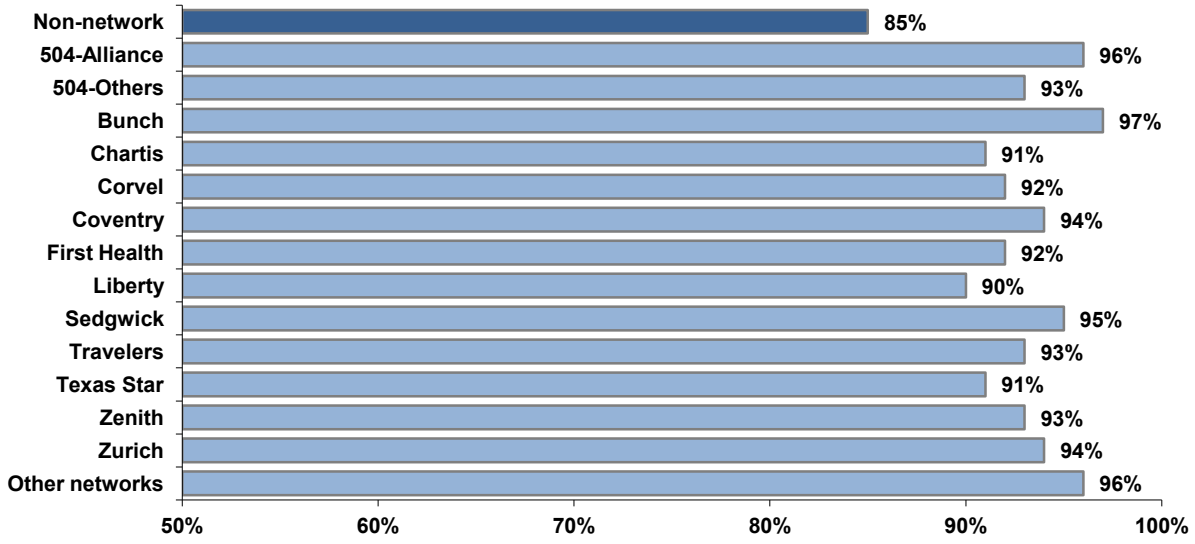
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

Return to Work

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



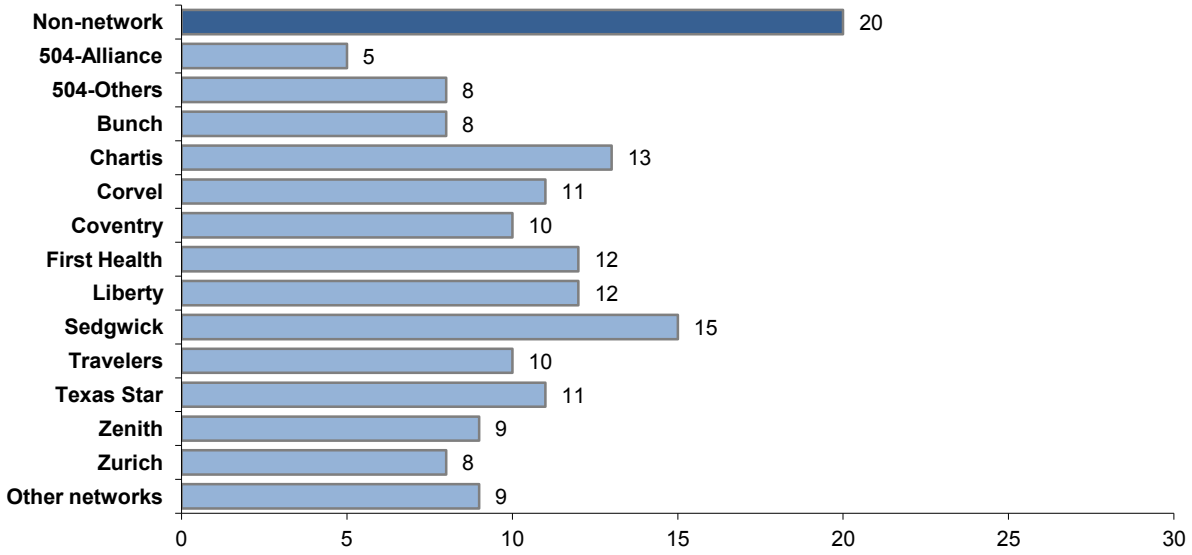
Percentage of injured employees who indicated that they went back to work at some point after their injury



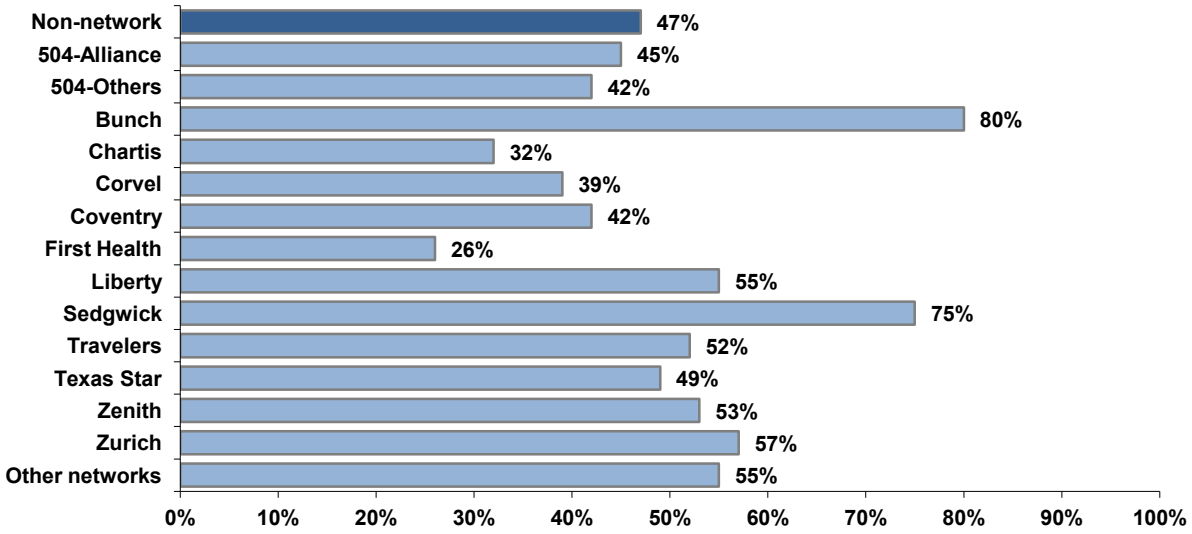
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

Return to Work (Continued)

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



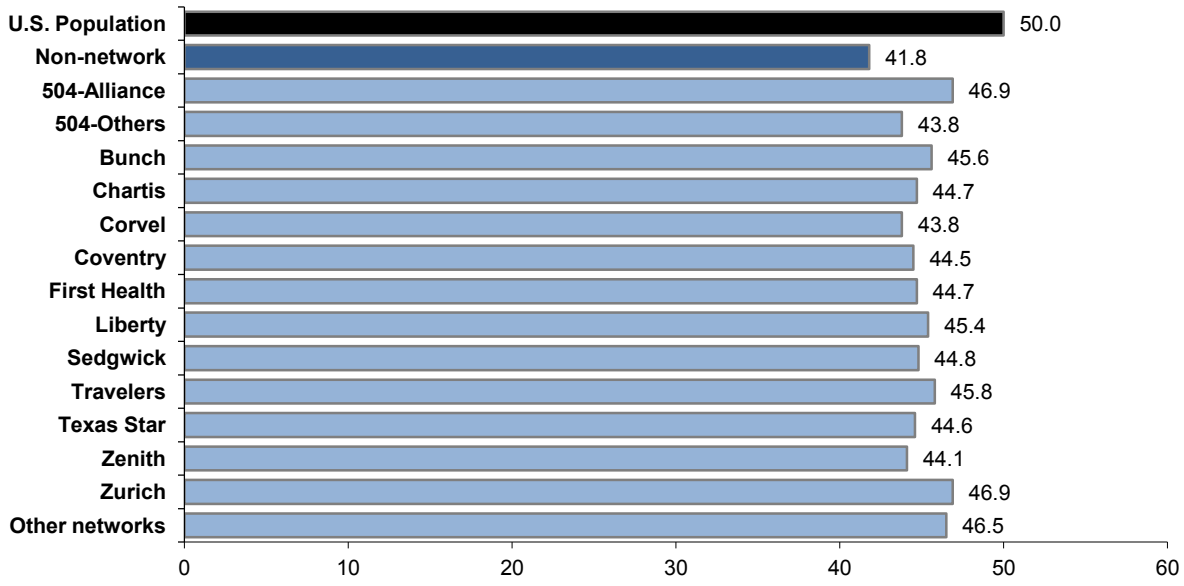
Percentage of injured employees who had not returned to work and who reported that their doctor had released them to work with or without limitations



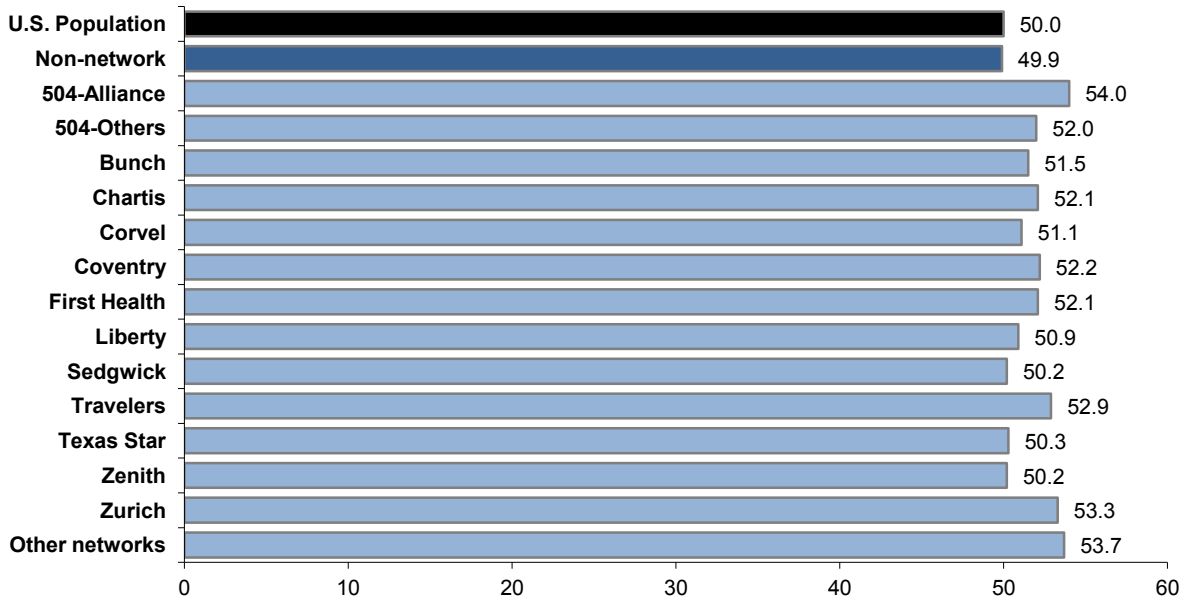
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

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, 2013.

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Overall Medical	$695	$602	$762	$842	$740	$1,052	$861	$897	$830	$660	$745	$741	$696	$685	$815
Professional	$545	$430	$590	$675	$568	$814	$691	$725	$700.5	$560	$574	$582	$633	$578.5	$685
Hospital	$588	$525	$930	$551	$551	$900.5	$636	$665	$710	$499.5	$727	$663	$511	$632.5	$731.5
Pharmacy	$77	$69	$78	$69	$92	$92.5	$87	$87.5	$80	$76	$102	$61	$71.5	$85	$79

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

Medical Type	Non-network	504-Alliance	504-Others	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Professional	61%	64%	59%	67%	60%	57%	67%	61%	66%	77%	62%	55%	61%	67%	70%
Hospital	35%	33%	37%	29%	36%	39%	29%	36%	30%	20%	35%	43%	37%	29%	27%
Pharmacy	3%	2%	3%	3%	3%	4%	4%	4%	4%	3%	4%	2%	2%	4%	3%

Average medical cost changes from 2012 Network Report Card, six and eighteen months post injury

Average Medical Costs	Non-network	504-Alliance	504-Others	Chartis	Corvel	Coventry	First Health	IMO	Liberty	Travelers	Texas Star	Zurich	Other networks
Average Medical Costs, 6 Months	$2,602	$2,168	$2,524	$2,699	$3,751	$3,360	$3,430	$2,955	$2,756	$2,567	$3,006	$2,420	$3,130
Average Medical Costs, 18 Months	$3,575	$2,711	$3,261	$3,430	$5,417	$4,631	$4,320	$4,004	$3,894	$3,587	$3,867	$3,098	$4,083
Percentage Change from 6 to 18 Months	37%	25%	29%	27%	44%	38%	26%	35%	41%	40%	29%	28%	30%

Note: This update specifies only networks with medical costs reported in the 2012 Network Report Card.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

Professional Medical Costs

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

Type of service	Evaluation & Management	PM-Modalities	PM-Other	DT-CT SCAN	DT-MRI	DT-Nerve Conduction	DT-Other	Spinal Surgery	Other Surgery	Path. & Lab	All Others
Non-network	$557	$162	$1,436	$204	$699	$1,048	$111	$3,837	$1,255	$141	$340
504-Alliance	$466*	$134*	$1198*	$180*	$663*	$958*	$95*	$2,833*	$1,248	$117*	$241*
504-Others	$647*	$111*	$1,403	$262	$838*	$900	$143*	$7,523	$1,314	$146	$232*
Bunch	$579	$146	$1247*	$213	$648	$940	$105	$2,863	$1,455	$205	$272*
Chartis	$599*	$155	$1,431	$190	$699	$1,012	$104	$3,043	$1,317	$206	$428*
Corvel	$643*	$127*	$1,241*	$207	$649	$960	$111	$2,922	$1,445	$275*	$288*
Coventry	$626*	$135*	$1,391	$297*	$963*	$1,067	$113	$4,014	$1,372	$128	$335
First Health	$637*	$130*	$1,194*	$244	$691	$1,074	$123*	$3,544	$1,330	$109	$390
Liberty	$622*	$72*	$1,413	$241	$675	$770*	$101*	$3,780	$1,067*	$86*	$328
Sedgwick	$622*	$121*	$1,366	$402*	$1,719*	$1,024	$123	$4,603	$1,679*	$197	$247*
Travelers	$591*	$132*	$1,511	$231	$680	$900*	$104*	$3,049	$1,014*	$125	$274*
Texas Star	$574*	$123*	$1,312*	$191	$516*	$721*	$110	$3,959	$1,262	$74*	$290*
Zenith	$579	$76*	$982*	$212	$678	$858*	$112	$6,255	$1,037	$64*	$225*
Zurich	$583	$104*	$1,110*	$158	$721	$938	$110	$2,478	$1,083	$93*	$303
Other networks	$628*	$117*	$1,682*	$239	$709	$851*	$124*	$4,106	$1,448*	$122	$312*

Hospital Costs

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

Type of service	In-patient	Out-patient	Other
Non-network	$22,258	$1,603	$2,430
504-Alliance	$19,981	$1,374*	$2,631
504-Others	$16,401	$2,013*	$28015*
Bunch	$20,078	$1,740	$2,016
Chartis	$20,443	$1,785	$0
Corvel	$22,913	$2,525*	$1,572
Coventry	$20,058	$2,163*	$987*
First Health	$28,447	$1,962*	$1,031*
Liberty	$19,792	$2,003*	$8,362
Sedgwick	$19,489	$2119*	$567*
Travelers	$21,043	$2,127*	$2,515
Texas Star	$23,452	$1,740*	$2,963
Zenith	$35,956	$1,526	$139*
Zurich	$15,415*	$1,657	$2,049
Other networks	$20,123	$2,293*	$4,389

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, 2013.

Pharmacy Costs

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

Type of service	Non-network	504-Alliance	504-Others	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Analgesics-Opioid	$72	$55*	$46*	$58*	$78	$92*	$72	$83	$74	$51*	$86*	$61*	$58*	$65	$68
Analgesics-Anti-inflammatory	$103	$84*	$81*	$82*	$102	$115	$111	$117	$107	$82*	$110*	$66*	$83*	$90*	$84*
Musculoskeletal therapy	$98	$83*	$89	$71*	$92	$117*	$96	$126	$90	$79*	$101	$67*	$66*	$83*	$81*
Central Nervous System Drugs	$245	$172*	$245	$237	$194	$282	$225	$222	$301	$179*	$286	$201*	$150*	$404	$271
Other	$120	90*	$119	$109	$170	$122	$140*	$145	$112	$106	$129	$90*	$83*	$140	$113

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Evaluation & Management	96%	97%*	98%*	98%*	97%*	98%*	98%*	96%*	97%*	97%*	97%*	97%*	98%*	98%*	98%*
PM-Modalities	7%	8%	4%*	8%	9%	9%*	10%*	9%*	7%	9%*	10%*	7%*	6%	8%	11%*
PM-Other	25%	23%*	11%*	33%*	26%	33%*	34%*	32%*	35%*	30%*	29%*	28%*	30%*	30%*	33%*
DT-CT SCAN	2%	2%*	2%	2%	2%	2%	2%*	3%	2%*	1%*	2%	3%*	2%	2%	3%
DT-MRI	15%	14%	16%	16%	13%	14%	16%*	15%	13%*	17%*	13%*	14%	12%	13%	18%*
DT-Nerve Conduction	2%	1%*	2%	2%	2%	3%	2%*	2%	3%*	3%	2%	2%*	3%	2%	5%*
DT-Other	57%	57%*	64%*	56%	58%	62%*	58%	60%	60%*	59%*	58%	58%*	53%*	58%	55%*
Spinal Surgery	0.2%	0.2%	0.3%	0.5%*	0.3%	0.3%	0.2%	0.5%*	0.2%	0.2%	0.2%	0.2%	0.3%	0.1%	0.2%
Other Surgery	26%	21%*	17%*	26%	28%*	35%*	26%	29%*	28%*	23%*	28%*	31%*	30%*	27%	27%*
Path. & Lab	11%	8%*	6%*	9%	11%	8%*	13%*	15%*	6%*	8%*	13%*	10%*	20%*	21%*	11%
All Others	80%	78%*	96%*	87%*	81%	88%*	90%*	88%*	90%*	91%*	86%*	81%*	86%*	88%*	85%*

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, 2013.

Professional Medical Utilization

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Evaluation & Management	4.2	3.7*	5.0*	4.1	4.3	6.1*	4.7*	5.1*	5.1*	4.5*	4.6*	4.7*	4.1	4.3	5.1*
PM-Modalities	9.8	8.9*	6.9*	8.6	9.3	9.5	8.0*	8.0*	6.1*	7.5*	8.7*	8.8*	4.9*	6.2*	8.1*
PM-Other	35.9	32.7*	35.4	29.8*	34.3	39.2*	34.7	33.8	38.0*	34.2	38.0*	35.2	26.0*	27.9*	39.9*
DT-CT SCAN	1.5	1.5	1.6	1.3*	1.5	1.5	1.5	1.9*	1.5	1.3	1.5	1.5	1.3	1.4	1.3*
DT-MRI	1.4	1.4*	1.6*	1.2*	1.4	1.7*	1.4*	1.5	1.4	1.3*	1.4	1.3*	1.3	1.4	1.4
DT-Nerve Conduction	14.4	13.5	12.5	14.0	17.4	15.8	14.5	14.1	16.3	13.6	13.1	16.2*	10.4*	13.7	12.7*
DT-Other	2.4	2.2*	2.7*	2.0*	2.2*	2.9*	2.3*	2.6	2.3*	2.1*	2.3*	2.7*	2.3	2.3	2.4
Spinal Surgery	4.4	3.3*	16.8	2.8*	2.7	10.7	4.3	4.0	4.8	6.3	5.1	4.8	6.0	2.0	4.1
Other Surgery	2.9	2.7*	4.0*	2.8	2.8	3.8*	3.2*	3.0	3.3*	3.0	3.0	3.1*	2.7	2.6	3.2*
Path. & Lab	7.3	6.7	9.4	7.4	8.2	8.9	6.2*	6.8	6.7	9.2	6.3*	7.3	3.7*	5.9	6.1*
All Others	10.5	8.4*	9.2*	9.8	10.7	14.9*	11.0*	11.7*	11.5*	10.4	12.0*	11.2*	8.9*	10.7	11.7*

Hospital Utilization

Percent of workers receiving hospital services, 6 months post injury

Type of service	Non-network	504-Alliance	504-Others	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
In-patient	5%	3%*	4%	5%	7%*	7%*	6%*	7%*	6%*	2%*	6%	9%*	6%	6%	5%
Out-patient	98%	98%*	99%*	98%	97%	95%	97%*	97%	97%*	98%*	97%	96%	97%	97%	98%*
Other	1%	2%*	0%*	3%	0%	3%	1%*	2%	1%*	1%*	2%	2%*	0%	1%	1%*

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, 2013.

Pharmacy Utilization

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

Type of service	Non-network	504-Alliance	504-Others	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Analgesics-Opioid	54%	49%*	67%*	53%	57%	60%*	52%*	56%	56%	62%*	53%	59%*	54%	51%*	56%
Analgesics-Anti-inflammatory	59%	58%*	64%*	69%*	62%*	65%*	65%*	62%	65%*	70%*	60%*	60%	60%	64%	65%*
Musculoskeletal therapy	33%	31%*	35%	35%	33%	35%*	37%*	35%	35%	41%*	31%	31%*	31%	37%*	33%
Central Nervous System Drugs	6%	5%*	5%	7%	7%	6%	5%	5%	5%	6%	5%	6%*	6%	4%*	5%
Other	42%	38%	31%	35%*	46%	40%	40%*	42%*	41%*	37%*	45%	42%*	43%	43%	47%

Mean number of prescriptions, 6 months post injury

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

Pharmacy Utilization

Mean number of drug days, 6 months post injury

Type of service	Non-network	504-Alliance	504-Others	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Analgesics-Opioid	23	19*	15*	22	24	26	21*	31*	22	19*	24	25*	18*	21	22
Analgesics-Anti-inflammatory	32	20*	27*	29	32	35	32	37*	30*	32	34	32	28*	28*	32
Musculoskeletal therapy	29	19*	22*	22*	31	35*	27*	32	28	25*	29	30*	24*	26	27*
Central Nervous System Drugs	60	41*	63	62	49	70	53	51	70	52	62	68*	41*	81	46*
Other	25	16*	23	18*	22	24	24	25	20*	19*	21*	21*	27	21	23

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, 2013.

Satisfaction with Care

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

	Non-network	504-Alliance	504-Others	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Percent of injured workers	20%	10%*	23%	5%*	18%	21%	19%	10%*	13%*	21%	13%*	13%*	16%	15%	15%*

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Worker felt that the treatment was not helping	47%	44%	39%	51%	46%	39%	48%	49%	56%	51%	45%	34%	48%	39%	60%
Worker was dissatisfied with the doctor's manner and caring	46%	36%	44%	64%	42%	44%	46%	49%	50%	45%	48%	32%	43%	51%	63%
Worker saw an emergency or urgent care doctor for first visit	44%	54%	56%	77%	37%	50%	43%	42%	42%	61%	49%	30%	55%	53%	57%
Worker saw a company doctor for first visit	24%	28%	44%	50%	42%	33%	41%	82%	55%	35%	35%	25%	39%	47%	36%
Doctor released worker to go back to work and worker didn't feel ready to return	18%	12%	17%	29%	21%	27%	26%	28%	37%	34%	19%	16%	24%	39%	28%
Doctor was no longer seeing workers' compensation patients	9%	0%	6%	0%	4%	0%	6%	8%	11%	7%	7%	11%	10%	0%	0%

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, 2013.

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Not a problem	73%	80%*	72%	74%	73%	71%	68%*	76%	67%*	62%*	75%	75%	66%*	72%	73%
A small problem	10%	11%*	8%	9%	8%	8%	11%	11%	11%	15%*	10%	8%*	12%	11%	10%
A big problem	17%	9%*	20%	17%	18%	21%	21%*	13%	21%*	23%	15%	17%	22%	18%	17%

What was the problem?	Non-network	504-Alliance	504-Others	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
There was not enough treating doctors to select from	37%	37%	30%	48%	26%	52%	33%	35%	51%	56%	36%	44%	38%	45%	48%
You could not find a treating doctor that would take workers' compensation patients	38%	24%	17%	31%	32%	52%	32%	48%	38%	38%	36%	31%	39%	20%	32%
Travel to the doctor's office was too difficult to arrange	25%	17%	9%	25%	21%	15%	20%	18%	18%	20%	19%	21%	25%	23%	17%
Your treating doctor was not willing to give the care you believed was necessary	58%	64%	70%	58%	60%	60%	61%	41%	60%	65%	63%	55%	63%	74%	61%

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Not a problem	67%	74%*	70%	60%	64%	65%	68%	72%	64%*	51%*	77%*	70%*	71%	77%	69%
A small problem	12%	13%	9%	21%*	14%	8%	11%	15%	15%*	16%	8%*	9%*	5%	8%	14%
A big problem	20%	13%*	20%	18%	22%	28%	21%	13%	21%	33%*	15%*	21%	23%	15%	17%

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, 2013.

What was the problem?	Non-network	504-Alliance	504-Others	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Couldn't see a specialist soon enough	55%	40%	34%	46%	36%	46%	47%	52%	48%	41%	48%	58%	52%	39%	44%
Couldn't find a specialist that would accept workers' compensation patients	33%	26%	13%	19%	19%	42%	28%	22%	38%	31%	30%	30%	36%	32%	37%
Travel was too difficult to arrange	27%	17%	15%	25%	13%	24%	21%	15%	17%	23%	13%	26%	18%	24%	8%
Treating doctor was not willing to send worker to a specialist	31%	28%	44%	37%	52%	31%	52%	40%	37%	38%	43%	30%	38%	47%	50%
Insurance carrier didn't want the care provided	55%	44%	39%	71%	54%	68%	55%	62%	48%	66%	49%	48%	64%	74%	46%

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 the kind of care, tests, or treatment you believed was necessary? Was it…

How much of a problem?	Non-network	504-Alliance	504-Others	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Not a problem	61%	73%*	70%	67%	66%	61%	67%*	67%	62%	58%	71%*	68%*	69%	69%	67%*
A small problem	10%	11%*	9%	18%*	14%*	9%	10%	17%*	15%*	19%*	12%*	12%*	14%	14%	15%*
A big problem	29%	16%*	21%	15%*	20%*	30%	22%*	17%*	23%*	23%	17%*	21%*	17%*	17%*	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, 2013

What was the problem?	Non-network	504-Alliance	504-Others	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
There was difficulty in diagnosing your work-related injury or illness	54%	43%	43%	31%	40%	37%	47%	49%	47%	54%	42%	49%	52%	45%	60%
Travel to get medical care was too difficult to arrange	23%	12%	18%	23%	14%	18%	17%	13%	19%	17%	18%	23%	21%	17%	15%
Your treating doctor was not willing to give the care you believed was necessary	39%	42%	56%	47%	45%	51%	53%	42%	49%	48%	51%	39%	53%	58%	51%
The insurance company or health care network did not want this care provided	70%	47%	52%	74%	73%	54%	70%	56%	63%	59%	46%	52%	62%	43%	46%
You could not get care soon enough	61%	40%	43%	62%	49%	63%	52%	48%	62%	59%	42%	49%	52%	47%	55%

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Not a problem	61%	78%*	71%*	68%	65%	63%	67%*	67%	62%	54%	75%*	69%*	71%	68%	67%*
A small problem	13%	12%	16%	14%	16%	10%	13%	18%	14%	24%*	13%	13%	11%	13%	14%
A big problem	26%	11%*	14%*	17%	19%	27%	20%*	15%*	24%	22%	12%*	17%*	18%	19%	19%*

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Always	54%	64%*	45%	47%	41%*	53%	53%	52%	51%*	43%*	58%*	53%	59%	48%	51%
Usually	16%	17%	24%*	12%	24%*	14%	19%*	21%	15%	18%	14%	16%	13%	26%*	18%
Sometimes/Never	30%	19%*	31%	40%*	35%*	33%	28%	27%	34%*	39%*	28%	31%	28%	26%	31%

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, 2013.

Access to Care (Continued)

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Always	55%	62%*	51%	45%	44%*	47%	51%*	56%	53%	47%*	62%*	56%	55%	54%	49%*
Usually	21%	21%*	22%	23%	29%*	15%	20%	23%	20%	22%	20%	20%	20%	23%	26%*
Sometimes/Never	24%	17%*	26%	32%	26%	38%*	29%*	21%	28%*	31%*	18%*	24%	26%	24%	24%

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Always	33%	35%*	25%	38%	21%*	31%	29%*	40%	31%	21%*	37%*	35%	32%	32%	32%
Usually	23%	22%*	22%	17%	26%	23%	21%	21%	23%	29%	20%	21%	20%	13%*	20%*
Sometimes/Never	44%	43%	53%	45%	53%*	46%	50%*	40%	46%	49%	43%	44%	48%	55%*	48%

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Strongly agree/Agree	85%	90%*	80%	82%	86%	82%	85%	90%	82%*	83%	87%	85%	76%*	80%	86%
Not sure	1%	1%*	4%*	3%*	3%*	3%	3%*	2%	3%*	2%	2%*	3%*	4%*	3%*	2%
Strongly disagree/Disagree	14%	8%*	16%	15%	12%	15%	12%	8%	15%*	15%	11%	12%	20%	16%	12%

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Strongly agree/Agree	83%	84%	74%*	81%	78%*	74%*	75%*	84%	80%*	73%*	80%*	80%*	73%*	82%	81%
Not sure	2%	2%	1%	2%*	3%	3%	4%*	5%	3%	4%	1%*	3%	3%	2%	4%*
Strongly disagree/Disagree	15%	15%	25%*	16%	19%*	23%*	22%*	11%	17%*	24%*	19%*	16%*	24%*	16%	15%

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, 2013.

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Strongly agree/Agree	87%	91%*	86%	87%	86%	80%	84%*	87%	89%*	89%	87%	85%	84%	85%	90%
Not sure	1%	1%	2%*	1%	1%	2%	1%	2%	2%	0%*	1%	2%*	2%	2%	1%
Strongly disagree/Disagree	12%	8%*	11%	11%	13%	18%	15%*	11%	9%*	11%	13%*	12%	14%	13%	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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Strongly agree/Agree	87%	92%*	82%	87%	87%	78%*	86%	92%	89%	85%	84%*	87%	85%	87%	86%*
Not sure	1%	2%*	1%	1%	2%	4%*	2%	1%	3%	2%*	2%	2%*	2%	2%	4%*
Strongly disagree/Disagree	11%	7%*	17%	13%	11%	18%*	12%	7%	9%	13%	14%*	11%	13%	11%	11%

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Strongly agree/Agree	77%	88%*	74%	76%	83%	76%	79%	86%*	80%	77%	83%*	79%*	77%	75%	84%*
Not sure	3%	2%	1%	2%	2%	4%	4%	2%	3%	5%	2%*	2%*	2%	3%	1%
Strongly disagree/Disagree	20%	10%*	24%	22%	15%	20%	17%*	12%*	17%	18%	16%*	19%*	21%	22%	15%*

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Strongly agree/Agree	80%	86%*	75%	80%	77%	72%*	75%*	83%	79%*	77%	78%*	78%*	73%*	79%	77%*
Not sure	2%	2%*	2%	3%	2%	4%	2%*	1%	3%*	1%	4%*	2%	3%	2%	1%
Strongly disagree/Disagree	18%	12%*	23%	17%	21%	24%*	22%*	16%	19%	22%	18%	20%*	25%*	19%	22%*

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, 2013.

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	$118,326,774	$15,122,489	$39,057,902	$13,991,357	$37,380,502
	%	53%	7%	17%	6%	17%
504-Alliance	Payments	$13,659,793	$666,792	$4,840,151	$1,797,116	$4,854,463
	%	53%	3%	19%	7%	19%
504-Others	Payments	$1,425,880	$29,698	$259,347	$354,031	$353,020
	%	59%	1%	11%	15%	15%
Bunch	Payments	$993,001	$37,699	$438,839	$139,319	$279,631
	%	53%	2%	23%	7%	15%
Chartis	Payments	$1,770,692	$117,952	$682,648	$225,113	$729,196
	%	50%	3%	19%	6%	21%
Corvel	Payments	$1,787,687	$65,785	$726,840	$307,683	$666,122
	%	50%	2%	20%	9%	19%
Coventry	Payments	$9,432,465	$607,970	$4,264,513	$1,207,258	$2,754,097
	%	52%	3%	23%	7%	15%
First Health	Payments	$1,963,980	$107,599	$633,888	$257,662	$568,900
	%	56%	3%	18%	7%	16%
Liberty	Payments	$5,362,034	$233,141	$2,643,070	$994,139	$1,518,404
	%	50%	2%	25%	9%	14%
Sedgwick	Payments	$2,817,710	$124,350	$1,064,154	$540,501	$683,350
	%	54%	2%	20%	10%	13%
Travelers	Payments	$6,577,439	$220,038	$3,271,458	$958,355	$1,860,362
	%	51%	2%	25%	7%	14%
Texas Star	Payments	$25,851,274	$686,248	$10,283,203	$3,237,846	$8,590,773
	%	53%	1%	21%	7%	18%
Zenith	Payments	$944,463	$8,441	$343,533	$136,419	$233,418
	%	57%	1%	21%	8%	14%
Zurich	Payments	$1,371,561	$49,233	$559,167	$175,895	$435,229
	%	53%	2%	22%	7%	17%
Other networks	Payments	$4,160,733	$229,825	$2,244,629	$674,045	$1,463,413
	%	47%	3%	26%	8%	17%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

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	120,775	7,671	29,309	27,995	51,832
	%	87%	6%	21%	20%	37%
504-Alliance	Number	16,760	647	3,808	4,209	7,446
	%	87%	3%	20%	22%	39%
504-Others	Number	1,286	31	178	743	783
	%	79%	2%	11%	46%	48%
Bunch	Number	943	20	328	249	361
	%	89%	2%	31%	23%	34%
Chartis	Number	1,690	69	463	449	798
	%	88%	4%	24%	23%	41%
Corvel	Number	1,574	83	629	551	1,013
	%	88%	5%	35%	31%	57%
Coventry	Number	8,138	383	3,030	2,224	3,626
	%	89%	4%	33%	24%	40%
First Health	Number	1,602	72	545	436	731
	%	87%	4%	30%	24%	40%
Liberty	Number	5,079	296	1,954	1,646	2,568
	%	86%	5%	33%	28%	43%
Sedgwick	Number	2,270	94	720	914	1,035
	%	87%	4%	28%	35%	40%
Travelers	Number	6,659	247	2,116	1,971	3,063
	%	87%	3%	28%	26%	40%
Texas Star	Number	25,734	918	7,508	6,723	12,140
	%	88%	3%	26%	23%	41%
Zenith	Number	955	12	320	257	385
	%	87%	1%	29%	23%	35%
Zurich	Number	1,403	51	486	401	639
	%	87%	3%	30%	25%	40%
Other Networks	Number	3,729	129	1,474	1,179	2,069
	%	88%	3%	35%	28%	49%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2013.

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	Bunch	Chartis	Corvel	Coventry	First Health	Liberty	Sedgwick	Travelers	Texas Star	Zenith	Zurich	Other networks
Retired	18%	34%*	48%	6%	3%*	20%	20%	13%	16%	39%*	14%	18%	8%	27%	14%
Worker was laid off	33%	18%*	4%*	48%	35%	9%*	20%*	40%	26%	22%	36%	34%	20%	28%	33%
Worker was fired	28%	24%	0%*	34%	35%	40%	18%*	23%	29%	12%	32%	33%*	22%	18%	27%
Worker not physically able to perform job duties	63%	35%*	54%	52%	42%*	49%	59%	42%*	60%	60%	43%*	52%*	68%	48%	36%*

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, 2013.

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2013 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.texas.gov.

Questions about the report should be directed to the REG at WCResearch@tdi.texas.gov.

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