

TEXAS DEPARTMENT OF INSURANCE  
WORKERS' COMPENSATION  
RESEARCH AND EVALUATION GROUP



2015 WORKERS' COMPENSATION  
NETWORK REPORT CARD RESULTS

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More information on the networks certified by the Department, their service areas, and their contact information is available online at [www.tdi.texas.gov/wc/wcnet/index.html](http://www.tdi.texas.gov/wc/wcnet/index.html).

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This report is also available online at [www.tdi.texas.gov/wc/regulation/roc/index.html](http://www.tdi.texas.gov/wc/regulation/roc/index.html).

# ACKNOWLEDGEMENTS

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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 co-authored the final report. Dr. Soon-Yong Choi and Ward Adams provided valuable editorial comments.

# TABLE OF CONTENTS

ABOUT THIS REPORT ..... 1

DATA SOURCES..... 3

HOW WERE MEDICAL COSTS AND UTILIZATION MEASURES CALCULATED?..... 4

HOW WAS THE INJURED EMPLOYEE SURVEY CONDUCTED? ..... 6

SUMMARY OF FINDINGS ..... 7

NETWORK PERFORMANCE SUMMARY COMPARED TO NON-NETWORK..... 10

HEALTH CARE COSTS..... 14

UTILIZATION OF CARE ..... 19

SATISFACTION WITH MEDICAL CARE ..... 21

ACCESS TO CARE ..... 24

RETURN TO WORK..... 27

HEALTH OUTCOMES..... 29

APPENDIX: ADDITIONAL NETWORK AND NON-NETWORK COMPARISONS ..... 30

## ABOUT THIS REPORT

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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. 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 September 1, 2015, 28 networks covering 254 Texas counties are certified to provide workers' compensation health care services to insurance carriers. Among the certified networks, 20 were treating injured employees as of June 1, 2014. Since the formation of the first network, a total of 593,224 injured employees have been treated in networks.

### 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 health 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 and Dallas County Schools, 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 Brownsville ISD, City of Edinburg, City of McAllen, City of San Angelo, Donna ISD, Houston ISD, La Joya ISD, Sharyland ISD, Tarrant County-River View, and the Trinity Occupational Program (Fort Worth Independent School District).

### HOW NETWORK RESULTS ARE REPORTED

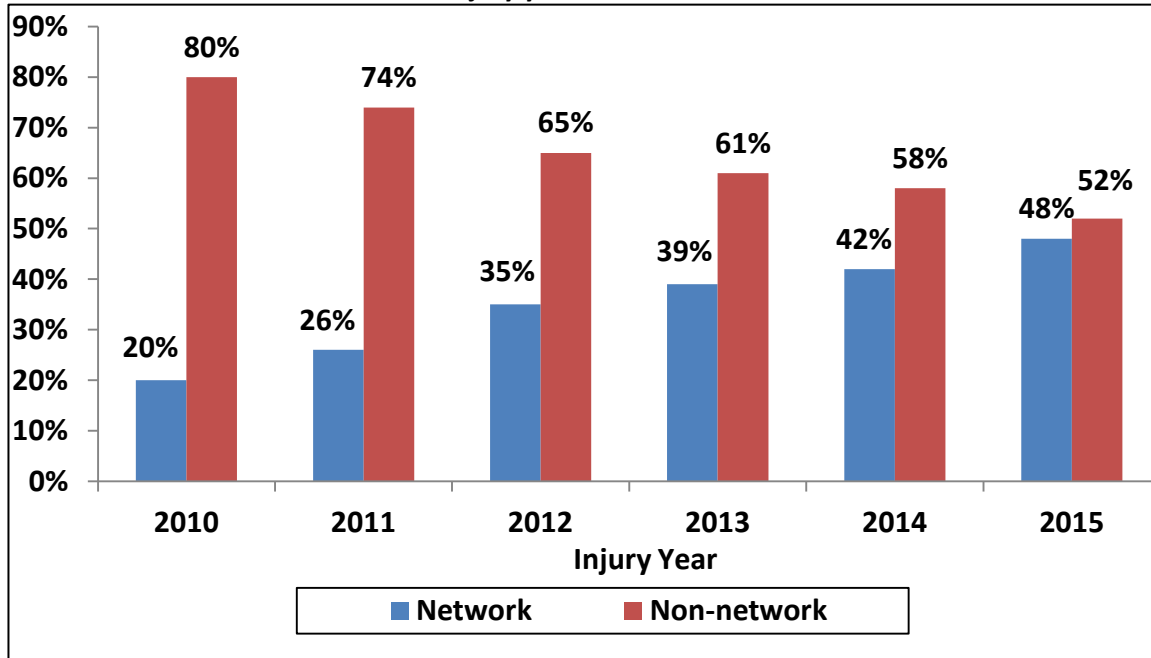
The results presented in this annual report card show a comparison of 16 groups, 15 of which are network entities with a total of 105,803 new injured employees. The 16 groups along with their number of injured employees for the study period are: Texas Star (32,100), 504-Alliance (21,753), Coventry (9,132), Travelers (7,716), Liberty (5,632), Forte<sup>1</sup> (5,518), Sedgwick (3,217), First Health (2,924), Corvel (2,158), IMO (1809), Zurich (1,512), 504-Dallas County

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<sup>1</sup> Forte has received final approval to change the name to WellComp – Compkey Plus HCN, otherwise known as WellComp.

Schools (1,496), Zenith (1,457), 504-Others (2,723) and all other networks (6,656), relative to the non-network injured employees (112,462). Non-network injured employees are analyzed as the sixteenth group, separate from the workers' compensation health care network entities. The percent of new claims treated in networks represents 48 percent of all new claims, up from 20 percent in 2010, a 140 percent increase over that period (see Figure 1).

**Figure 1: Percentage of new claims in workers' compensation networks  
Injury years 2010-2015**



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

The "Other network" category is comprised of the remaining networks too small, in terms of the number of injured employees treated in each network during the study period ( June 1, 2013, to May 31, 2014) to have their results analyzed separately, even if they were analyzed independently in an earlier year. These networks are:

AIG  
 Broadspire  
 Bunch  
 First Health/CSS  
 Genex

Hartford  
 Lone Star Network/Corvel  
 Majoris Health Systems  
 Prime Health 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](http://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

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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 Public Policy Research Institute, Texas A&M University on behalf of the Workers’ Compensation Research and Evaluation Group (REG).

These network claims were identified through a data call issued by REG in October 2014 to 28 workers’ compensation health care networks. Results from the data call showed that, since the implementation of the first network in 2006, networks had treated 593,224 injured employees as of June 1, 2014. The report card examines only new claims and excludes legacy claims from the analyses.

## HOW WERE MEDICAL COSTS AND UTILIZATION MEASURES CALCULATED?

Medical cost and utilization measures were calculated for all 16 groups at six months post-injury for injuries occurring between June 1, 2013 and May 31, 2014.

### 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. The analyses were conducted for all claims grouped together by network, as well as separately for medical-only and lost-time claims (see Table 1).

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 11 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	112,462	22%
504-Alliance	21,753	21%
504-Dallas County Schools	1,496	23%
504-Others	2,723	23%
Corvel	2,158	27%
Coventry	9,132	29%
First Health	2,924	25%
Forte	5,518	47%
IMO	1,809	30%
Liberty	5,632	22%
Sedgwick	3,217	28%
Texas Star	32,100	29%
Travelers	7,716	22%
Zenith	1,457	19%
Zurich	1,512	22%
Other networks	6,656	21%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

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.

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.



### **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?**

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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.

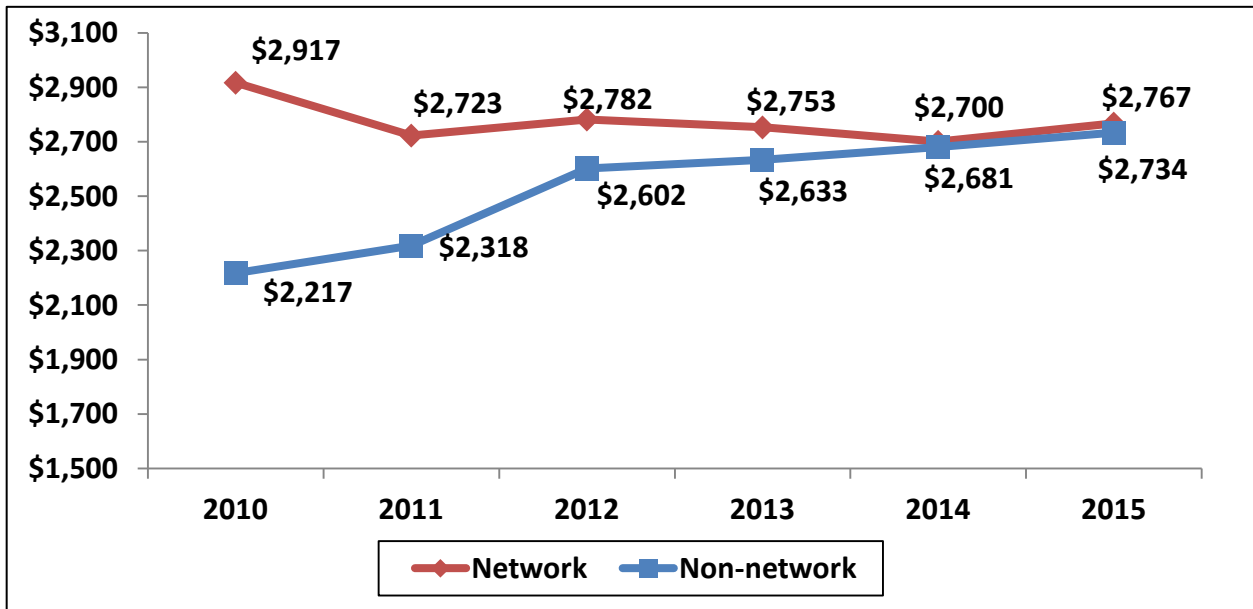
The findings presented in this report are based on completed telephone surveys of 3,100 injured employees with new claims. In order to analyze the outcomes of individual networks, injured employees of all injury durations within the study period were surveyed in July 2015 and an age-of-injury control 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 5 percent, from \$2,917 in report year 2010 to \$2,767 in report year 2015 (see Figure 2). Over the same time frame, non-network average medical cost increased by 23 percent, from \$2,217 in report year 2010 to \$2,734 in report year 2015.

Figure 2: Average Medical Costs



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

- ★ Overall, injured employees in nine network entities (504-Alliance, 504-Dallas County Schools, 504-Others, Forte, IMO, Sedgwick, Travelers, Zenith and Other network) had lower average medical costs than non-network injured employees for the first six months after the injury.
- ★ Regarding lost-time claims, 11 network entities (504-Alliance, 504-Dallas County Schools, 504-Others, Coventry, Forte, IMO, Sedgwick, Texas Star, Travelers, Zenith and Other networks) had lower average medical costs than non-network claims.
- ★ 504-Alliance, 504-Dallas County Schools, Forte, IMO, Travelers and Zenith had lower average professional costs than non-network.
- ★ Alliance and Forte's average medical costs were lower than non-network in 18 of 19 cost categories.
- ★ Zenith had lower average medical costs than non-network in 16 of 19 categories.
- ★ 504-Dallas County Schools and IMO's average medical costs were lower than non-network in 14 of 19 categories.
- ★ Texas Star and Travelers had lower average medical costs than non-network in 13 of 19 categories.
- ★ Zurich and Other network average medical costs were lower than non-network in 12 of 19 categories.
- ★ Liberty and Sedgwick's average medical costs were lower than non-network in 11 of 19 categories.
- ★ First Health had lower average medical costs than non-network in eight of 19 categories

- ★ 504-Others, Corvel's average medical costs were lower than non-network in seven of 19 categories.
- ★ Coventry had lower average medical costs than non-network in six of 19 categories
- ★ All network entities except 504-Others had lower average medical costs than non-network in physical medicine modalities and Nerve Conduction Diagnostic Testing.
- ★ Six network groups (504-Alliance, 504-Dallas County Schools, Forte, IMO, Sedgwick and Zenith) had lower average hospital costs than non-network.
- ★ Thirteen network entities (504-Alliance, 504-Dallas County Schools, 504-Others, Firth Health, Forte, IMO, Liberty, Sedgwick, Travelers, Texas Star, Zenith, Zurich and Other networks) had lower average medical costs than non-network in hospital inpatient services.
- ★ 504-Alliance, 504-Dallas County Schools, 504-Others, Forte, IMO, Liberty, Sedgwick, Texas Star, Travelers, Zenith, Zurich and Other networks had lower or equal average pharmacy costs than non-network.
- ★ Thirteen network entities (504-Alliance, 504-Dallas County Schools, 504-Others, First Health, Forte, IMO, Liberty, Sedgwick, Texas Star, Travelers, Zenith, Zurich and Other networks) had lower average pharmacy costs than 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 14 of 18 categories.
- ★ IMO's average utilization rates were lower than or equal to non-network in 12 of 18 categories.
- ★ Average utilization rates for Forte, Zenith and Other networks were lower than or equal to non-network in 11 of 18 categories.
- ★ Average utilization rates for 504-Dallas County Schools and 504-Others were lower than or equal to non-network in 10 of 18 categories.
- ★ Average utilization rates for Travelers were lower than or equal to non-network in nine of 18 categories.
- ★ All network entities except First Health and Zurich had lower or equal utilization of Spinal Surgery services than non-network.
- ★ All networks entities except First Health had lower or equal utilization of Musculoskeletal therapy services than non-network.
- ★ All networks except Sedgwick had lower average number of MRI Diagnostic Testing per claim than non-network.

## ACCESS TO CARE AND SATISFACTION WITH CARE

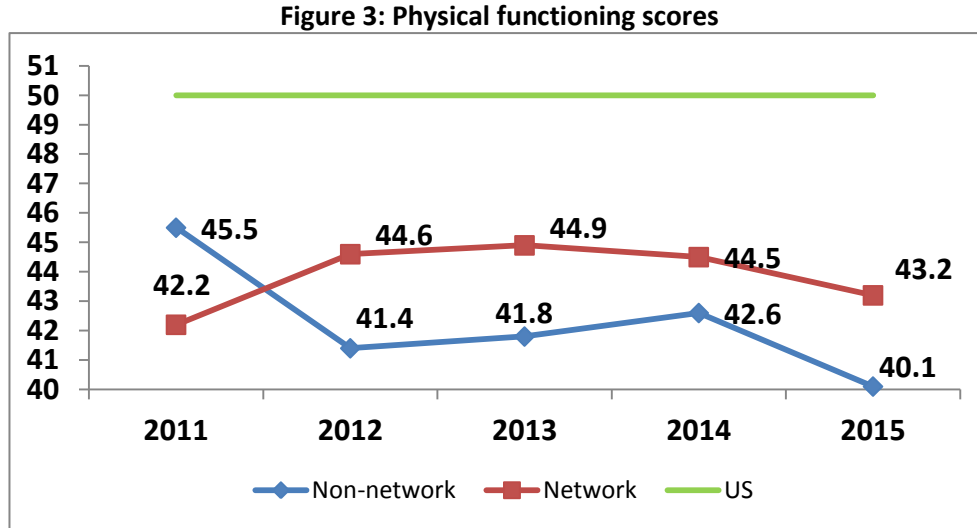
- ★ Twelve of the 15 network entities (504-Alliance, 504-Dallas County Schools, 504-Others, Coventry, First Health, Forte, IMO, Texas Star, Travelers, Zenith, Zurich and Other networks) reported higher or equal levels of receiving needed care than non-network injured employees.
- ★ Injured employees from ten network entities (504-Alliance, 504-Others, Coventry, Forte, IMO, Texas Star, Travelers, Zenith, Zurich and Other networks) reported higher or equal levels of receiving care quickly as compared to non-network injured employees.
- ★ Nine network entities (504-Alliance, 504-Others, Corvel, First Health, Forte, Texas Star, Travelers, Zenith and Zurich) reported higher or equal levels of agreement with their treating doctors than non-network injured employees.
- ★ Nine network entities (504-Alliance, 504-Others, Corvel, Forte, IMO, Texas Star, Travelers, Zenith and Zurich) reported higher or equal levels of overall satisfaction than non-network injured employees.

## RETURN TO WORK

- ★ All 15 network entities reported higher return-to-work rates than Non-network.
- ★ All 15 network entities had lower average numbers of weeks off from work than non-network.

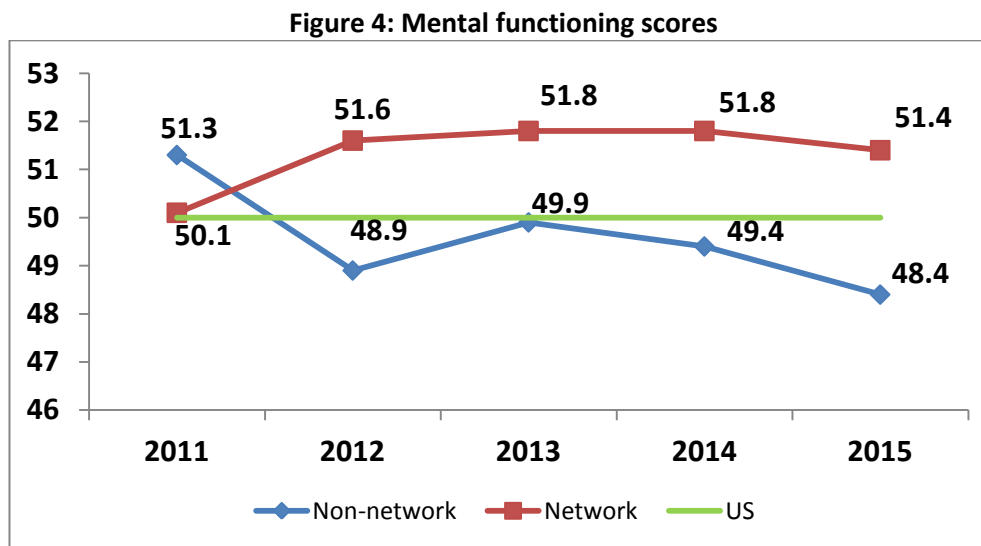
## HEALTH OUTCOMES

- ★ All 15 network entities had higher physical functioning scores among their injured employees than non-network injured employees. Network injured employees, as a group, have consistently scored higher than non-network injured employees since 2012 (see Figure 3).



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

- ★ All 15 network entities had higher mental functioning scores among their injured employees than non-network injured employees. Network injured employees, as a group, have consistently scored higher than non-network injured employees and the U.S. population since 2012 (see Figure 4).



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## 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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>OVERALL</b>	○	○	○	⦿	⦿	⦿	○	○	⦿	○	⦿	○	○	⦿	○
<b>PROFESSIONAL</b>	○	○	⦿	⦿	⦿	⦿	○	○	⦿	⦿	⦿	○	○	⦿	⦿
Evaluation & Management	○	⦿	⦿	⦿	⦿	⦿	○	○	⦿	⦿	⦿	⦿	○	⦿	⦿
PM-Modalities	○	○	⦿	○	○	○	○	○	○	○	○	○	○	○	○
PM-Other	○	○	○	○	⦿	○	○	⦿	⦿	○	○	○	○	○	○
DT-CT SCAN	○	⦿	⦿	○	⦿	○	○	○	⦿	⦿	⦿	⦿	⦿	⦿	⦿
DT-MRI	○	⦿	⦿	○	⦿	⦿	○	⦿	⦿	⦿	○	○	⦿	○	⦿
DT-Nerve Conduction	○	○	⦿	○	○	○	○	○	○	○	○	○	○	○	○
DT-Other	○	⦿	⦿	⦿	○	⦿	○	⦿	○	⦿		○	○	○	○
Spinal Surgery	○	○	⦿	○	○	⦿	○	○	⦿	○	○	⦿	○	⦿	○
Other Surgery	⦿	○	⦿	⦿	⦿	⦿	⦿	⦿	○	⦿	⦿	○	○	⦿	○
Path. & Lab	○	○	⦿	⦿	⦿	⦿	○	○	○	⦿	○	○	○	⦿	○
All Others	○	○	○	○	⦿	⦿	○	○	○	○	○	○	○	⦿	○
<b>HOSPITAL</b>	○	○	⦿	⦿	⦿	⦿	○	○	⦿	○	⦿	⦿	○	⦿	⦿
In-patient	○	○	○	⦿	⦿	○	○	○	○	○	○	○	○	○	○
Out-patient	○	⦿	⦿	⦿	⦿	⦿	○	○	⦿	⦿	⦿	⦿	○	○	⦿
Other	○	○	○	○	○	⦿	○	○	○	○	⦿	○	○	○	⦿
<b>PHARMACY</b>	○	○	○	⦿	⦿	⦿	○	○	○	○	○	○	○	○	○
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, 2015.

**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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>PROFESSIONAL</b>	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Evaluation & Management	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
PM-Modalities	●	○	●	○	●	●	○	○	○	●	○	○	○	○	
PM-Other	○	○	●	●	●	●	●	○	●	●	●	●	●	●	●
DT-CT SCAN		○					●				●		○	●	
DT-MRI	○	●	●		●	●	●	●	○	●		○	○	○	○
DT-Nerve Conduction			●	●	●	●			●	●				●	●
DT-Other	●	●	●	●	○	●	●	●	●	●	●	●	○	●	
Spinal Surgery	○	○	○	○		●	○		○	○			○	●	○
Other Surgery	○	○	○	●		●	○	○	●	○	●	●	●	●	
Path. & Lab	○	○	○	○	●	●	○	○	○	○		●	●	●	●
All Others	○	●	●	●	●	●	○	●	●	●	●	●	●	●	●
<b>HOSPITAL</b>	●	●	○	○	○	○	●	●	○	○	○	○	○	○	○
In-patient	○	○	○		●	●	○	○	●	○	●	●	○	●	
Out-patient		●				○		●	○	●	○	○	○	○	○
<b>PHARMACY</b>	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
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, 2015.

**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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>PROFESSIONAL</b>															
Evaluation & Management	○	●	●	●	●	●	●		●	●	●	●	●	●	●
PM-Modalities	○	●	●	●	○	○	○	○	○	○	○	○	○	○	○
PM-Other	○	○	○	●	●	●	○	○	○	●	●	○	○	●	○
DT-CT SCAN	○	○	●			○	●	○		○	●	●	●	●	○
DT-MRI	○	○	○	○	○	○	○	○	○	●	○	○	○	○	○
DT-Nerve Conduction	○	○	●	●	○	○	○	○	○	○	○	○	○	○	○
DT-Other	○	○	○	●		●		○	○	○	●	○	○	○	○
Spinal Surgery	○	○	●	●	●	○	○	○	●	○	●	○	○	●	●
Other Surgery	○	●	●	●	●	●	○	●	●	○	●	○	○	○	○
Path. & Lab	○	○			●	●		○	●	○	○	○	○	●	○
All Others	○	○	○	●	●	●	○	○	●	○	●	○	○	●	○
<b>PHARMACY</b>															
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, 2015.



### 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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	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.

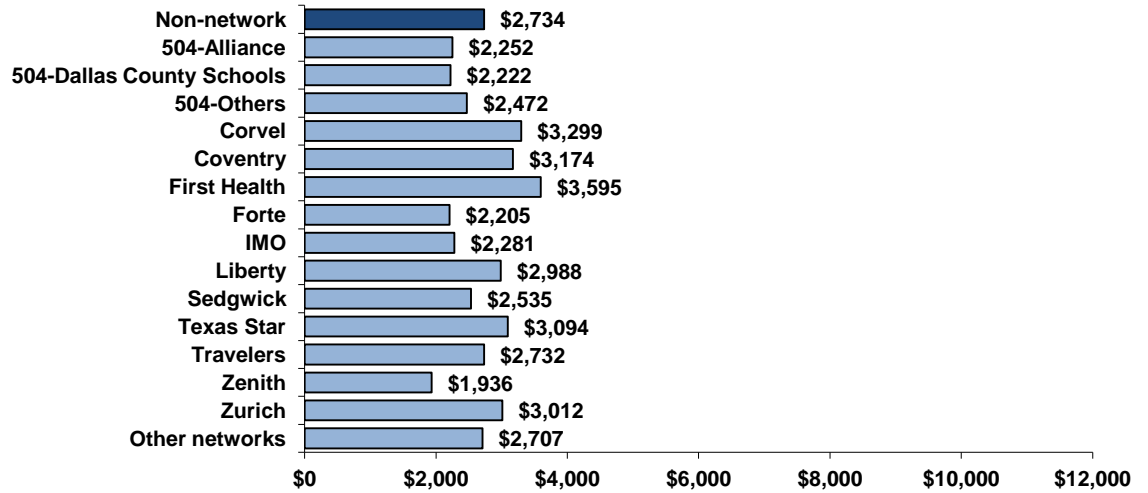
	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Physical functioning	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Mental functioning	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

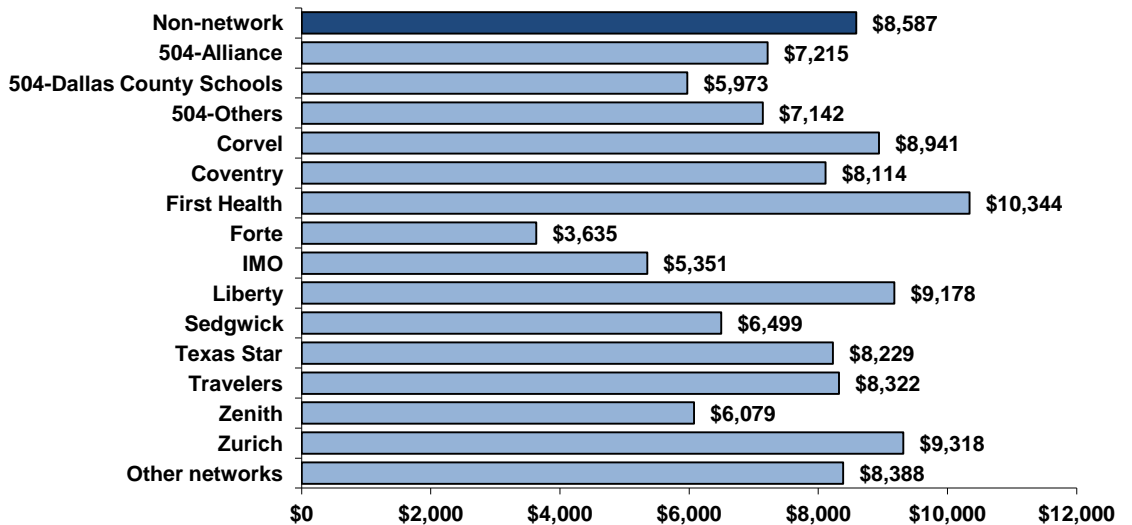
## HEALTH CARE COSTS (OVERALL)

### AVERAGE OVERALL MEDICAL COST PER CLAIM, SIX MONTHS POST-INJURY

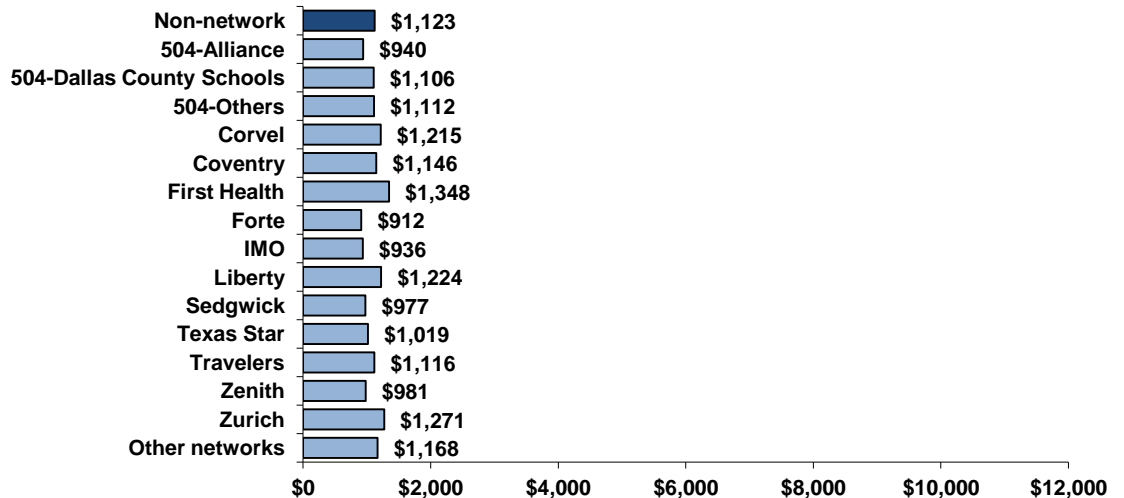
#### ALL CLAIMS



#### LOST-TIME CLAIMS



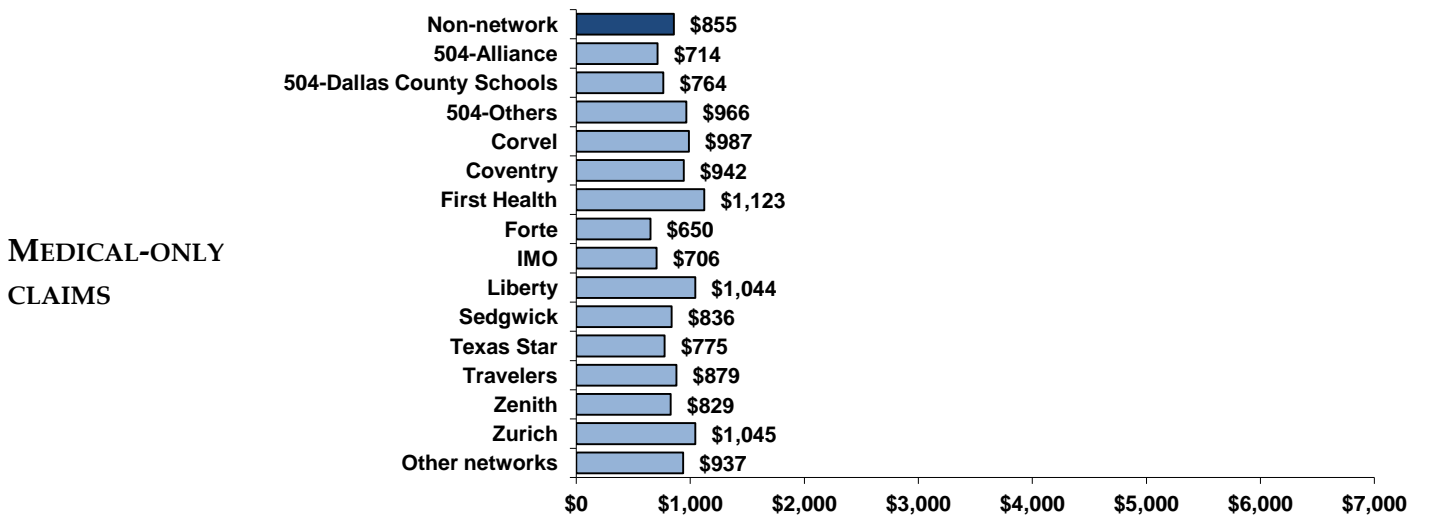
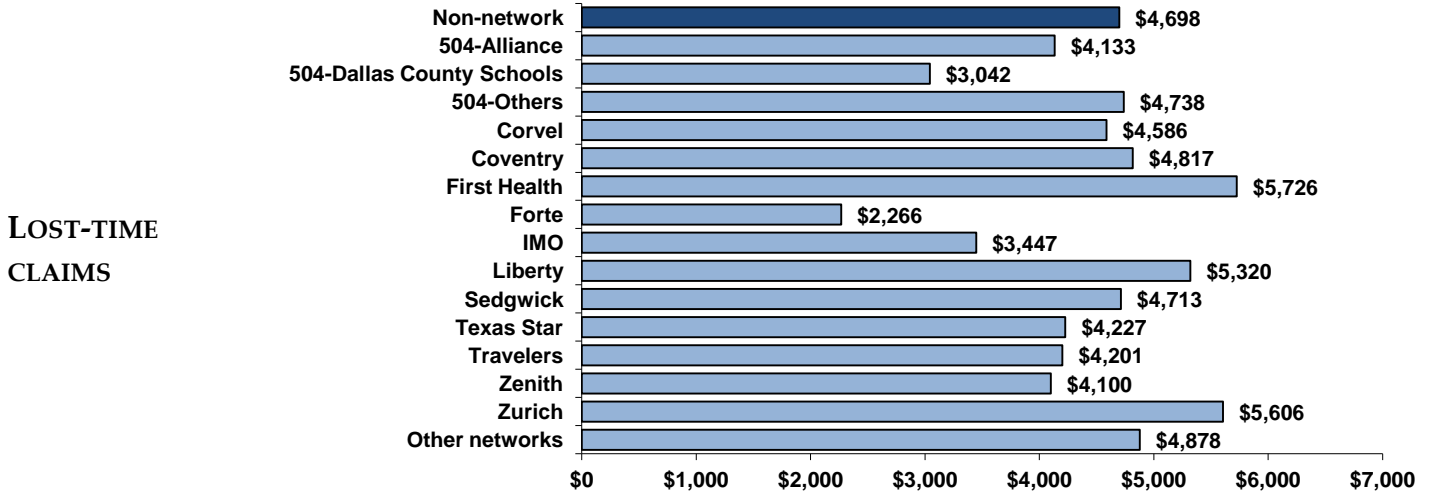
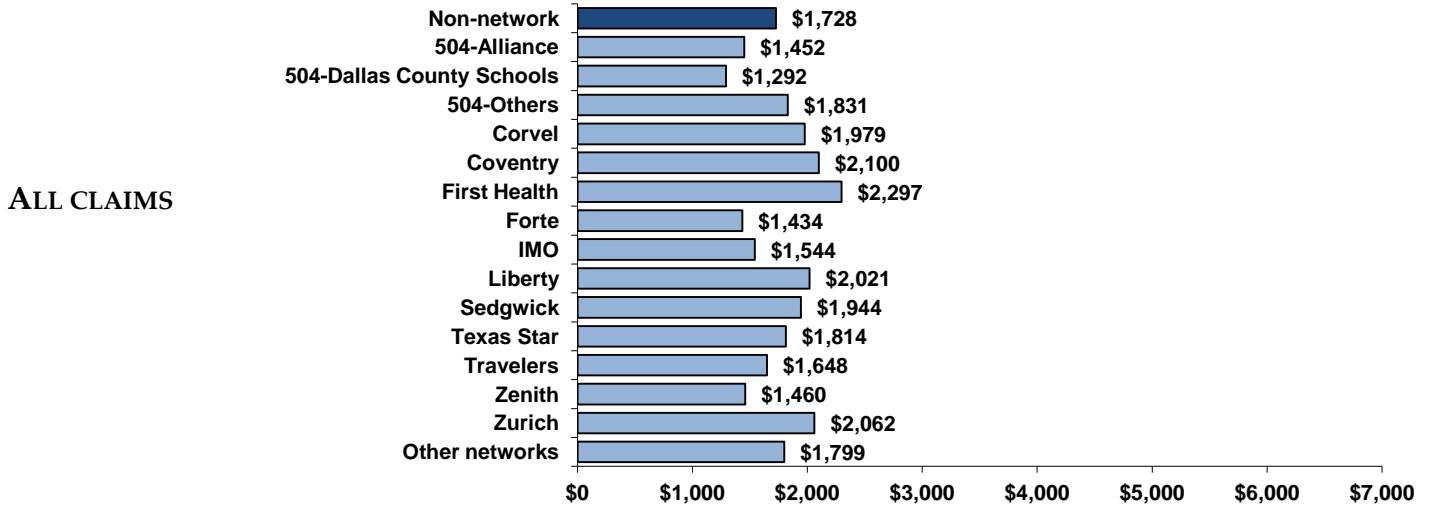
#### MEDICAL-ONLY CLAIMS



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## HEALTH CARE COSTS (PROFESSIONAL)

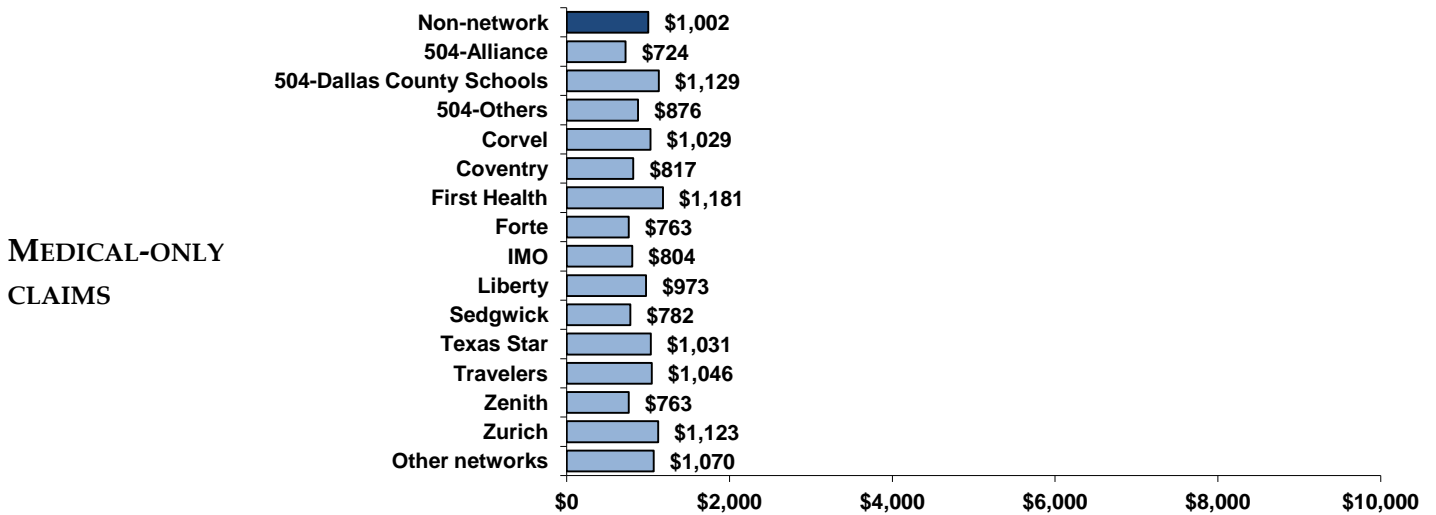
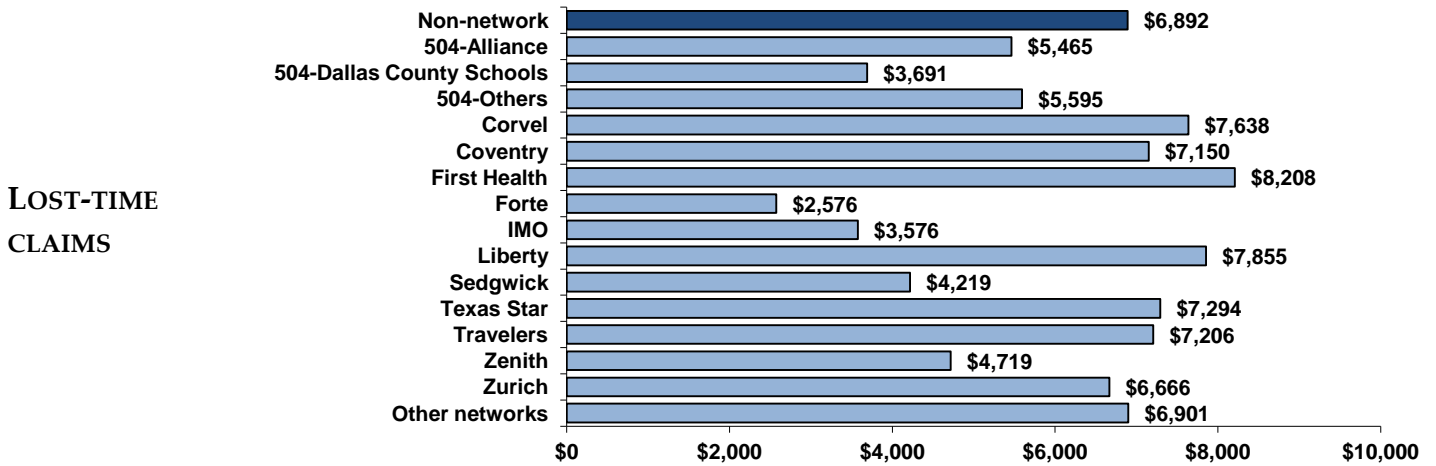
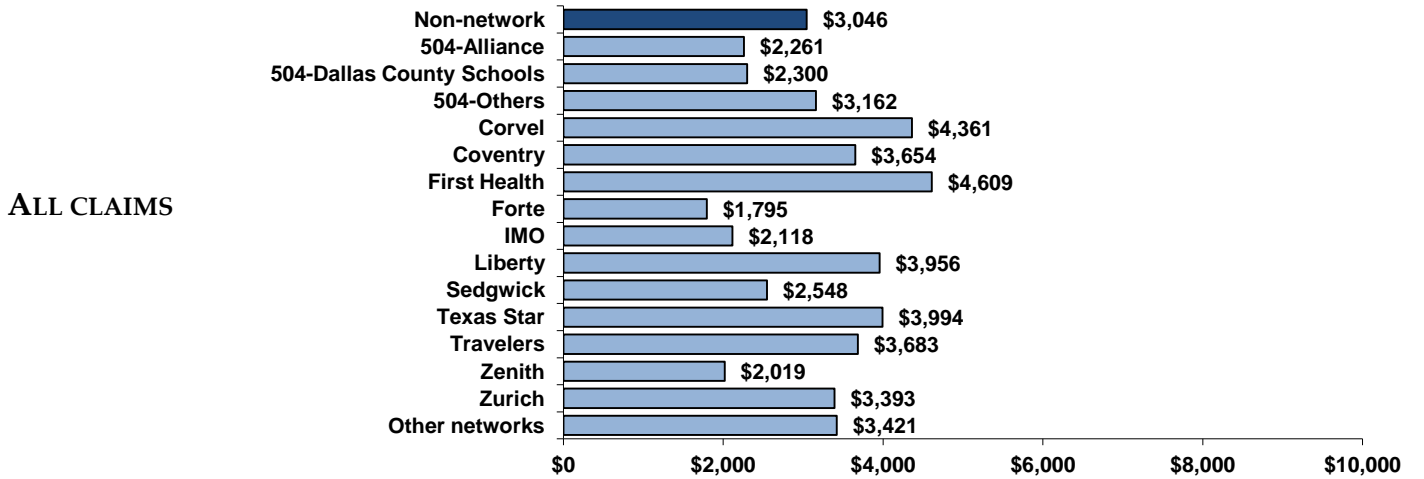
### AVERAGE PROFESSIONAL COST PER CLAIM, SIX MONTHS POST-INJURY



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## HEALTH CARE COSTS (HOSPITAL)

### AVERAGE HOSPITAL COST PER CLAIM, SIX MONTHS POST-INJURY



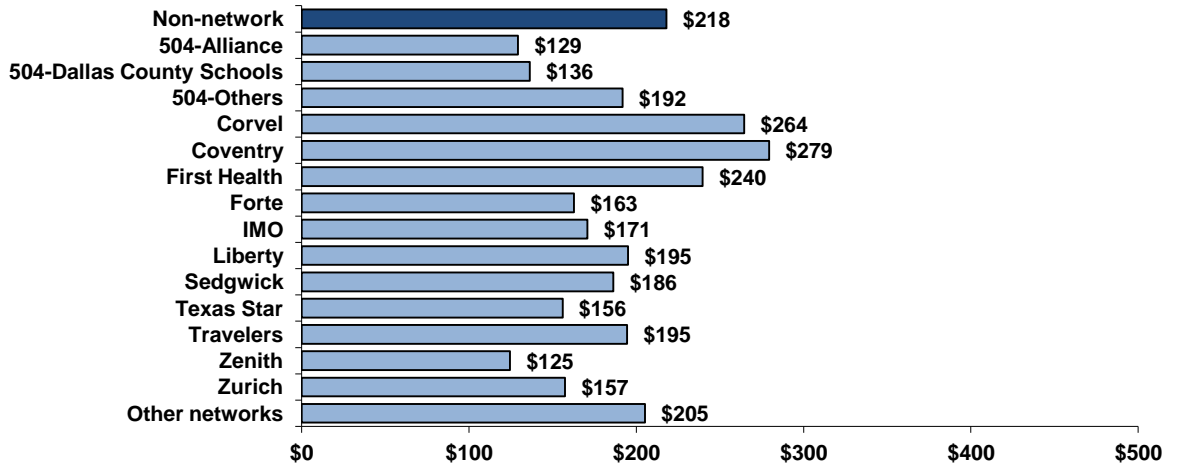
Note: As some networks reduce hospital utilization to mainly high-severity high-costs claims, they may experience increases in their average hospital costs.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

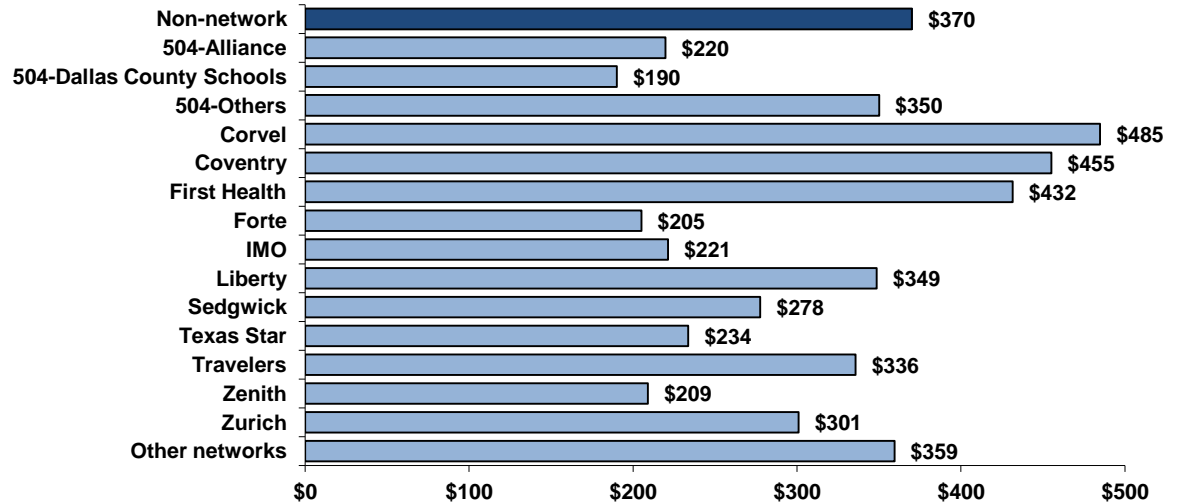
## HEALTH CARE COSTS (PHARMACY)

### AVERAGE PHARMACY COST PER CLAIM, SIX MONTHS POST-INJURY

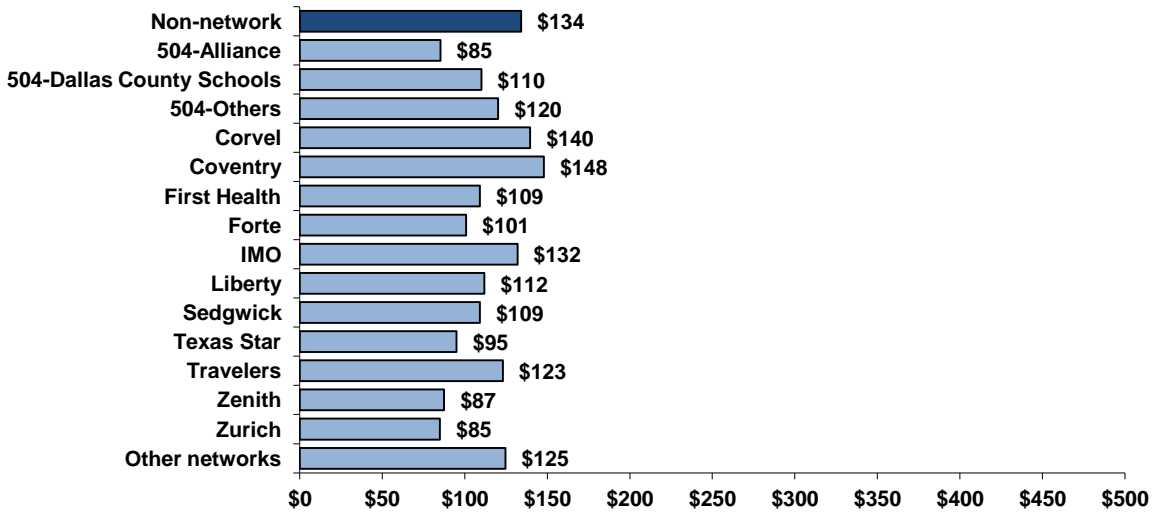
#### ALL CLAIMS



#### LOST-TIME CLAIMS



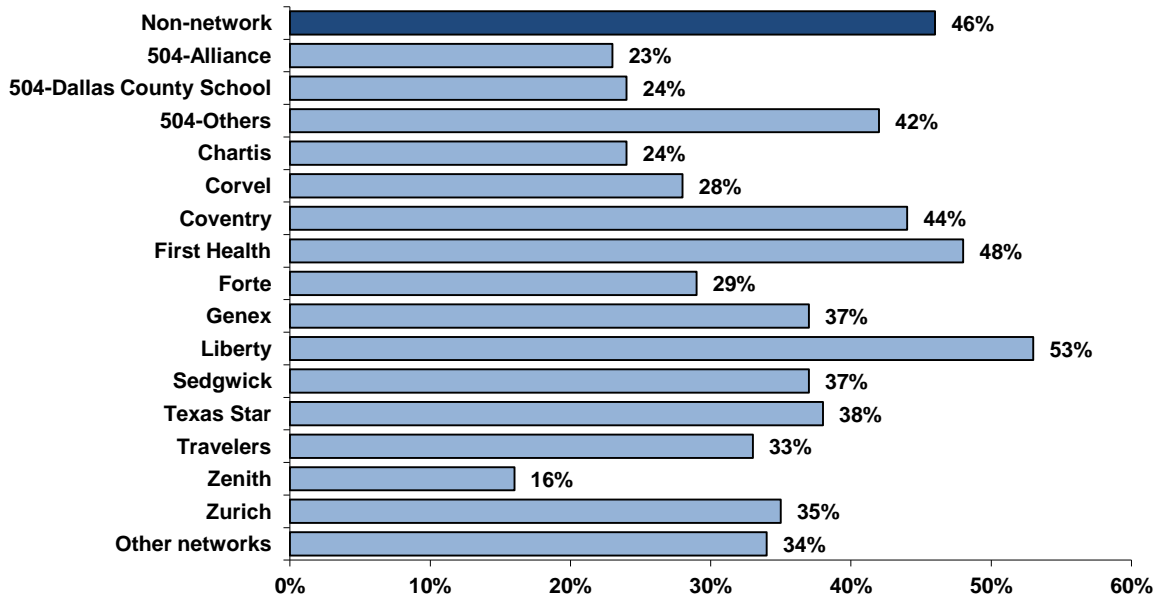
#### MEDICAL-ONLY CLAIMS



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, 2015.

## HEALTH CARE COSTS (CHANGES FROM 2014 REPORT CARD)

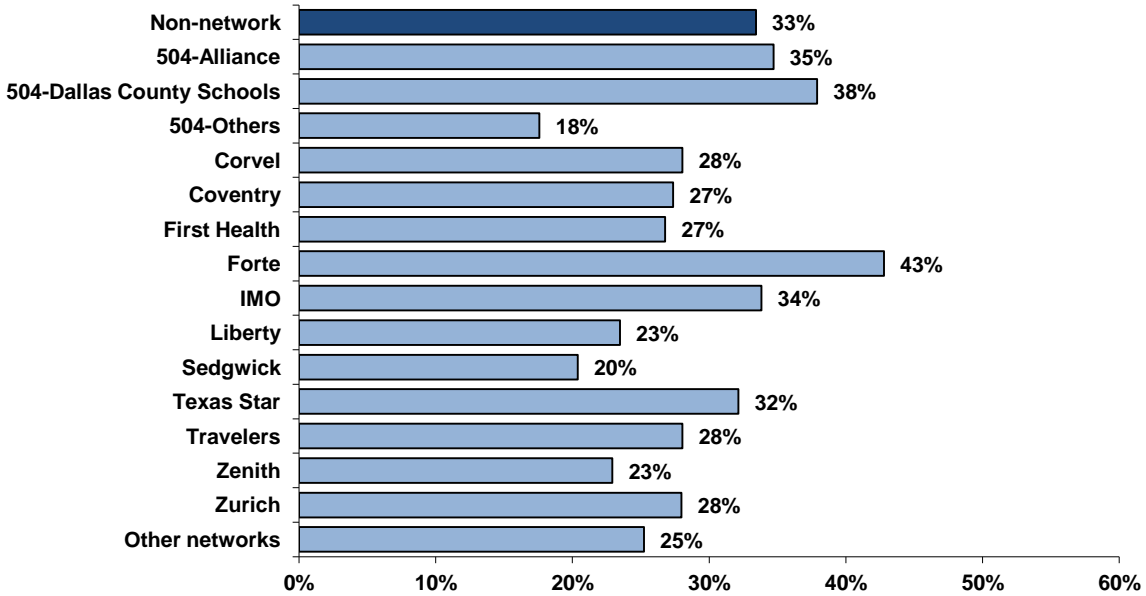
### PERCENTAGE CHANGE IN OVERALL AVERAGE MEDICAL COST FROM 6 MONTH (2014 NETWORK REPORT CARD RESULTS) TO 18 MONTHS POST-INJURY



Note: This graph shows average cost changes when 12 additional months of medical services are added to the 6-month result reported in the 2014 Network Report Card. Therefore, this graph includes only those networks reported in the 2014 report card.

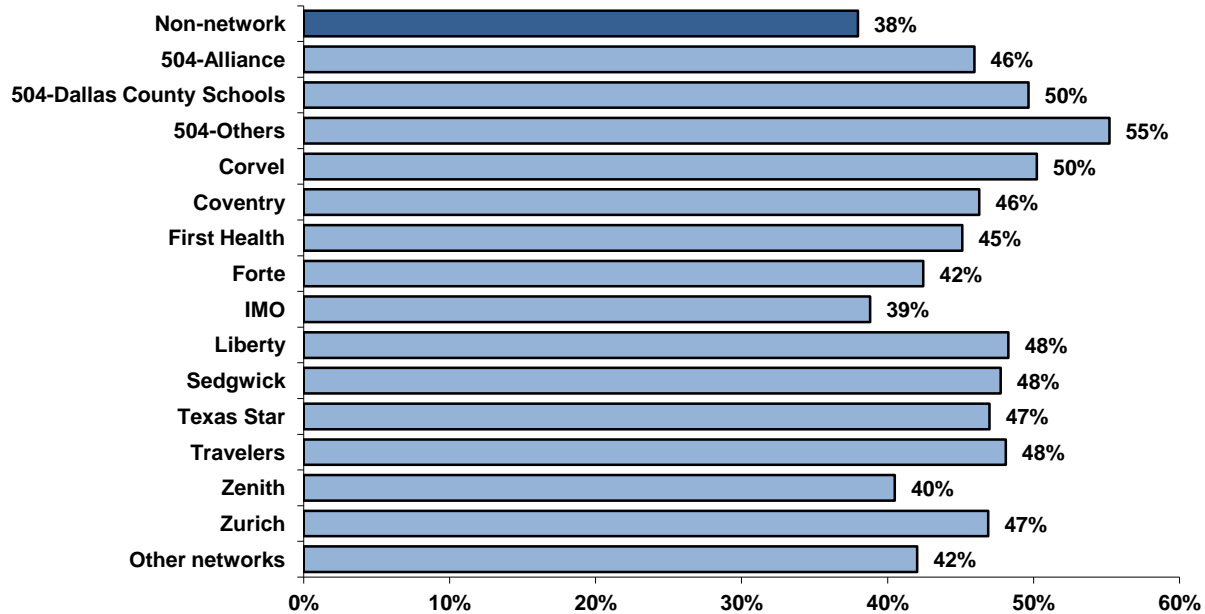
## UTILIZATION OF CARE

### PERCENTAGE OF INJURED EMPLOYEES WHO RECEIVED HOSPITAL SERVICES, SIX MONTHS POST-INJURY

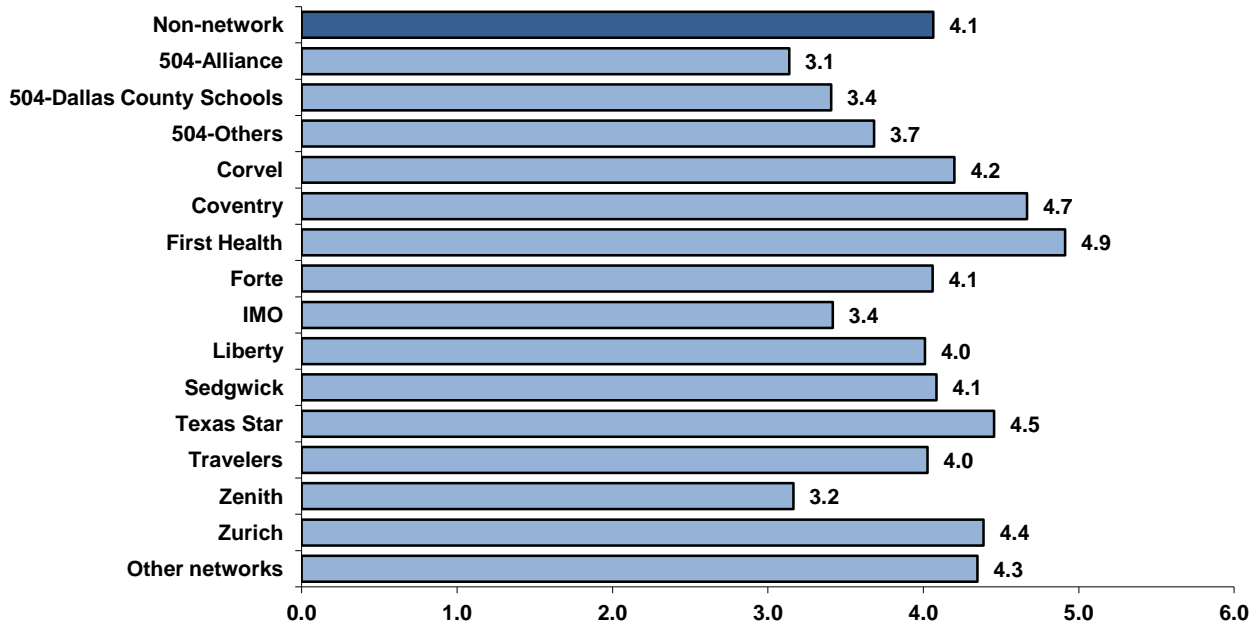


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

### PERCENTAGE OF INJURED EMPLOYEES WHO RECEIVED PHARMACY SERVICES, SIX MONTHS POST-INJURY

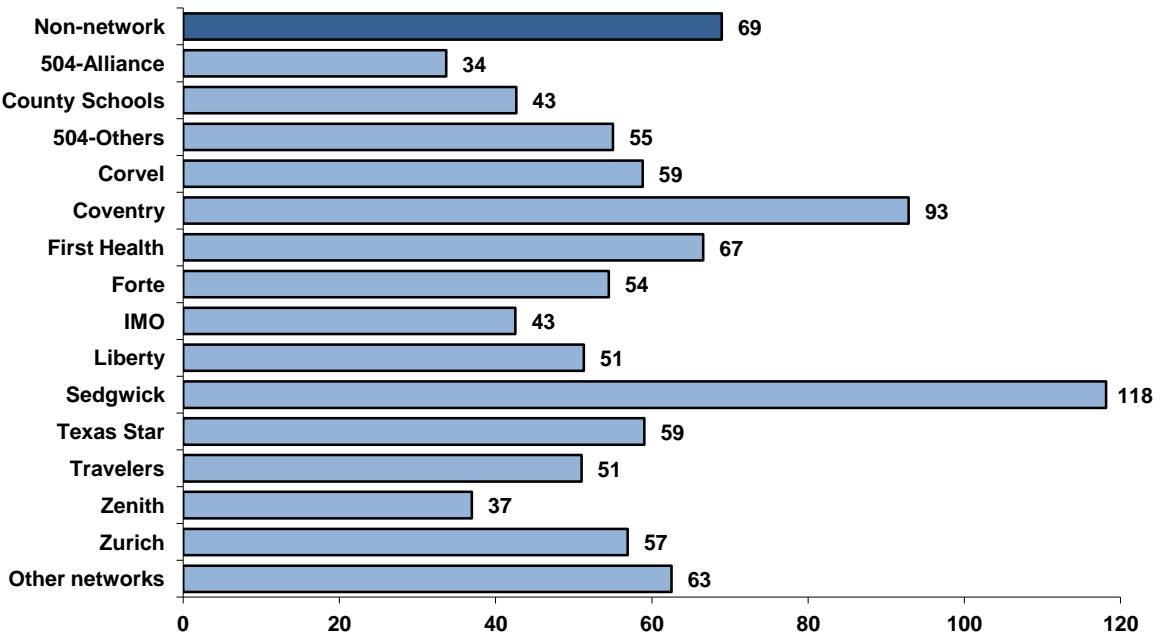


**AVERAGE NUMBER OF PRESCRIPTIONS PER INJURED EMPLOYEE, SIX MONTHS POST -INJURY**



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

**AVERAGE NUMBER OF PRESCRIPTION DAYS PER INJURED EMPLOYEE, SIX MONTHS POST-INJURY**

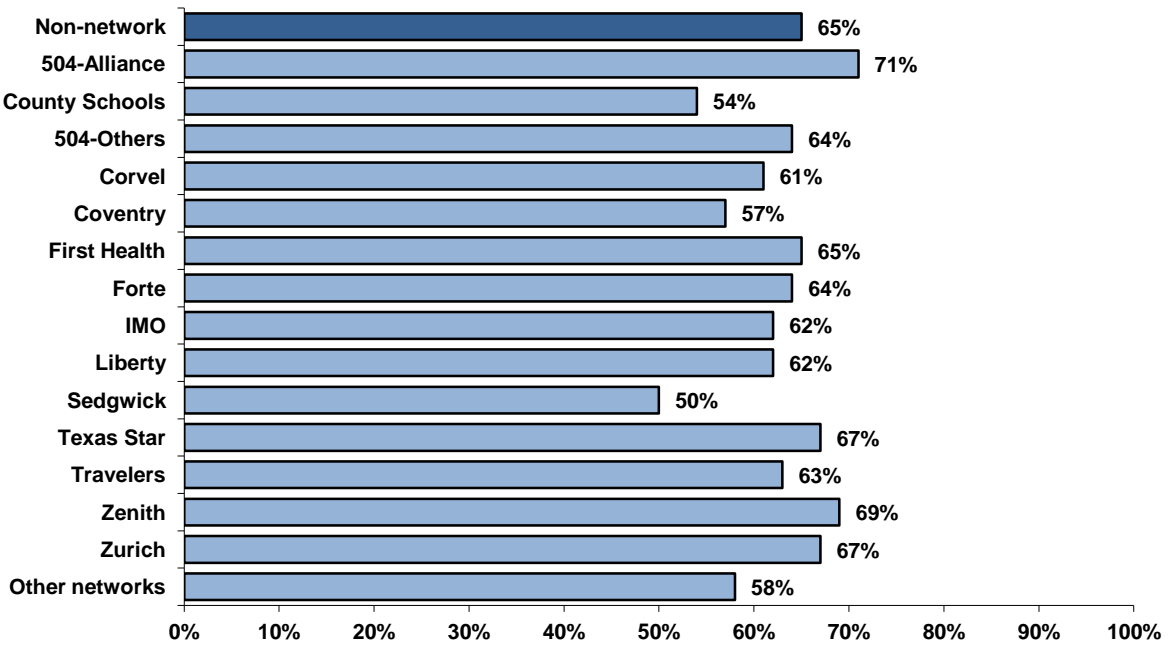




## SATISFACTION WITH MEDICAL CARE

### SATISFACTION WITH TREATING DOCTOR

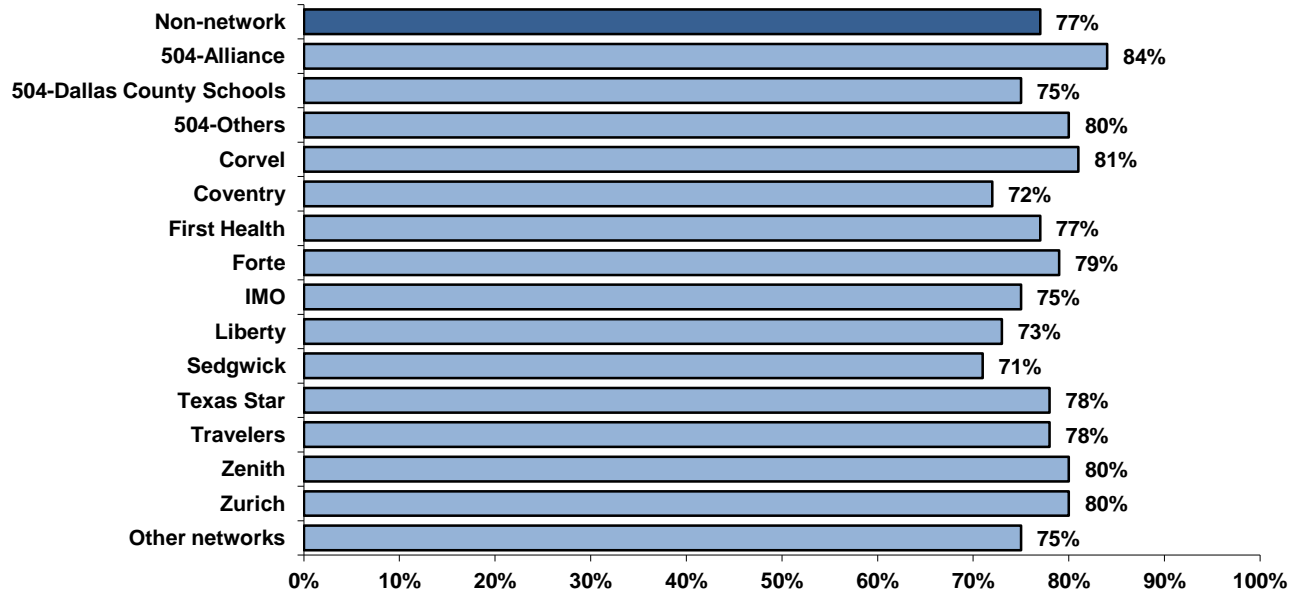
Percent of injured employees who indicated that they were "satisfied" with the quality of the medical care received from their treating doctor



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

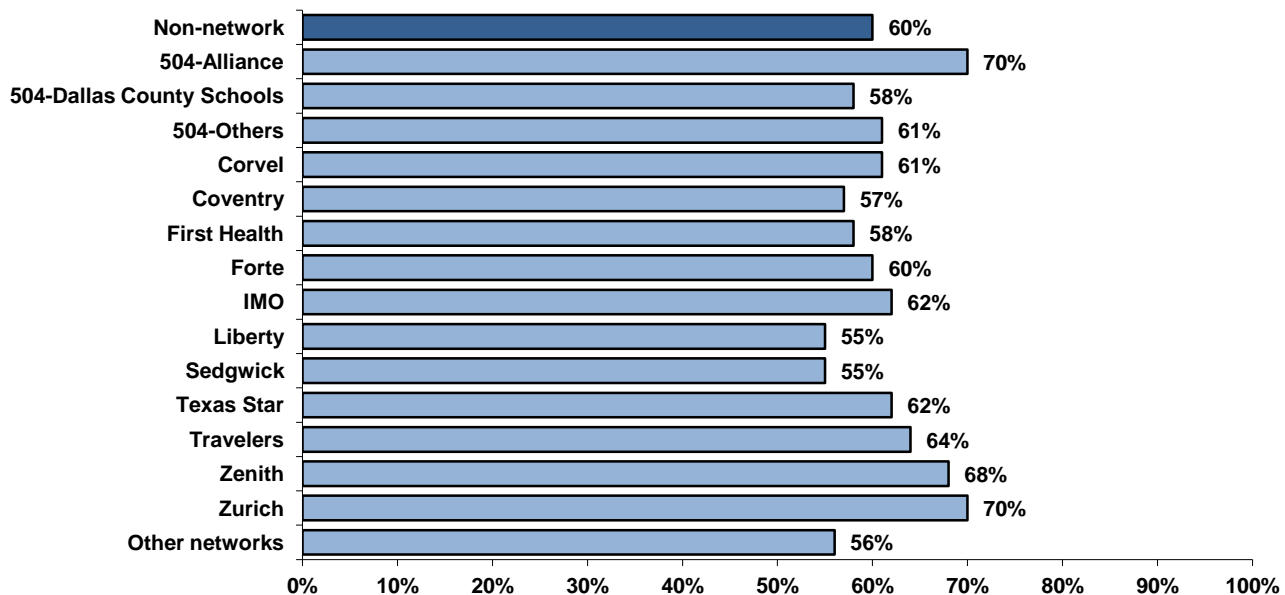
### AGREEMENT WITH TREATING DOCTOR

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, 2015.

### 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
<b>Non-network</b>	24%	49%	26%
<b>504-Alliance</b>	20%*	60%*	19%*
<b>504-Dallas County Schools</b>	14%*	48%	38%*
<b>504-Others</b>	29%*	46%	26%
<b>Corvel</b>	21%	54%	22%
<b>Coventry</b>	17%*	51%	30%*
<b>First Health</b>	29%	53%	17%*
<b>Forte</b>	14%*	59%*	25%
<b>IMO</b>	15%	59%	26%
<b>Liberty</b>	25%	44%	30%
<b>Sedgwick</b>	12%	56%	31%
<b>Texas Star</b>	27%*	49%*	23%*
<b>Travelers</b>	33%*	43%*	24%
<b>Zenith</b>	34%*	47%	16%
<b>Zurich</b>	35%*	42%	21%
<b>Other networks</b>	19%*	52%	28%

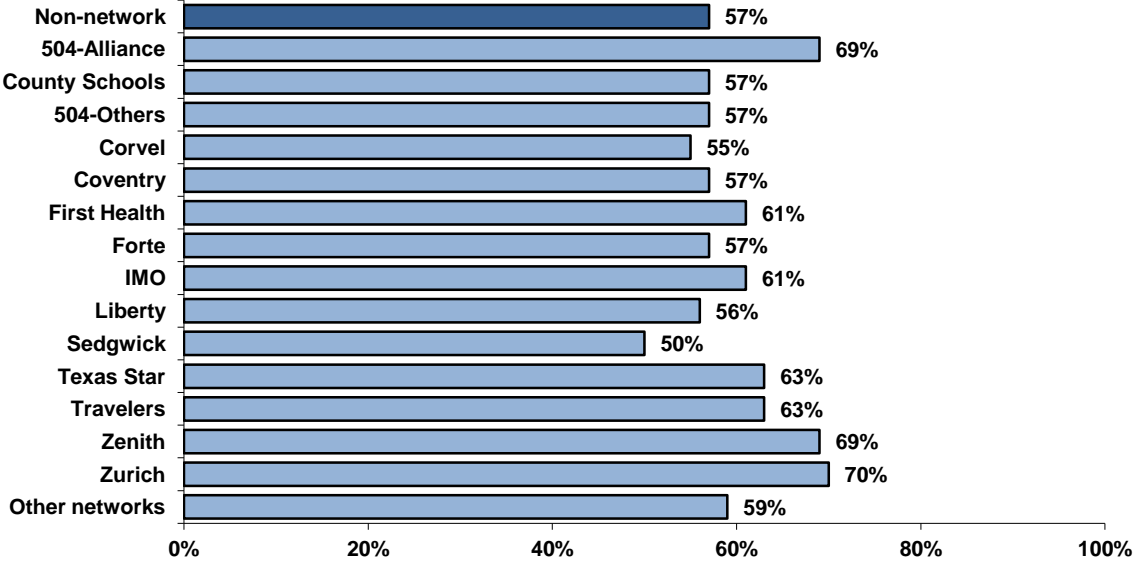
Note 1: An asterisk indicates that the differences between the network and non-network are statistically significant.

Note 2: Percentages by networks may not always add up to 100% due to rounding.

## ACCESS TO CARE

### GETTING NEEDED CARE

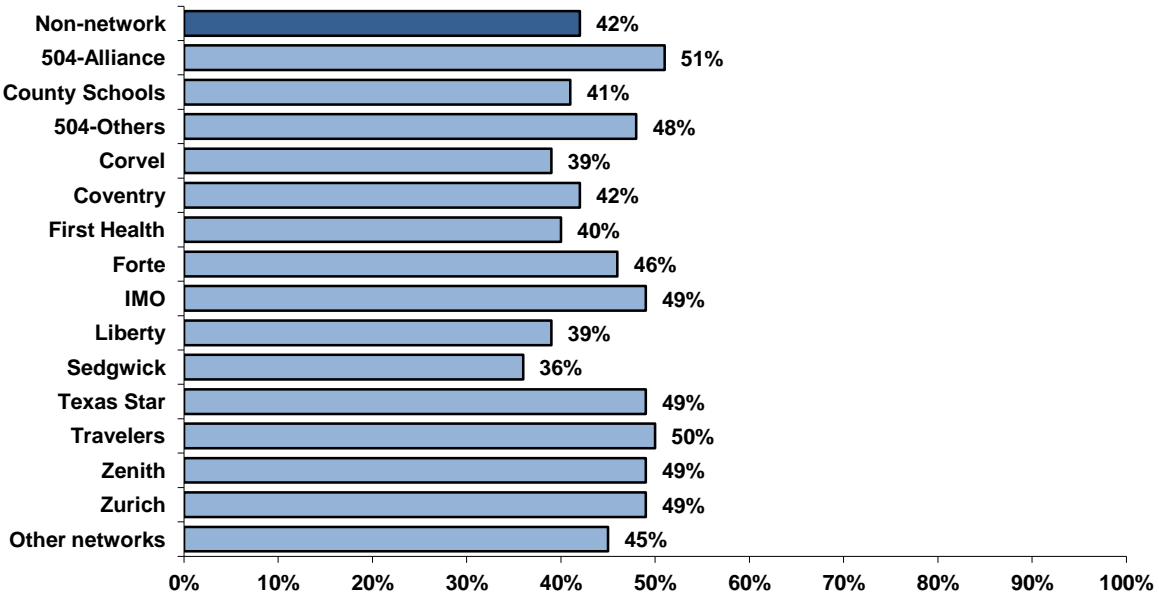
Percent of injured employees who reported no problem getting: a personal doctor they like • to see a specialist • necessary tests or treatment • timely approvals for care



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

### 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



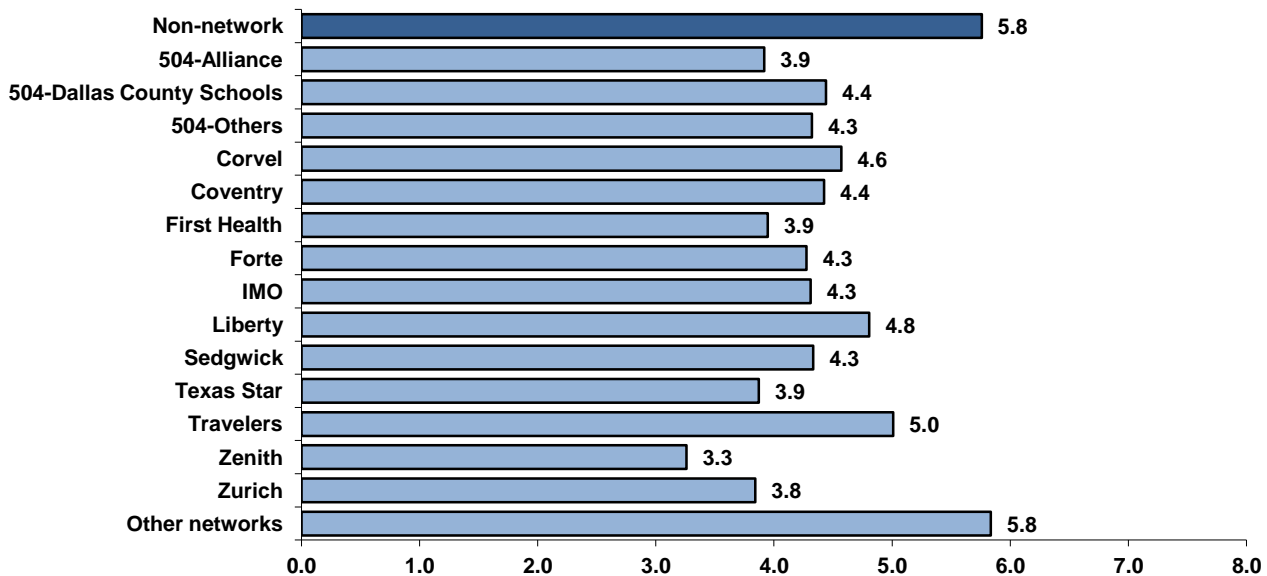
### ABILITY TO SCHEDULE A DOCTOR'S APPOINTMENT

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	same	Worse
<b>Non-network</b>	27%	53%	20%
<b>504-Alliance</b>	23%	63%*	12%*
<b>504-Dallas County Schools</b>	24%	64%	13%*
<b>504-Others</b>	24%	55%	18%
<b>Corvel</b>	29%	56%	14%
<b>Coventry</b>	22%	56%*	18%
<b>First Health</b>	27%	54%	15%
<b>Forte</b>	19%	61%*	18%
<b>IMO</b>	13%*	75%*	11%*
<b>Liberty</b>	25%	58%*	14%
<b>Sedgwick</b>	14%*	60%	24%
<b>Texas Star</b>	28%*	55%*	16%*
<b>Travelers</b>	32%*	51%	14%*
<b>Zenith</b>	32%*	53%	10%
<b>Zurich</b>	27%	67%*	3%*
<b>Other networks</b>	21%	62%*	14%*

Notes: 1. An asterisk indicates that the differences between the network and non-network are significant.  
 2. Percentages by networks may not always add up to 100% due to rounding.  
 Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

### 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**

	<b>Same day</b>	<b>1-7 days</b>	<b>8-14 days</b>	<b>15-21 days</b>	<b>22+ days</b>
<b>Non-network</b>	42%	29%	10%	7%	13%
<b>504-Alliance</b>	59%*	25%*	6%*	5%*	3%*
<b>504-Dallas County Schools</b>	51%	30%	12%	1%*	5%
<b>504-Others</b>	54%*	30%	6%	4%	5%
<b>Corvel</b>	48%	23%	7%	11%	11%
<b>Coventry</b>	57%*	29%	6%*	3%*	3%*
<b>First Health</b>	52%*	26%	7%	2%*	13%
<b>Forte</b>	51%*	28%	11%	3%*	7%*
<b>IMO</b>	45%	41%*	6%	3%	2%*
<b>Liberty</b>	51%*	31%	9%	1%*	7%*
<b>Sedgwick</b>	57%*	29%	5%	2%*	6%
<b>Texas Star</b>	55%*	28%	6%*	4%*	7%*
<b>Travelers</b>	58%*	23%	6%*	3%*	7%*
<b>Zenith</b>	62%*	22%	8%	3%	4%*
<b>Zurich</b>	63%*	19%*	10%	3%	5%*
<b>Other networks</b>	52%*	25%*	7%*	5%	11%

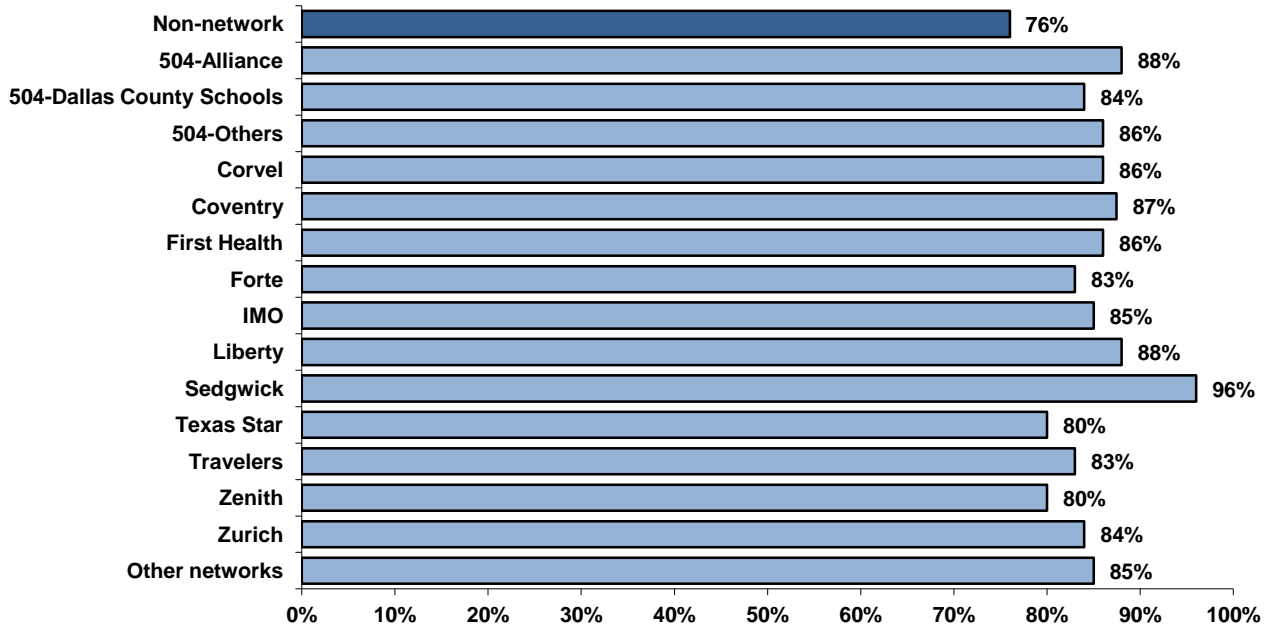
Notes: 1. An asterisk indicates that the differences between the network and non-network are significant.

2. Percentages by networks may not always add up to 100% due to rounding.

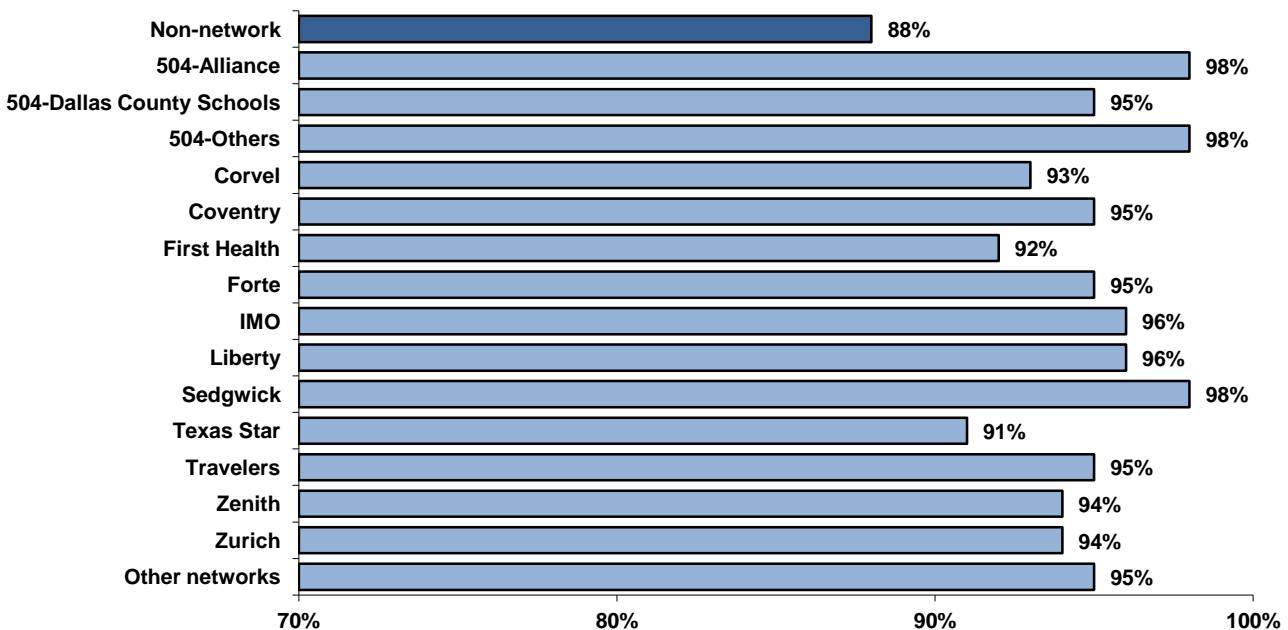
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## RETURN TO WORK

### PERCENTAGE OF INJURED EMPLOYEES WHO INDICATED THAT THEY WERE CURRENTLY WORKING AT THE TIME THEY WERE SURVEYED

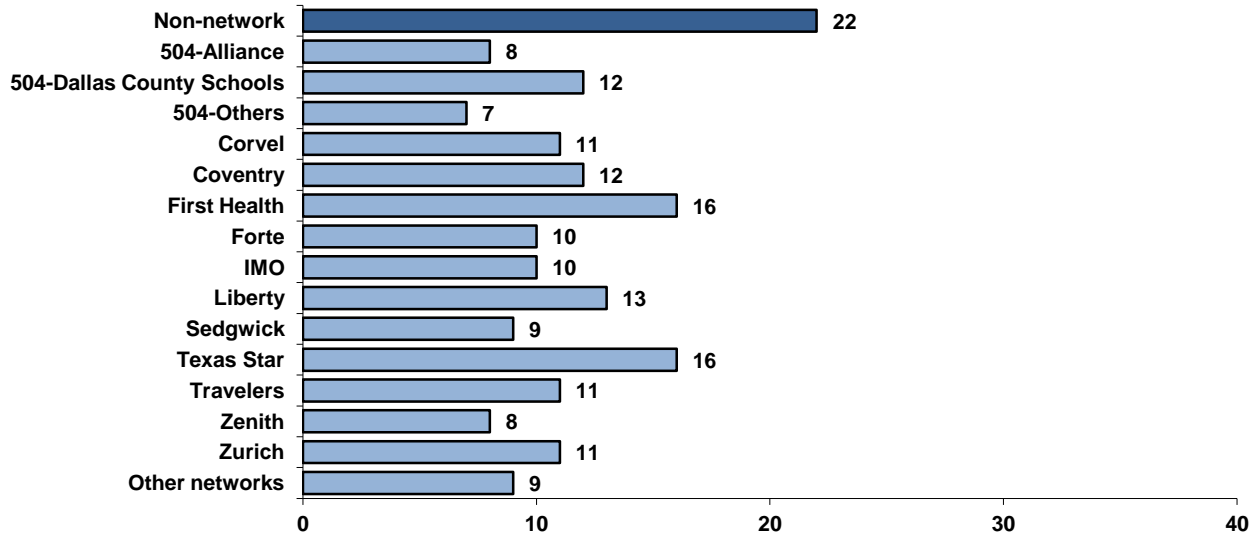


### PERCENTAGE OF INJURED EMPLOYEES WHO INDICATED THAT THEY WENT BACK TO WORK AT SOME POINT AFTER THEIR INJURY

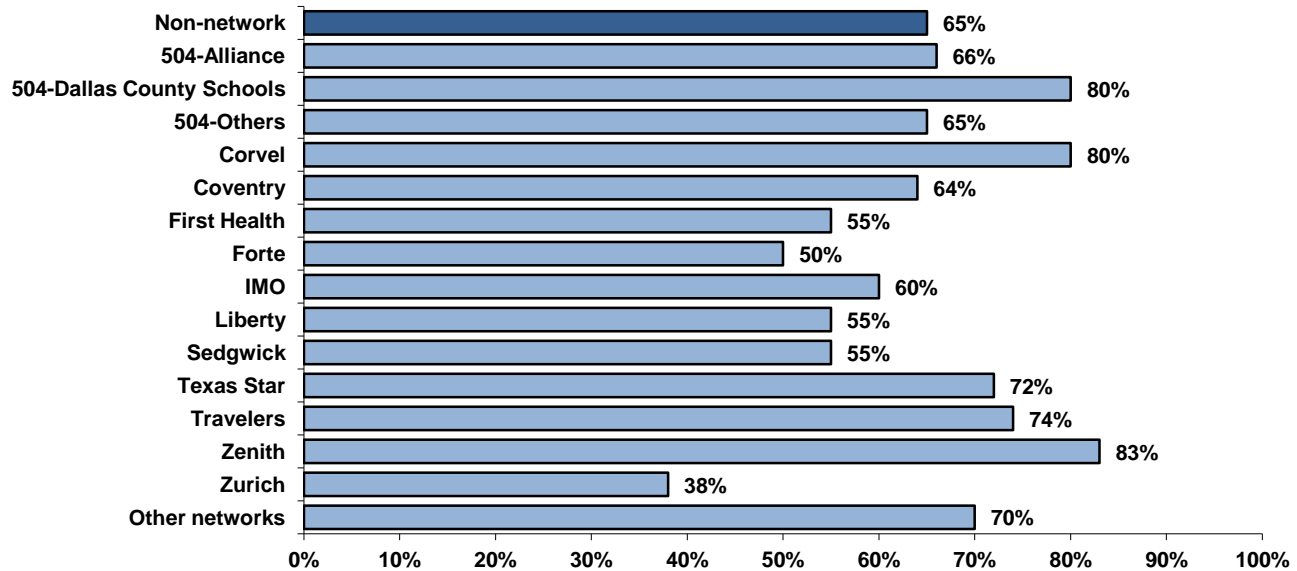


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

**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**

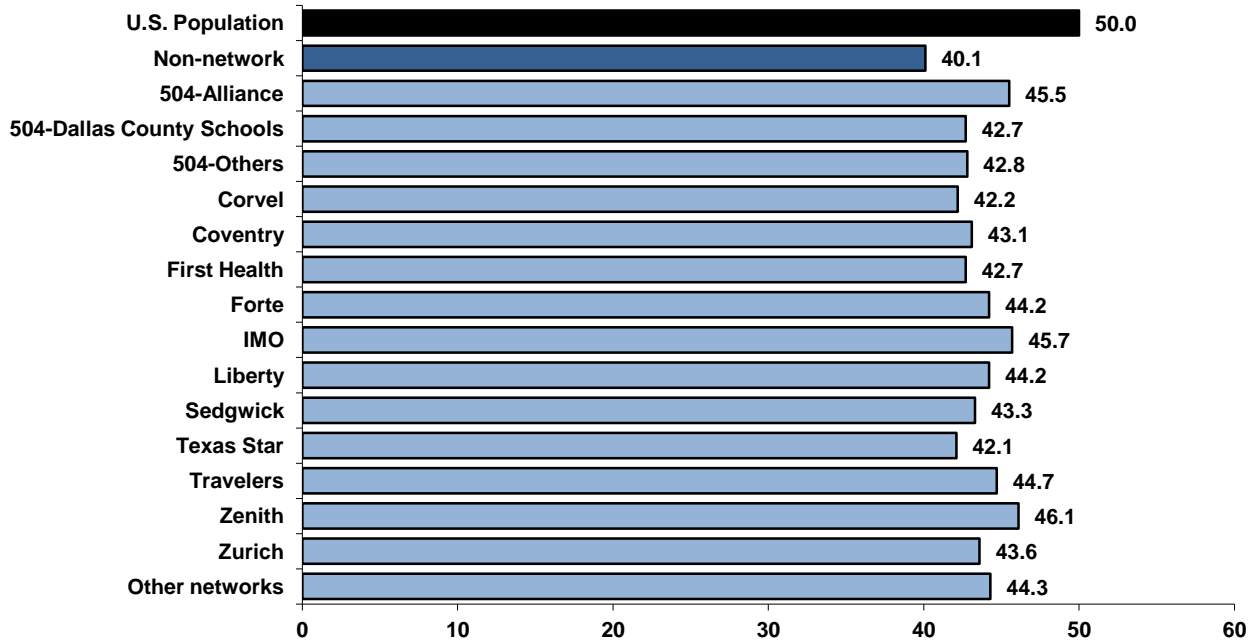


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

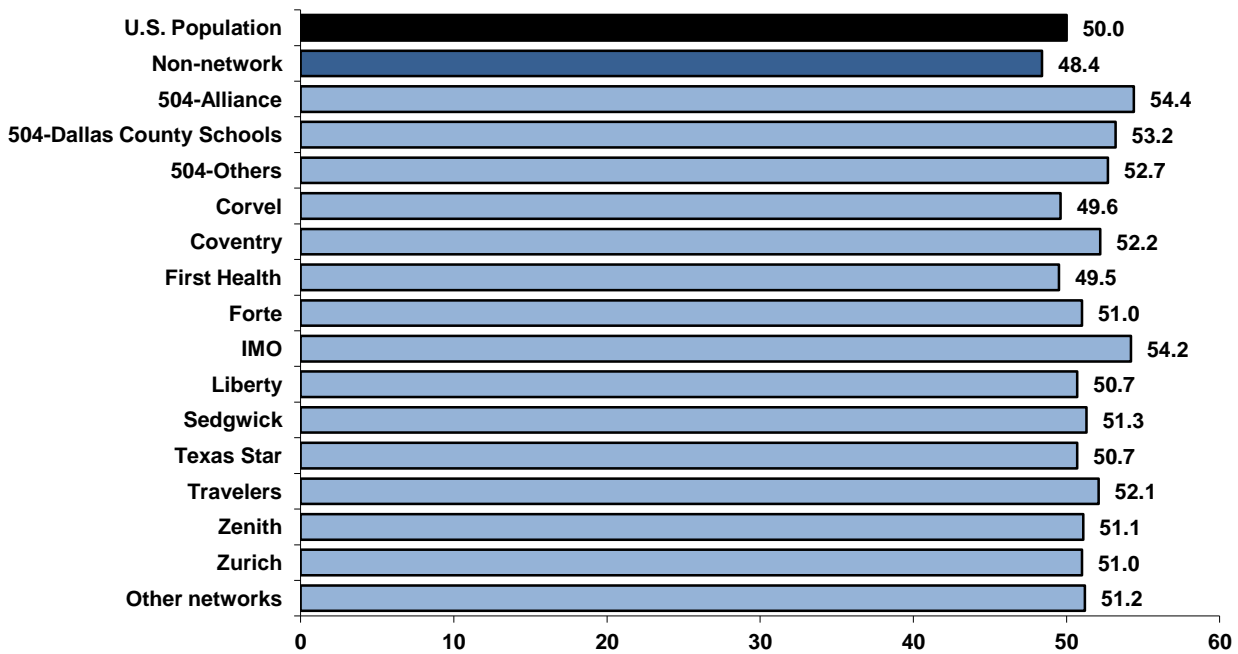


## HEALTH OUTCOMES

### 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, 2015.

## APPENDIX: ADDITIONAL NETWORK AND NON-NETWORK COMPARISONS

### MEDICAL COSTS

Median cost per claim, six months post-injury

Medical Type	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Overall Medical</b>	\$694	\$641	\$751	\$768	\$952	\$897	\$1,038	\$775	\$580	\$906	\$728	\$740	\$790	\$683	\$810	\$784
<b>Professional</b>	\$550	\$461	\$565	\$634	\$766	\$732	\$852	\$526	\$464	\$786	\$631	\$591	\$651	\$591	\$680	\$654
<b>Hospital</b>	\$636	\$590	\$967	\$779	\$888	\$707	\$846	\$579	\$642	\$712	\$600	\$763	\$758	\$517	\$683	\$770
<b>Pharmacy</b>	\$74	\$51	\$73	\$76	\$94	\$83	\$76	\$62	\$68	\$79	\$68	\$64	\$88	\$61	\$54	\$73

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

Medical Type	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Professional</b>	60%	62%	58%	73%	59%	64%	63%	62%	66%	66%	76%	56%	59%	73%	66%	65%
<b>Hospital</b>	37%	35%	39%	23%	37%	32%	34%	35%	32%	31%	21%	42%	38%	24%	32%	32%
<b>Pharmacy</b>	3%	3%	3%	4%	4%	4%	3%	3%	3%	3%	4%	2%	3%	3%	2%	3%

Average medical cost changes from 2014 Network Report Card, six and eighteen months post-injury

Average Medical Costs	Non-network	504-Alliance	504-Dallas County School	504-Others	Chartis	Corvel	Coventry	First Health	Forte	Genex	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Average Medical Costs, 6 Months</b>	\$2,681	\$2,024	\$2,213	\$2,370	\$3,218	\$3,753	\$3,069	\$3,605	\$2,283	\$2,855	\$2,882	\$2,564	\$2,940	\$2,727	\$2,062	\$2,576	\$2,556
<b>Average Medical Costs, 18Months</b>	\$3,920	\$2,496	\$2,747	\$3,362	\$4,298	\$4,810	\$4,427	\$5,318	\$2,947	\$3,913	\$4,414	\$3,522	\$4,058	\$3,628	\$2,401	\$3,472	\$3,425
<b>Percentage Change from 6 to 18 Months</b>	46%	23%	24%	42%	34%	28%	44%	48%	29%	37%	53%	37%	38%	33%	16%	35%	34%

Note: This update specifies only networks with medical costs reported in the 2014 Network Report Card.  
 Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## PROFESSIONAL MEDICAL COSTS

Average cost per claim for professional services by service type, six 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	\$567	\$155	\$1,587	\$172	\$467	\$570	\$109	\$3,347	\$1,202	\$228	\$395
504-Alliance	\$500*	\$134*	\$1,336*	\$151*	\$406*	\$487*	\$94*	\$2,361*	\$1,262	\$116*	\$312*
504-Dallas County Schools	\$668*	\$58*	\$983*	\$198	\$586*	\$532	\$127*	\$2,528	\$1,167	\$109	\$207*
504-Others	\$598*	\$176*	\$1,420*	\$195	\$472	\$685	\$111	\$3,653	\$1,528*	\$259	\$265*
Corvel	\$639*	\$112*	\$1,457*	\$167	\$449	\$466*	\$110	\$1,293	\$1,358	\$462*	\$312*
Coventry	\$639*	\$131*	\$1,612	\$193	\$484	\$530	\$104*	\$2,652	\$1,366*	\$234	\$420
First Health	\$686*	\$132	\$1,539	\$165	\$527*	\$377*	\$114	\$3,590	\$1,454*	\$272	\$470*
Forte	\$558	\$63*	\$1,136*	\$135*	\$377*	\$482*	\$99*	\$2,075	\$1,204	\$179	\$265*
IMO	\$553	\$145	\$1,708	\$112*	\$484	\$472*	\$114	\$2,462*	\$1,665*	\$150	\$251*
Liberty	\$665*	\$71*	\$1,668	\$178	\$492*	\$431*	\$100*	\$4,190	\$1,022*	\$191	\$369
Sedgwick	\$702*	\$116*	\$1,517	\$193	\$531*	\$455*	\$113	\$2,481	\$1,274	\$233	\$288*
Texas Star	\$581*	\$121*	\$1,538*	\$175	\$416*	\$382*	\$109	\$2,947	\$1,274*	\$99*	\$383
Travelers	\$587*	\$107*	\$1,287*	\$221	\$462	\$506*	\$100*	\$4,550	\$933*	\$193	\$303*
Zenith	\$553	\$60*	\$1,063*	\$253	\$478	\$445*	\$90*	NA	\$1,083	\$80*	\$241*
Zurich	\$628*	\$144	\$1,580	\$219*	\$446	\$536	\$108	\$4,027	\$1,233	\$286	\$443
Other networks	\$593*	\$136*	\$1,584	\$196*	\$484	\$494*	\$108	\$3,280	\$1,047*	\$181*	\$346*

## HOSPITAL COSTS

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

Type of service	In-patient	Out-patient	Other
Non-network	\$27,351	\$1,756	\$4,246
504-Alliance	\$22,770*	\$1591*	\$2898*
504-Dallas County Schools	\$23,993	\$1,922	\$1,061
504-Others	\$19,733*	\$2,457*	\$2,229
Corvel	\$30,932	\$2,783*	\$812*
Coventry	\$27,705	\$2,137*	\$3,333
First Health	\$24,059	\$2,454*	\$6,470
Forte	\$21,426	\$1,318*	\$1,239*
IMO	\$20,815	\$1,594	NA
Liberty	\$24,367	\$2113*	\$4,131
Sedgwick	\$27,163	\$1,899	\$1,468*
Texas Star	\$24,029*	\$1,926*	\$4,623
Travelers	\$26,514	\$2,045*	\$4,152
Zenith	\$18,009	\$1,386	\$1,106
Zurich	\$25,996*	\$1,647*	\$3,218*
Other networks	\$23,345	\$2,012*	\$4,618

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

2: Extreme values may be the result of low claim counts.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## PHARMACY COSTS

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

Type of service	Analgesics -Opioid	Analgesics- Anti- inflammatory	Musculoskeletal therapy	Central Nervous System Drugs	Other
Non-network	\$70	\$107	\$75	\$248	\$184
504-Alliance	\$48*	\$73*	\$52*	\$150*	\$104*
504-Dallas County Schools	\$40*	\$90*	\$58*	\$173	\$72*
504-Others	\$61*	\$94*	\$92*	\$420	\$130*
Corvel	\$90*	\$117	\$79	\$364	\$217
Coventry	\$74	\$114	\$72	\$293	\$293*
First Health	\$72	\$99	\$72	\$232	\$211
Forte	\$54*	\$93*	\$64*	\$216	\$125*
IMO	\$56*	\$77*	\$70	\$277	\$145
Liberty	\$70	\$104	\$64*	\$317	\$118*
Sedgwick	\$52*	\$84*	\$65	\$284	\$159
Texas Star	\$56*	\$71*	\$60*	\$193*	\$115*
Travelers	\$79*	\$94*	\$72	\$288	\$129*
Zenith	\$45*	\$68*	\$44*	\$252	\$99*
Zurich	\$53*	\$74*	\$50*	\$253	\$115*
Other networks	\$72	\$94*	\$72	\$250	\$165

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

2: Extreme values may be the result of low claim counts.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## PROFESSIONAL MEDICAL UTILIZATION

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

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Evaluation &amp; Management</b>	95%	97%*	99%*	97%*	97%*	97%*	97%*	97%*	97%*	97%*	97%*	96%*	97%*	97%*	97%*	97%*
<b>PM-Modalities</b>	6%	8%*	2%*	10%*	6%	7%*	7%*	3%*	4%*	4%*	7%*	5%	5%	3%*	5%	6%
<b>PM-Other</b>	26%	25%*	7%*	38%*	33%*	37%*	39%*	28%*	19%*	37%*	35%*	28%*	33%*	30%*	34%*	32%*
<b>DT-CT SCAN</b>	2%	2%*	1%*	2%	2%	2%	2%	3%*	2%	2%*	2%	3%*	2%	1%*	3%*	2%*
<b>DT-MRI</b>	14%	14%*	16%*	17%*	14%	15%*	15%	16%*	15%	13%	17%*	14%	12%*	11%*	12%	13%
<b>DT-Nerve Conduction</b>	1%	1%*	1%	2%	2%	2%*	2%	1%	1%	2%	2%*	1%	1%	1%	2%	2%*
<b>DT-Other</b>	56%	57%*	70%*	66%*	60%*	56%	61%*	61%*	57%	61%*	62%*	58%*	57%	54%	61%*	56%
<b>Spinal Surgery</b>	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.1%	0.2%	0.1%	0.1%	0.2%	0.2%	NA	0.0%*	0.0%
<b>Other Surgery</b>	24%	20%*	14%*	17%*	30%*	24%	27%*	19%*	19%*	26%*	21%*	29%*	25%	26%	28%*	24%
<b>Path. &amp; Lab</b>	9%	7%*	4%*	8%*	7%*	10%	12%*	6%*	7%*	8%*	8%	9%	10%*	12%*	11%*	10%
<b>All Others</b>	80%	79%*	99%*	93%*	90%*	90%*	91%*	75%*	83%*	90%*	93%*	81%*	88%*	88%*	88%*	87%*

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, 2015.

## PROFESSIONAL MEDICAL UTILIZATION (CONTINUED)

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

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Evaluation & Management	4.3	3.8*	5.2	4.6*	5.6*	5.3*	5.5*	4.8*	4.3	5.1*	4.8*	4.8*	4.5*	4.4	6.3	4.7*
PM-Modalities	9.2	8.9	9.7	9.5	9.9	7.8*	7.2*	7.8*	8.2	6.0*	7.0*	8.6*	6.4*	5.2*	8.3	7.7*
PM-Other	53	37*	27*	36*	55	56	58	43*	39*	43*	90*	69*	37*	29*	91	49
DT-CT SCAN	1.4	1.3*	1.1*	1.6	1.4	1.4	1.3*	1.5	1.3	1.4	1.1*	1.6*	1.5	1.5	1.7	1.3
DT-MRI	1.8	1.4	1.5	1.5	1.6	1.4	1.4	1.6	1.4	1.4	2.7	1.3	1.3	1.3	1.4	1.3
DT-Nerve Conduction	4.0	3.7	3.1*	6.4*	4.2	3.6	3.0*	3.5	3.1*	3.9	2.8*	3.4*	2.6*	3.1	3.5	3.2*
DT-Other	2.5	2.3*	2.4	2.4	2.6	2.5	2.6	2.5	2.3*	2.2*	2.2*	2.7*	2.2*	2.0*	2.2*	2.2*
Spinal Surgery	3.6	2.5*	2.0	3.8	7.7*	4.5	2.8	2.2*	2.8	8.1	2.7	4.3	1.9*	NA	5.7	4.4
Other Surgery	3.0	2.7*	3.2	3.1	3.6*	4.6	3.2	2.8	3.1	3.7	2.9	3.1	2.8	2.7	2.9	2.6*
Path. & Lab	10	9*	6*	10	10	11	11	10	7*	11	8*	9*	8*	5*	13	8*
All Others	28	22*	14*	14*	36*	32	56	21*	10*	37	19*	37*	27	23	37	26

## HOSPITAL UTILIZATION

Percent of workers receiving hospital services, six months post-injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
In-patient	5%	3%*	2%*	4%	5%	6%*	9%*	2%*	3%*	8%*	2%*	8%*	6%*	4%	7%*	5%
Out-patient	98%	98%	100%*	98%	98%	98%	96%*	98%	99%	96%*	99%	96%*	97%*	96%*	96%	96%*
Other	2%	2%	0%*	0%*	1%	1%*	2%	2%	NA	2%	1%*	2%*	3%*	4%*	3%	5%*

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 0.5%.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## PHARMACY UTILIZATION

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

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Analgesics-Opioid</b>	54%	46%*	63%*	46%*	59%*	53%	61%*	54%	48%*	55%	57%*	59%*	57%*	50%*	55%	53%
<b>Analgesics-Anti-inflammatory</b>	60%	62%*	66%*	72%*	61%	64%*	66%*	65%*	62%	67%*	69%*	60%	63%*	65%*	64%*	63%*
<b>Musculoskeletal therapy</b>	32%	32%*	37%	36%*	34%	38%	39%*	36%*	28%	40%*	42%	31%*	34%*	33%*	36%	34%
<b>Central Nervous System Drugs</b>	6%	5%	5%*	4%*	5%	6%*	7%*	4%*	6%*	5%*	6%*	6%*	4%*	3%	6%*	6%*
<b>Other</b>	42%	37%*	29%*	36%*	44%	41%	40%	32%*	42%	39%*	35%*	43%	41%	36%*	42%	42%

Mean number of prescriptions, six months post-injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Analgesics-Opioid</b>	2.4	2.0*	1.8*	2.0*	2.4	2.5	2.7*	2.3	2.1*	2.3	2.2*	2.7*	2.4	1.8*	2.3	2.5*
<b>Analgesics-Anti-inflammatory</b>	1.9	1.6*	1.7*	1.8*	1.9	2.0*	2.1*	2.0*	1.7*	1.8	1.9	2.0*	1.9	1.7*	2.0	2.1*
<b>Musculoskeletal therapy</b>	1.9	1.7*	1.6*	1.7*	2.0	2.0*	2.1*	2.0*	1.6*	1.9	1.9	2.1*	1.9	1.6*	1.9	2.1*
<b>Central Nervous Systems Drugs</b>	2.3	1.8*	2.2	2.7	2.4	2.5	2.5	2.3	2.2	2.4	1.9*	2.6*	2.4	2.1	2.6	2.2
<b>Other</b>	2.1	1.6*	1.5*	2.0	1.8*	2.7*	2.2	1.8*	1.7*	1.7*	1.7*	1.9*	1.7*	1.5*	2.4	2.0

Mean number of drug days, six months post-injury

Type of service	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Analgesics-Opioid</b>	29	16*	14*	20*	25	46*	27*	23*	17*	21*	66*	26*	21*	13*	22*	27
<b>Analgesics-Anti-inflammatory</b>	34	21*	28*	31*	33	44*	31	32*	27*	28*	56*	32*	28*	24*	30*	34
<b>Musculoskeletal therapy</b>	30	18*	21*	28	29	35*	30	26*	21*	25*	42*	30	26*	22*	28	32
<b>Central Nervous System Drugs</b>	65	36*	55	79	67	87*	62	57	45*	63	104*	66	66	49	69	58
<b>Other</b>	44	16*	17*	27	23	52	31	24	19	20	52	24	21	16*	28	28

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, 2015.

## SATISFACTION WITH CARE

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

	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Percent of injured workers changing the doctors	22%	16%*	27%	18%	16%	19%	18%	19%	23%	23%	22%	17%*	15%*	8%*	18%	18%*

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Worker felt that the treatment was not helping	46%	44%	56%	60%	44%	37%	31%	45%	24%	41%	28%	23%	46%	14%	59%	33%
Worker was dissatisfied with the doctor's manner and caring	42%	36%	56%	73%	44%	32%	25%	34%	56%	37%	36%	33%	54%	27%	79%	37%
Worker saw an emergency or urgent care doctor for first visit	37%	48%	56%	58%	24%	27%	54%	56%	51%	44%	36%	40%	31%	9%	16%	28%
Worker saw a company doctor for first visit	35%	28%	36%	44%	22%	40%	27%	23%	33%	33%	26%	20%	24%	41%	42%	31%
Doctor released worker to go back to work and worker didn't feel ready to return	26%	14%	27%	33%	20%	33%	21%	17%	19%	25%	24%	13%	41%	14%	42%	16%
Doctor was no longer seeing workers' compensation patients	6%	2%	4%	5%	0%	2%	0%	10%	4%	4%	0%	3%	8%	14%	0%	2%

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

2. Cells with 0% result from the rounding of percentages lower than 0.5%.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.



## 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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Not a problem</b>	65%	74%*	62%	62%	64%	62%*	68%	66%	62%	62%	59%	72%*	70%*	71%	70%	64%
<b>A small problem</b>	9%	7%*	8%	15%*	14%	10%	15%	9%	15%	11%	10%	9%*	12%	12%	16%	14%*
<b>A big problem</b>	25%	18%*	30%	21%	21%	28%	13%*	24%	21%	26%	29%	18%*	18%*	15%	12%*	22%

What was the problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>There was not enough treating doctors to select from</b>	9%	21%	16%	36%	12%	21%	12%	18%	34%	20%	16%	18%	24%	11%	7%	19%
<b>You could not find a treating doctor that would take workers' compensation patients</b>	19%	15%	15%	10%	18%	8%	21%	22%	12%	23%	21%	19%	11%	16%	10%	15%
<b>Travel to the doctor's office was too difficult to arrange</b>	8%	7%	3%	3%	18%	8%	6%	10%	12%	8%	4%	12%	10%	21%	0%	11%
<b>Your treating doctor was not willing to give the care you believed was necessary</b>	41%	36%	55%	49%	53%	42%	28%	37%	49%	63%	44%	46%	52%	36%	60%	51%

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

2. Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## ACCESS TO CARE (CONTINUED)

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Not a problem</b>	60%	69%*	50%*	53%*	55%	54%*	60%	53%*	53%*	56%*	39%*	62%*	61%*	68%	72%	56%*
<b>A small problem</b>	14%	9%*	10%	19%	8%*	11%*	16%	15%	18%	12%*	9%*	15%	12%*	11%	12%	14%
<b>A big problem</b>	25%	21%*	38%	27%	29%	33%*	24%	32%	27%	32%	53%	22%*	26%*	19%	16%*	29%

What was the problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Couldn't see a specialist soon enough</b>	22%	18%	23%	29%	20%	22%	20%	48%	17%	22%	24%	23%	20%	33%	35%	31%
<b>Couldn't find a specialist that would accept workers' compensation patients</b>	16%	9%	14%	13%	17%	17%	7%	26%	12%	9%	8%	15%	19%	16%	11%	17%
<b>Travel was too difficult to arrange</b>	9%	9%	9%	7%	24%	11%	4%	17%	10%	11%	3%	14%	19%	0%	11%	10%
<b>Treating doctor was not willing to send worker to a specialist</b>	10%	16%	34%	23%	17%	10%	27%	11%	37%	10%	7%	14%	15%	19%	35%	26%
<b>Insurance carrier didn't want the care provided</b>	51%	43%	61%	33%	58%	39%	64%	63%	51%	50%	68%	52%	59%	44%	37%	57%

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

2. Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015

## ACCESS TO CARE (CONTINUED)

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Not a problem</b>	52%	65%*	54%	56%	52%	52%	56%	51%	62%*	55%	45%	61%*	59%*	65%*	67%*	56%
<b>A small problem</b>	16%	15%*	14%	15%	17%	12%*	18%	18%	13%	15%	23%	15%	17%	13%	14%	15%
<b>A big problem</b>	32%	19%*	31%	28%	30%	35%	26%	30%	25%	30%	31%	23%*	25%*	21%*	18%*	29%

What was the problem?	Non-network	504-Alliance	504-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>There was difficulty in diagnosing your work-related injury or illness</b>	22%	25%	23%	23%	28%	21%	12%	22%	18%	26%	27%	17%	31%	11%	9%	26%
<b>Travel to get medical care was too difficult to arrange</b>	8%	5%	9%	4%	22%	10%	5%	7%	9%	12%	4%	10%	6%	10%	9%	6%
<b>Your treating doctor was not willing to give the care you believed was necessary</b>	17%	25%	25%	19%	14%	19%	8%	16%	26%	14%	18%	23%	20%	12%	31%	20%
<b>The insurance company or health care network did not want this care provided</b>	35%	31%	37%	24%	29%	32%	43%	30%	40%	33%	36%	46%	35%	36%	34%	24%
<b>You could not get care soon enough</b>	47%	32%	44%	53%	33%	55%	39%	47%	41%	54%	41%	49%	60%	27%	38%	55%

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

2. Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## ACCESS TO CARE (CONTINUED)

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Not a problem	49%	70%*	61%*	58%	49%	60%*	59%*	56%*	67%*	50%	59%	59%*	62%*	70%*	70%*	59%*
A small problem	18%	11%*	20%	20%	22%	12%*	16%	14%*	17%	18%	13%	14%*	20%	11%*	17%	15%*
A big problem	32%	18%*	19%*	21%	27%	26%*	25%	28%	16%*	31%	28%	24%*	18%*	18%*	13%*	25%*

## 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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Always	49%	58%*	49%	53%*	41%	51%*	46%	54%*	62%*	47%	43%	55%*	64%*	53%*	61%*	50%
Usually	17%	17%*	12%	18%	19%	15%*	18%	15%*	15%	13%*	22%	11%*	13%	18%	12%	15%
Sometimes/Never	31%	19%*	38%	23%	30%	28%	30%	26%	19%	33%*	27%	30%	21%*	16%	22%	30%

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Always	47%	58%*	50%	57%*	46%	48%*	44%	54%*	53%	42%	48%	57%*	54%*	52%*	50%	54%*
Usually	22%	17%*	17%	18%*	22%	16%*	24%	20%	23%	23%	22%	15%*	17%*	14%*	21%	19%*
Sometimes/Never	28%	17%*	29%	17%	30%	28%*	30%	23%	21%	27%*	26%	23%*	21%	20%	19%	22%

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Always	30%	36%*	24%	35%	30%	28%	31%	31%	32%	30%	17%*	34%*	33%*	43%*	36%	30%
Usually	22%	17%*	21%	17%	18%	17%*	20%	33%	20%	17%*	20%	15%*	14%*	11%*	15%	22%
Sometimes/Never	46%	43%	51%	45%	49%	52%*	47%	43%	46%	47%*	62%*	47%*	48%*	39%	47%	46%

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

2. Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## ACCESS TO CARE (CONTINUED)

### 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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Strongly agree/Agree</b>	79%	85%*	67%*	83%	84%	75%*	83%	82%	76%	77%	76%	82%*	76%*	80%	83%	77%
<b>Not sure</b>	4%	3%*	9%*	4%	2%	4%	4%	3%	6%	4%	5%	4%	5%	4%	4%	5%
<b>Strongly disagree/Disagree</b>	16%	12%*	23%*	14%	15%	21%*	13%	15%	18%	20%*	19%	14%*	19%*	16%	11%	18%

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Strongly agree/Agree</b>	76%	80%*	63%*	75%	79%	70%*	74%	75%	67%*	72%*	61%*	76%	76%	74%	82%	74%
<b>Not sure</b>	2%	2%	8%	4%	6%*	7%*	7%*	3%	3%	5%*	7%*	4%*	2%	7%	3%	5%*
<b>Strongly disagree/Disagree</b>	21%	17%*	27%	20%	15%	23%*	19%	20%	29%*	22%	31%*	19%*	21%	18%	15%	21%

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Strongly agree/Agree</b>	83%	89%*	73%*	84%	85%	79%*	83%	85%	84%	79%*	81%	82%	79%*	86%	87%	81%
<b>Not sure</b>	4%	2%*	5%	3%	1%*	1%*	2%	2%*	3%	6%	1%*	4%	4%	5%	3%	4%
<b>Strongly disagree/Disagree</b>	12%	9%*	19%*	14%	13%	20%*	14%	11%	12%	15%*	15%	23%*	16%*	8%	9%	14%

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-Dallas County schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Strongly agree/Agree</b>	85%	88%*	74%*	88%	90%	77%*	80%	84%	83%	79%*	80%	84%	87%	88%	87%	82%
<b>Not sure</b>	3%	2%	3%	4%	0%*	2%	3%	3%	4%	2%	2%	3%*	2%	4%	5%	2%
<b>Strongly disagree/Disagree</b>	11%	9%*	21%*	8%	10%	20%*	17%*	13%	13%	19%*	17%*	12%	11%	6%	8%	15%*

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

2. Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## ACCESS TO CARE (CONTINUED)

### INDIVIDUAL QUESTION RESULTS FOR COMPOSITE "AGREEMENT WITH TREATING DOCTOR"

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Strongly agree/Agree</b>	67%	79%*	64%	77%	70%	63%*	65%	70%*	74%	67%	59%	68%*	72%	73%*	70%	69%
<b>Not sure</b>	6%	2%*	3%	1%	5%	4%	2%*	5%	6%	7%	4%*	4%*	4%	5%	9%	4%
<b>Strongly disagree/Disagree</b>	21%	12%*	24%	16%	17%	28%*	25%	16%*	16%	20%	22%	20%*	19%	10%*	15%	22%

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-Dallas County Schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
<b>Strongly agree/Agree</b>	73%	82%*	65%*	74%	77%	69%*	75%	76%	66%	68%*	71%	76%*	77%*	81%*	73%	69%
<b>Not sure</b>	2%	3%*	4%	2%	4%	1%*	3%	4%*	6%*	5%*	3%	3%*	3%	4%	5%	5%*
<b>Strongly disagree/Disagree</b>	24%	15%*	30%	24%	19%	29%*	21%	19%*	27%	26%	26%	20%*	20%*	13%*	20%	24%

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

2. Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

## PAYMENT DISTRIBUTION

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

Type of providers		Medical Doctors	Chiropractors	Physical/Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-network	Payments	\$87,099,648	\$12,104,065	\$38,596,161	\$11,596,330	\$32,774,639
	%	48%	7%	21%	6%	18%
504-Alliance	Payments	\$15,818,616	\$937,981	\$6,823,409	\$2,513,684	\$4,332,530
	%	52%	3%	22%	8%	14%
504-Dallas County Schools	Payments	\$1,136,832	\$37,060	\$145,841	\$328,714	\$265,714
	%	59%	2%	8%	17%	14%
504-Others	Payments	\$2,575,947	\$139,630	\$1,312,052	\$314,183	\$559,276
	%	53%	3%	27%	6%	11%
Corvel	Payments	\$1,986,126	\$118,422	\$1,097,379	\$342,959	\$626,842
	%	48%	3%	26%	8%	15%
Coventry	Payments	\$8,242,041	\$718,813	\$5,033,363	\$1,158,026	\$3,411,816
	%	44%	4%	27%	6%	18%
First Health	Payments	\$3,101,486	\$238,639	\$1,673,964	\$398,894	\$1,145,124
	%	47%	4%	26%	6%	17%
Forte	Payments	\$3,930,466	\$207,759	\$1,671,269	\$525,118	\$1,217,317
	%	52%	3%	22%	7%	16%
IMO	Payments	\$1,534,266	\$30,869	\$488,845	\$262,220	\$380,526
	%	57%	1%	18%	10%	14%
Liberty	Payments	\$4,994,610	\$245,959	\$3,118,375	\$1,110,294	\$1,531,573
	%	45%	2%	28%	10%	14%
Sedgwick	Payments	\$3,106,722	\$151,973	\$1,765,179	\$511,945	\$629,181
	%	50%	2%	29%	8%	10%
Texas Star	Payments	\$27,191,315	\$1,264,761	\$13,361,882	\$3,601,762	\$9,534,644
	%	49%	2%	24%	7%	17%
Travelers	Payments	\$6,151,693	\$328,889	\$3,278,335	\$900,238	\$1,635,417
	%	50%	3%	27%	7%	13%
Zenith	Payments	\$1,033,819	\$28,307	\$494,355	\$121,966	\$366,542
	%	51%	1%	24%	6%	18%
Zurich	Payments	\$1,361,309	\$60,600	\$803,948	\$186,423	\$592,217
	%	45%	2%	27%	6%	20%
Other networks	Payments	\$5,388,289	\$360,304	\$3,255,072	\$822,852	\$1,766,112
	%	46%	3%	28%	7%	15%

Note: Percentages by networks may not always add up to 100% due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

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

Type of providers		Doctor of Medicine	Chiropractors	Physical/Occupational Therapists	Doctor of Osteopathy	Other Providers
Non-network	Number	94,449	6,947	26,268	23,786	45,352
	%	48%	4%	13%	12%	23%
504-Alliance	Number	18,132	913	4,822	5,255	7,335
	%	50%	3%	13%	14%	20%
504-Dallas County Schools	Number	1,143	57	111	820	779
	%	39%	2%	4%	28%	27%
504-Others	Number	2,418	98	926	620	927
	%	48%	2%	19%	12%	19%
Corvel	Number	1,912	132	814	646	1,143
	%	41%	3%	18%	14%	25%
Coventry	Number	7,905	618	3,256	2,350	4,125
	%	43%	3%	18%	13%	23%
First Health	Number	2,566	200	1,130	742	1,381
	%	43%	3%	19%	12%	23%
Forte	Number	4,871	231	1,450	1,407	2,590
	%	46%	2%	14%	13%	25%
IMO	Number	1,467	42	345	667	593
	%	47%	1%	11%	21%	19%
Liberty	Number	4,812	289	1,992	1,624	2,337
	%	44%	3%	18%	15%	21%
Sedgwick	Number	2,840	164	1,130	991	1,364
	%	44%	3%	17%	15%	21%
Texas Star	Number	28,033	1,377	9,128	7,734	13,637
	%	47%	2%	15%	13%	23%
Travelers	Number	6,561	350	2,551	1,953	3,475
	%	44%	2%	17%	13%	23%
Zenith	Number	1,276	34	457	332	521
	%	49%	1%	17%	13%	20%
Zurich	Number	1,284	49	527	428	690
	%	43%	2%	18%	14%	23%
Other Networks	Number	5,699	289	2,158	1,614	2,821
	%	45%	2%	17%	13%	22%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.



## 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-Dallas County schools	504-Others	Corvel	Coventry	First Health	Forte	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other networks
Retired	17%	52%*	60%*	43%*	14%	14%	0%*	38%*	38%	28%*	33%	10%*	21%	11%	0%*	16%
Worker was laid off	33%	2%*	7%*	12%	23%	37%	50%	15%*	11%	21%	0%*	29%*	37%	47%	25%	30%
Worker was fired	29%	16%*	23%	18%	28%	38%*	29%	19%	21%	18%	0%*	23%*	34%*	23%	29%	31%
Worker not physically able to perform job duties	45%	24%*	34%	32%	51%	42%	35%	39%	26%	30%*	79%	41%*	40%	38%	48%	37%

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, 2015.



2015 Workers' Compensation Network Report Card Results

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