

2019

Workers' Compensation Network Report Card Results

September 2019



Workers' Compensation
Research &
Evaluation Group

Per Chapter 405 of the Texas Labor Code, the Workers' Compensation Research and Evaluation Group at the Texas Department of Insurance, Division of Workers' Compensation (DWC) is responsible for conducting professional studies and research on various system issues, including:

- the delivery of benefits;
- litigation and controversy related to workers' compensation;
- insurance rates and rate-making procedures;
- rehabilitation and reemployment of injured employees;
- the quality and cost of medical benefits;
- employer participation in the workers' compensation system;
- employment health and safety issues; and
- other matters relevant to the cost, quality, and operational effectiveness of the workers' compensation system.

Information in this report can be obtained in PDF by contacting DWC.

This report is available online at www.tdi.texas.gov/wc/regulation/roc.

Direct questions regarding certified networks to the Managed Care and Quality Assurance Office at MCQA@tdi.texas.gov.

Direct questions regarding this report to the Research and Evaluation Group at WCResearch@tdi.texas.gov.

ACKNOWLEDGEMENTS

The Research and Evaluation Group would like to thank the Texas Department of Insurance, Division of Workers' Compensation for the timely availability of medical data. Special appreciation also goes to Dr. Kirby Goidel, Alicia Novoa, and their staff at the Public Policy Research Institute at Texas A&M University for successfully administering the injured employees' survey.

Botao Shi managed the project, conducted the analyses, converted statistical results into tabular and graphical output, and interpreted the results. The Research and Evaluation Group Director, DC Campbell provided methodological support, conducted the data management, and co-authored the final report. Conrado Garza provided valuable editorial comments.

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EXECUTIVE SUMMARY

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 (TDI). 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 with 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, TDI began certifying workers' compensation networks. There are 30 networks covering 254 Texas counties that are certified to provide workers' compensation health care services to insurance carriers as of June 1, 2019. Among the certified networks, 20 were treating injured employees as of May 31, 2018. Since the formation of the first network, a total of 1,026,796 injured employees have been treated in workers' compensation 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 intellectual disabilities services) have the option to:

- use a workers' compensation health care network certified by TDI under Texas Insurance Code Chapter 1305,
- continue to allow their injured employees to seek health care as non-network claims, or
- contract directly with health care providers if a certified network is not "available or practical", essentially forming their own health care network.

Key Findings:

Medical Costs: Overall, networks have reduced per-claim medical cost to lower levels than the medical costs for non-network injured employees, especially at 18-months maturity.

Medical Utilization: Overall, networks have reduced most hospital and pharmacy utilization measures to lower levels than for non-network.

Satisfaction with Care: More injured employees from networks reported higher levels of satisfaction than non-network injured employees.

Access to Care: Most networks provided non-emergency care sooner than non-network.

Return to Work: Most networks reported higher return-to-work rates than non-network.

Health Outcomes: Most networks had higher physical and mental functioning scores than non-network.

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

The Alliance consists of:

- 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, and
- Texas Water Conservation Association Risk Management Fund.

In addition to the Alliance, this report covers a separate group of networks authorized under Texas Labor Code Chapter 504. This group is referred to in the report as "504-Others", and is comprised of Brownsville ISD, Blackstone, City of San Angelo, Dallas County Schools, Houston ISD, La Joya ISD, My Texas Direct, River View Provider Group, Valley Healthcare Network, the Trinity Occupational Program (Fort Worth ISD), and Weslaco ISD.

How Network Results Are Reported

The results in this annual report card show a comparison of 17 groups, 16 of which are networks, with a total of 108,115 new injured employees. The 17 groups, along with their number of injured employees for the study period are: 504-Alliance (22,339), Texas Star (20,948), WorkWell (14,950), Coventry (11,466), Sedgwick (5,141), Travelers (4,764), IMO (4,124), Liberty (3,278), First Health (3,130), Genex (2,164), Corvel (2,122), Prime Health (1,912), Zurich (1,589), Zenith (1,316), 504-Others (6,210), and all other networks (2,662), relative to the non-network injured employees (114,100). Non-network injured employees are analyzed as the 17th group, separate from the workers' compensation health care networks.

The "Other Network" category is comprised of the remaining networks that were too small, in terms of the number of injured employees treated in each network during the study period (June 1, 2017, to May 31, 2018), to have their results analyzed separately. These networks are:

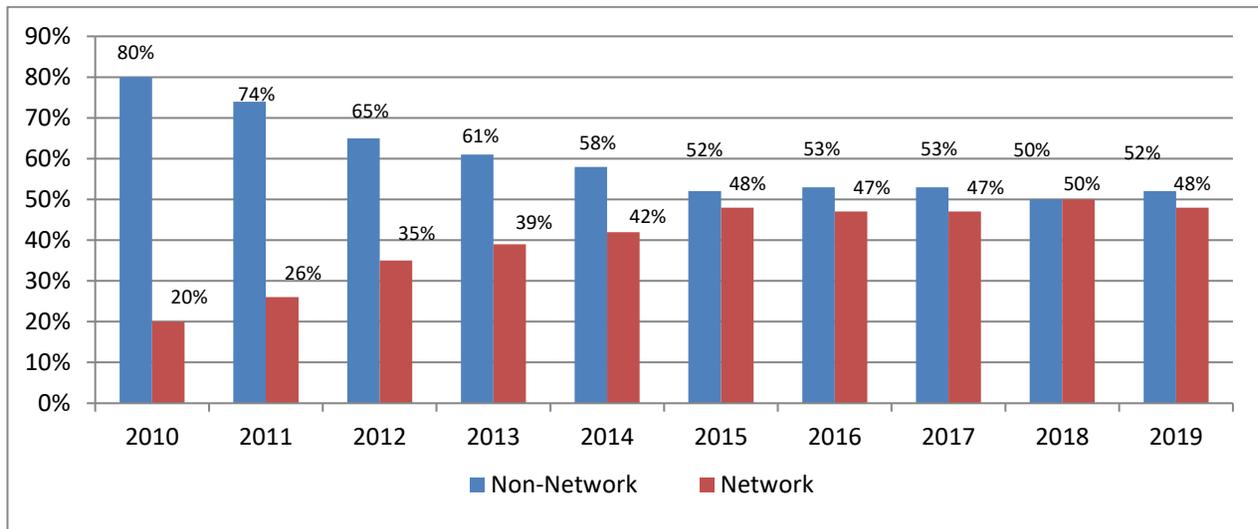
- AIG
- Broadspire
- Conduent
- First Health/CSS
- Hartford
- Coventry/United Airlines
- WellComp

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 at www.tdi.texas.gov/wc/wcnet/wcnetworks.html

Recent Trends

1. The percentage of new claims treated in networks is up from 20 percent in 2010 but has plateaued in the last five years to between 47 and 50 percent (48 percent in 2019) of all new claims. (see Figure 1).

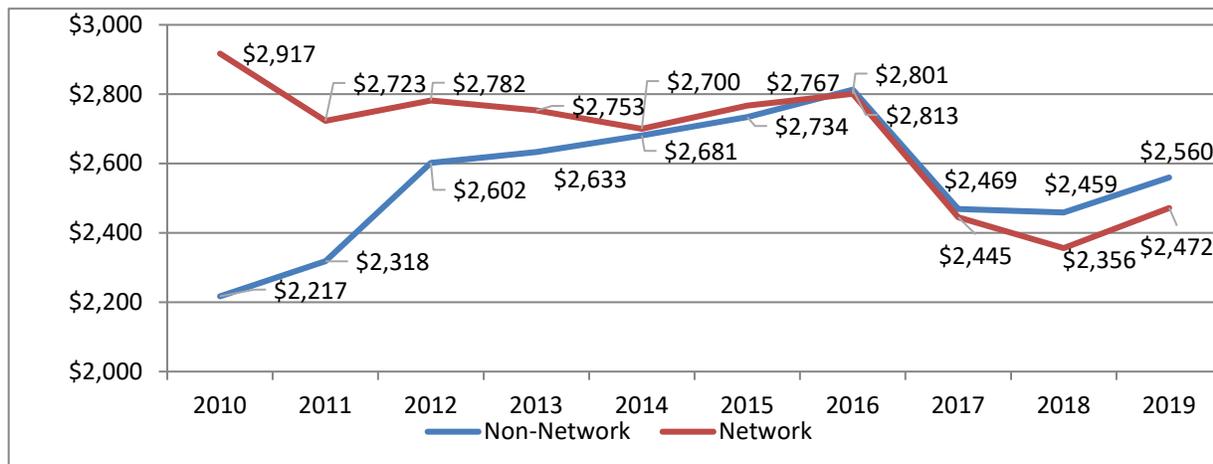
**Figure 1: Percentage of New Claims in Workers' Compensation Networks
2010-2019**



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

2. Networks' average medical cost for claims with six months maturity fell by 15 percent, from 2010 to 2019 (see Figure 2). Over the same timeframe, non-network average medical cost increased by 11 percent, from \$2,217 in report year 2010 to \$2,560 in report year 2019.

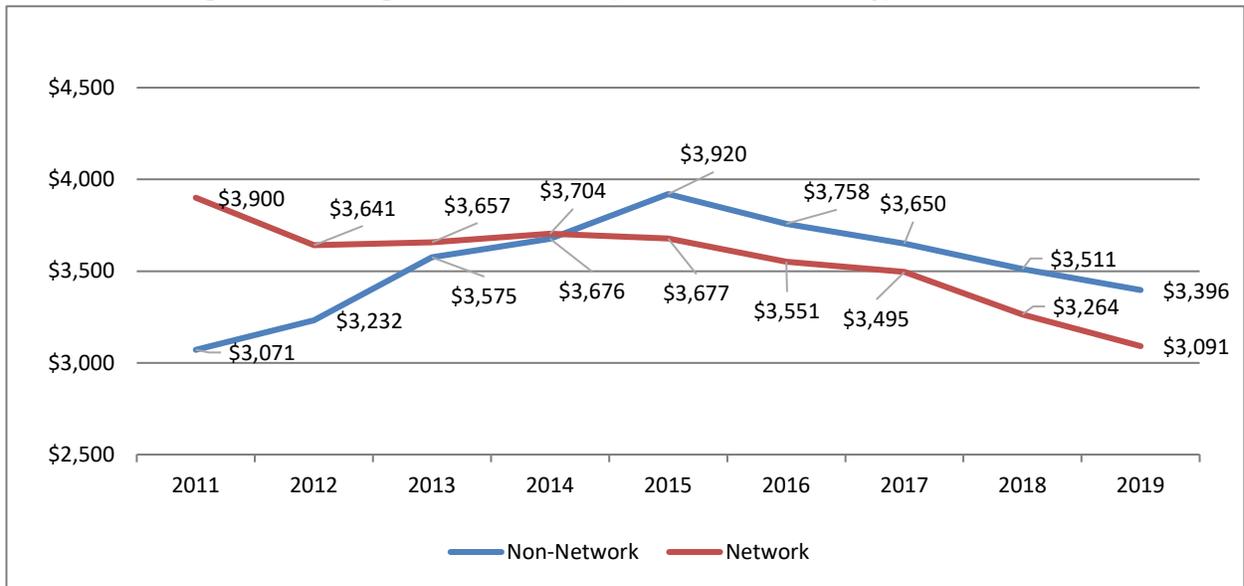
Figure 2: Average Medical Costs (six-months maturity)



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

- The overall average medical cost for network injured employees at 18 months (claims from previous report card) was lower than non-network injured employees since 2014 (see Figure 3).

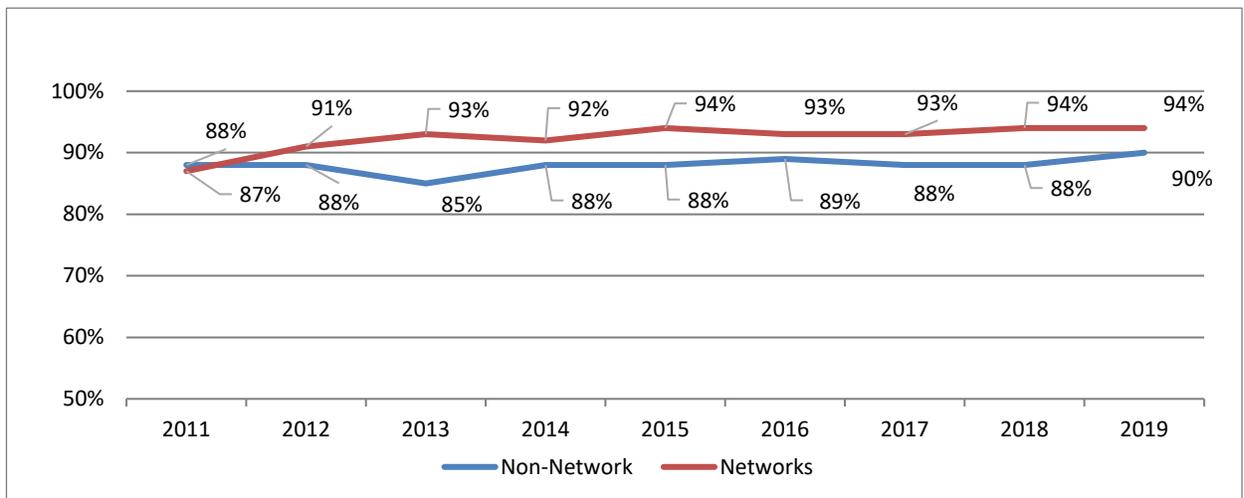
Figure 3: Average Medical Costs (18-months maturity)



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

- Since 2012, network claims consistently have higher return-to-work rates than non-network claims (see Figure 4).

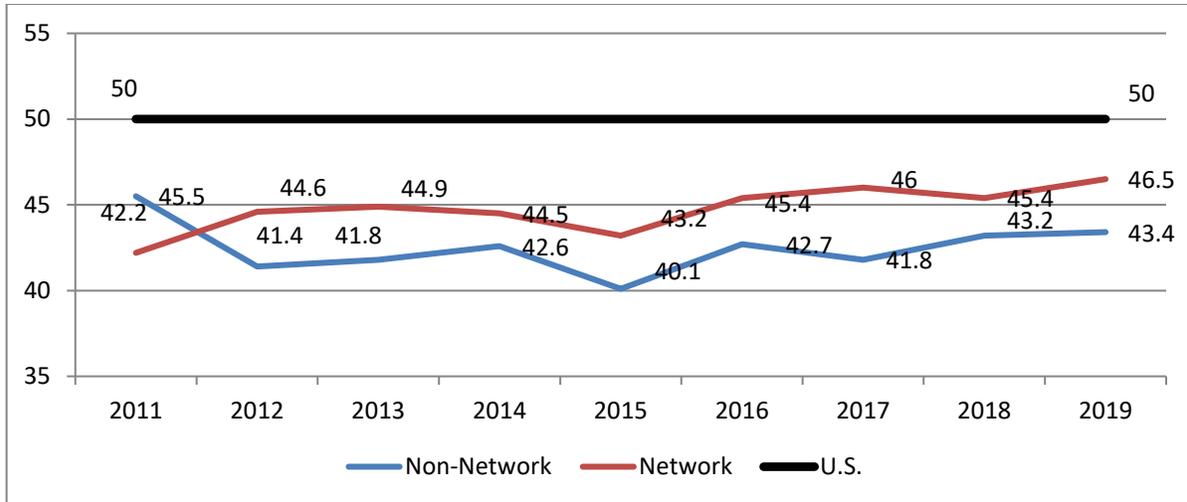
Figure 4: Percentage of Injured Employees Who Went Back to Work



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

5. Since 2011, network claims consistently have higher physical functioning scores than non-network claims, but lower than the 50th percentile for the U.S. population. (see Figure 5).

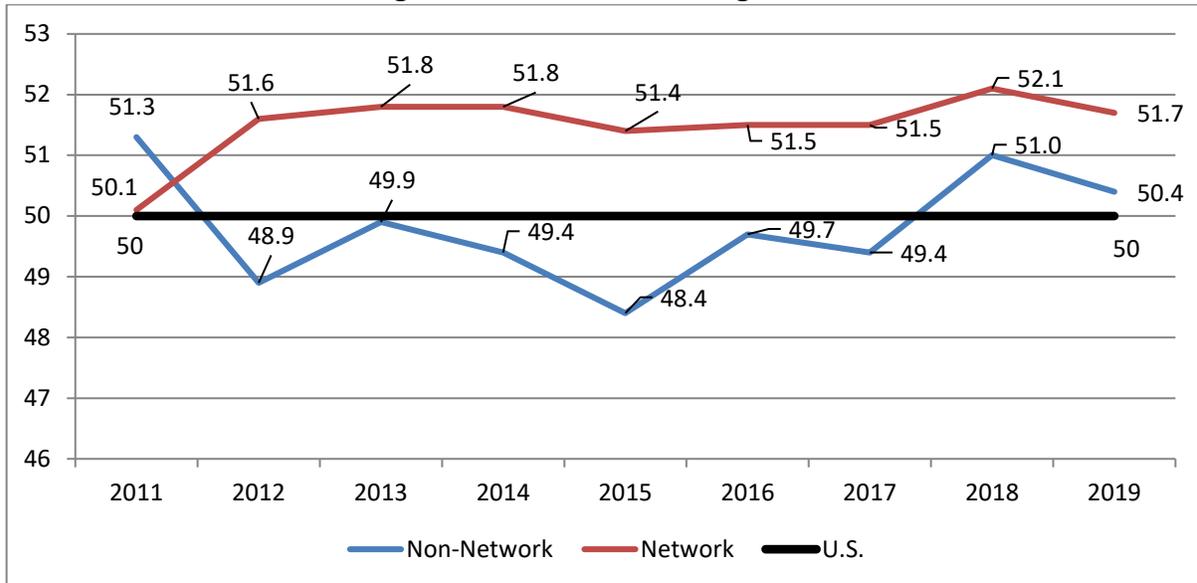
Figure 5: Physical Functioning Scores



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

6. Since 2011, network claims consistently have higher mental functioning scores than non-network claims and the 50th percentile for the U.S. population. (see Figure 6).

Figure 6: Mental Functioning Scores



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

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	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	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	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	⦿

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, 2019.

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	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
PROFESSIONAL	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Evaluation & Management	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
PM-Modalities	●	●	●		●	●		○		●	●	●		○	●	●
PM-Other	○	●	●	●	●	●	○	●	●	●	●	●	●	●	●	●
DT-CT Scan	○	○	○	○	○	○	○	○	○	○			●	○	○	
DT-MRI		○	○	●	●	●	●	●	○	●		●		○	○	●
DT-Nerve Conduction																
DT-Other	○	●	○	●	●	●	●	●	●	○		●	●	○	●	●
Spinal Surgery			NA						NA		●		●	NA	●	●
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, 2019.

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	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	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, 2019.

Access to Care

● Higher than Non-Network ○ Lower than Non-Network - Blanks indicate that there is no difference between the Network and Non-Network.

	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	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	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	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	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Working at the time of the survey	●	●	○		●	●	●	●	●	●	●	●	○	●	●	○
Returned to work at some point after the injury	●	●	●	●		●	●	●	●	●	●	●	○	●	●	●
Average number of weeks off from work	○	○	○	○	○	○	○		○	○	○	○	○	○	○	○

Health Outcomes

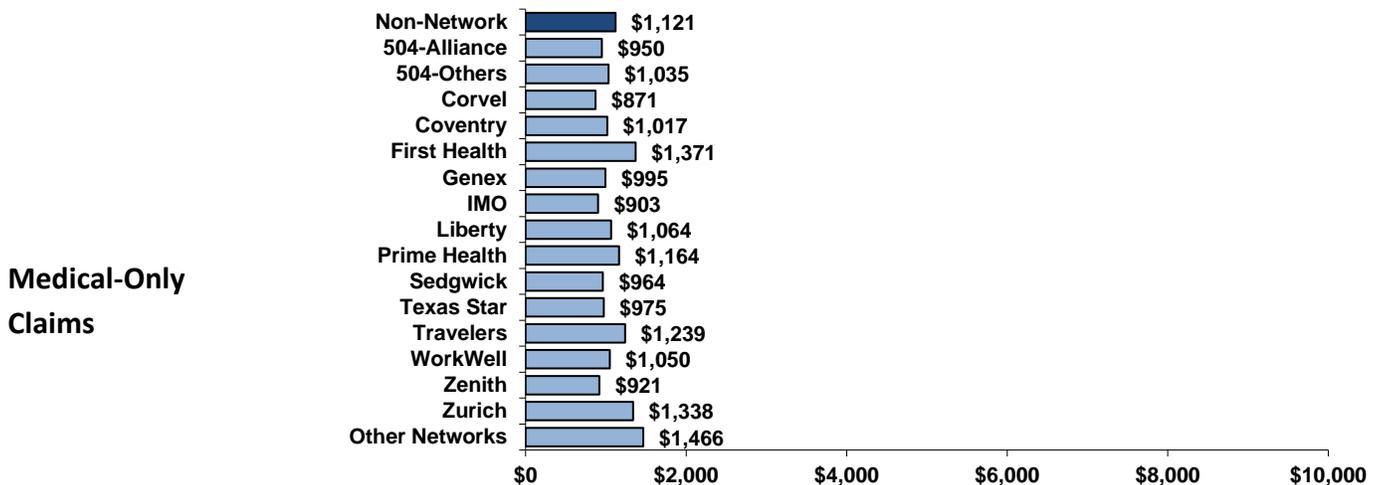
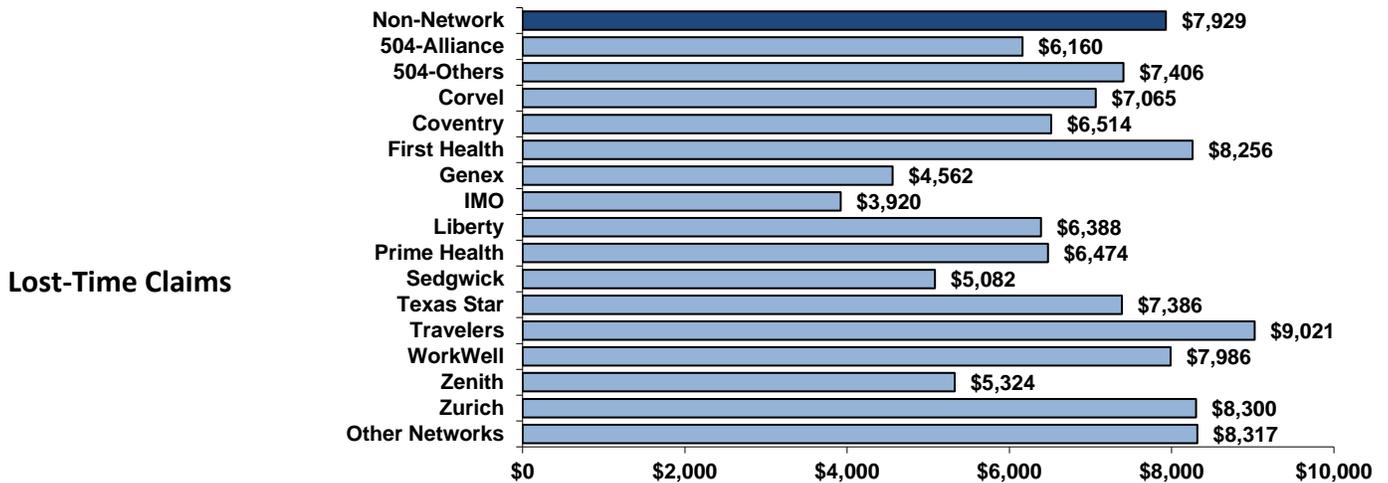
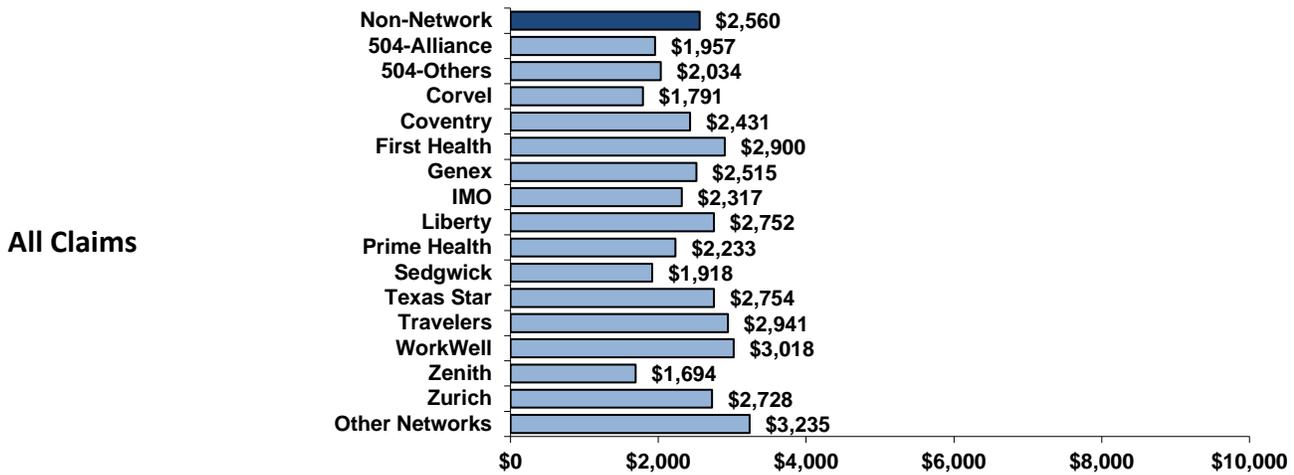
● Higher than Non-Network ○ Lower than Non-Network - Blanks indicate that there is no difference between the Network and Non-Network.

	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Physical functioning	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Mental functioning	●	●	○	●	●	●		●	●	●	●	●		●	●	●

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

HEALTH CARE COSTS (OVERALL)

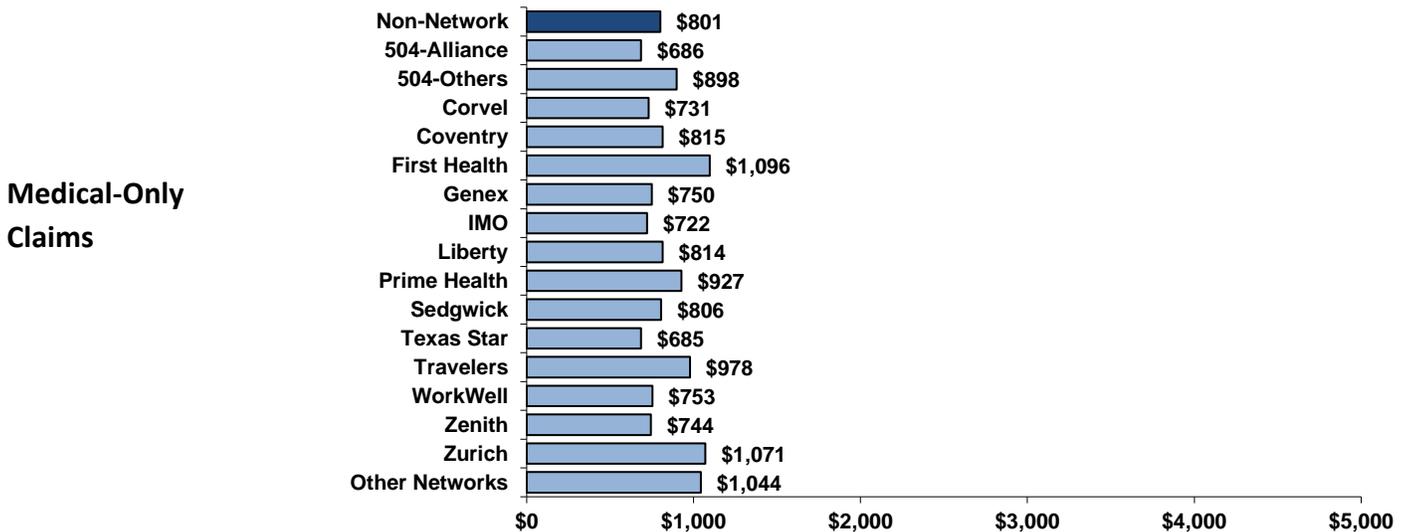
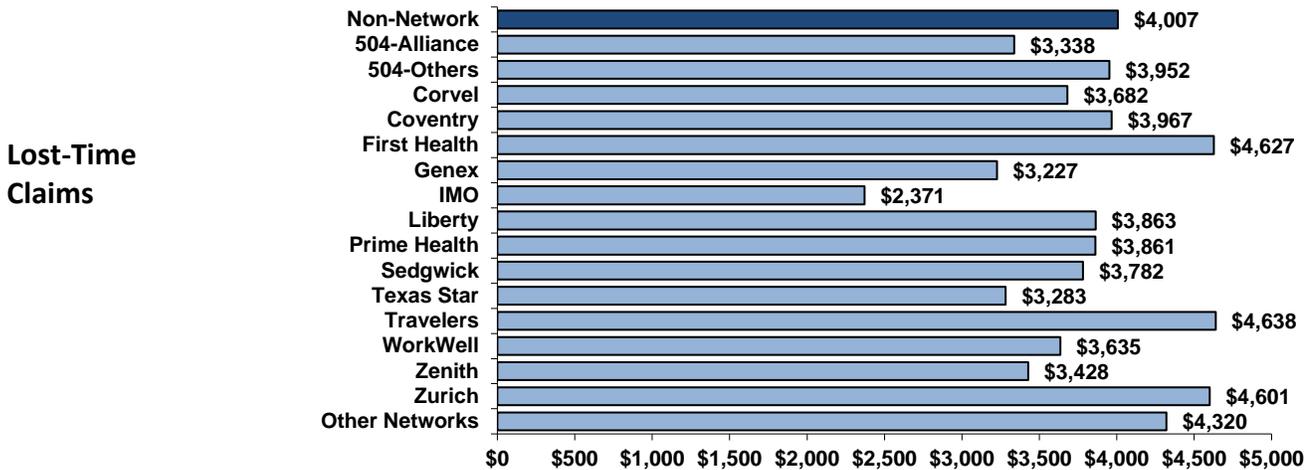
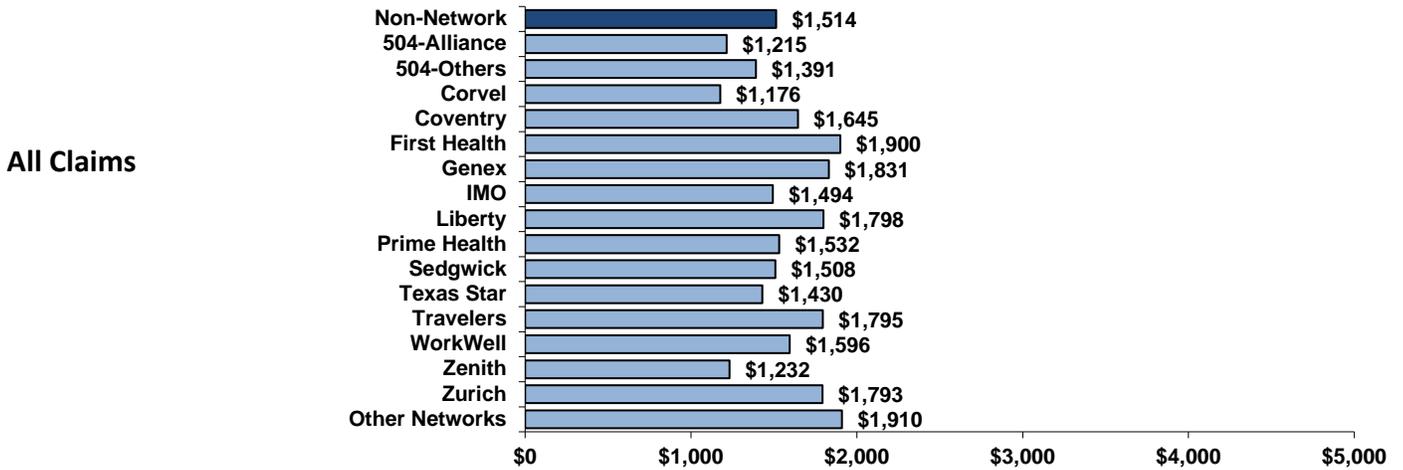
Average Overall Medical Cost per Claim, Six Months Post-Injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

Health Care Costs (Professional)

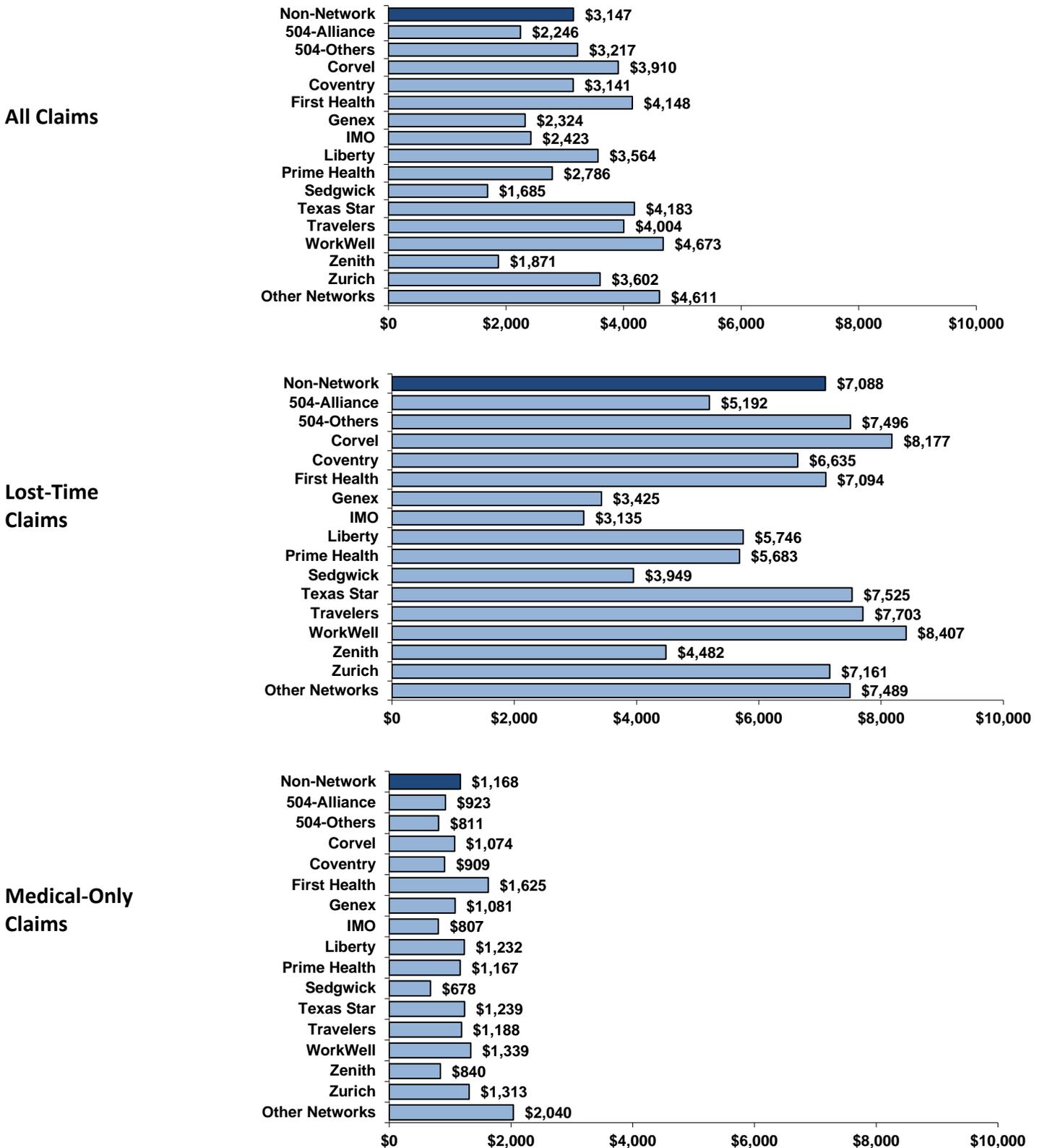
Average Professional Cost per Claim, Six Months Post-Injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

HEALTH CARE COSTS (HOSPITAL)

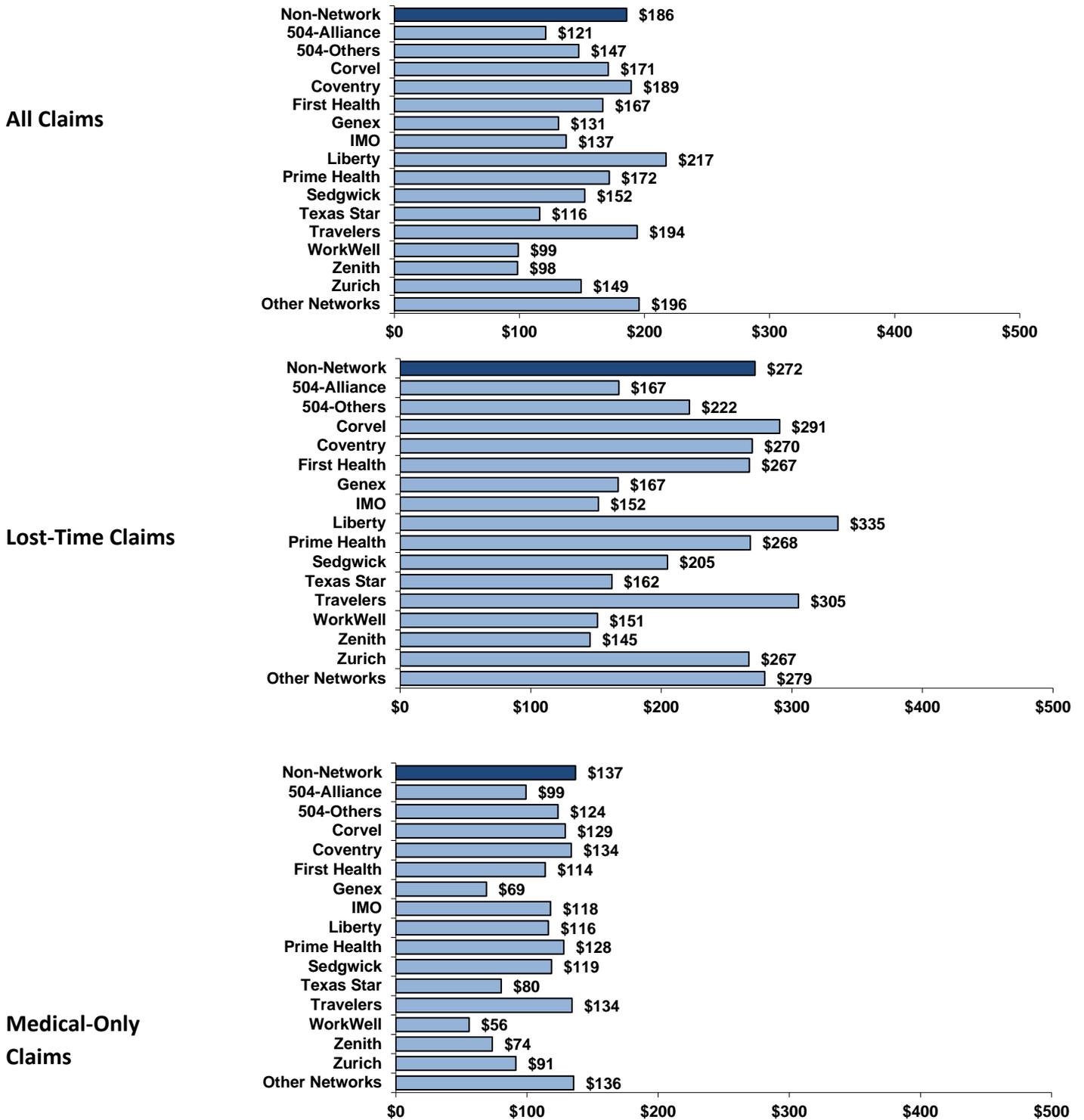
Average Hospital Cost per Claim, Six Months Post-Injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

HEALTH CARE COSTS (PHARMACY)

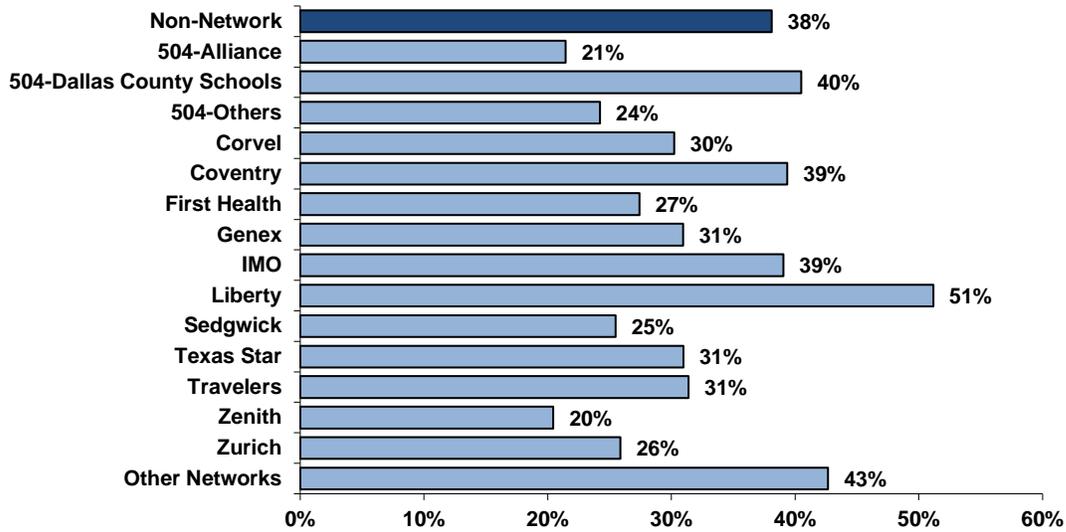
Average Pharmacy Cost per Claim, Six Months Post-Injury



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, 2019.

HEALTH CARE COSTS (CHANGES FROM 2018 REPORT CARD)

Percentage Change in Overall Average Medical Cost From Six Months (2018 Network Report Card Results) to 18 Months Post-Injury

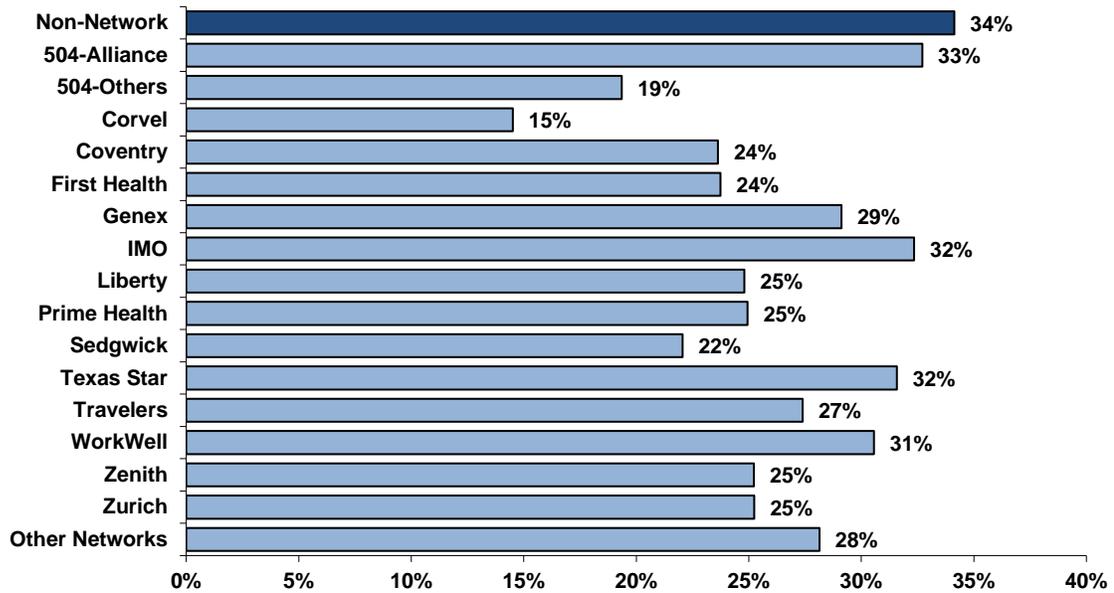


Note: This graph shows average cost changes when 12 additional months of medical services are added to the six-month result reported in the 2018 Network Report Card. Therefore, this graph includes only those networks reported in the 2018 report card.

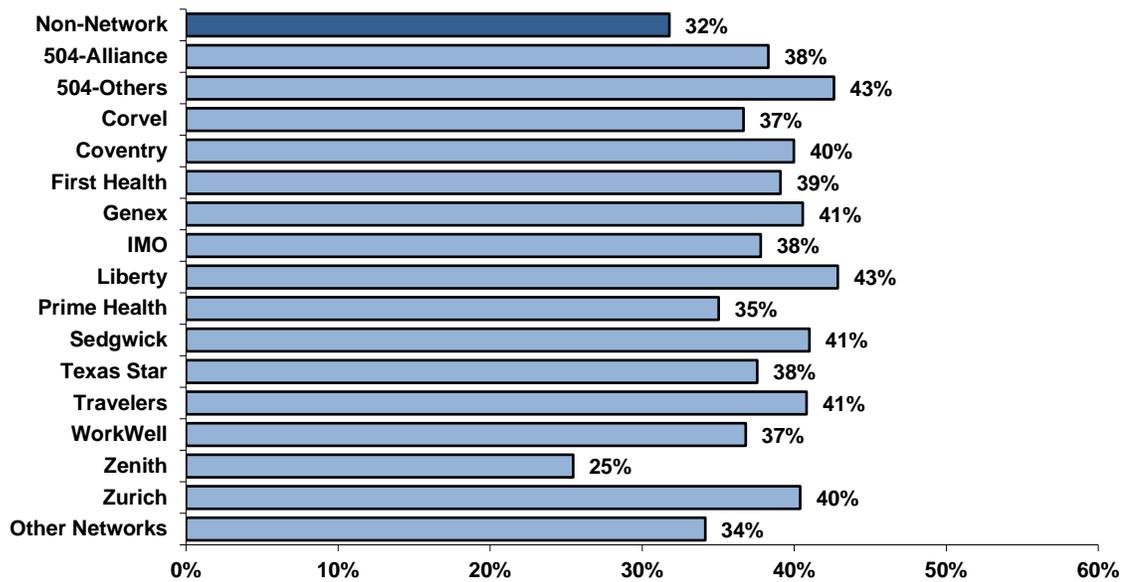
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

UTILIZATION OF CARE

Percentage of Injured Employees Who Received Hospital Services, Six Months Post-Injury

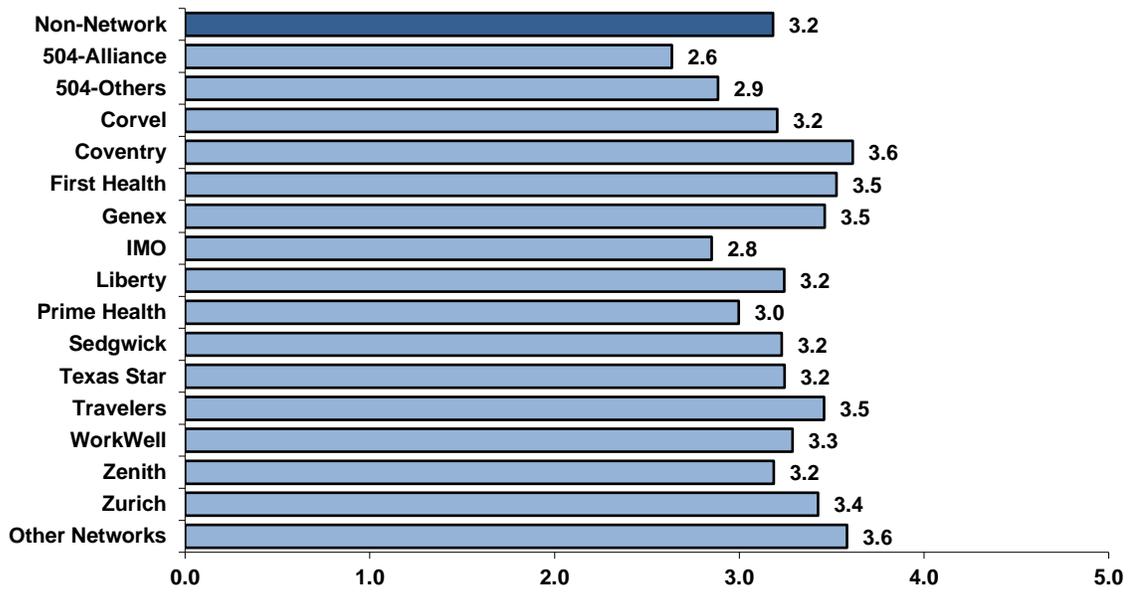


Percentage of Injured Employees Who Received Pharmacy Services, Six Months Post -Injury

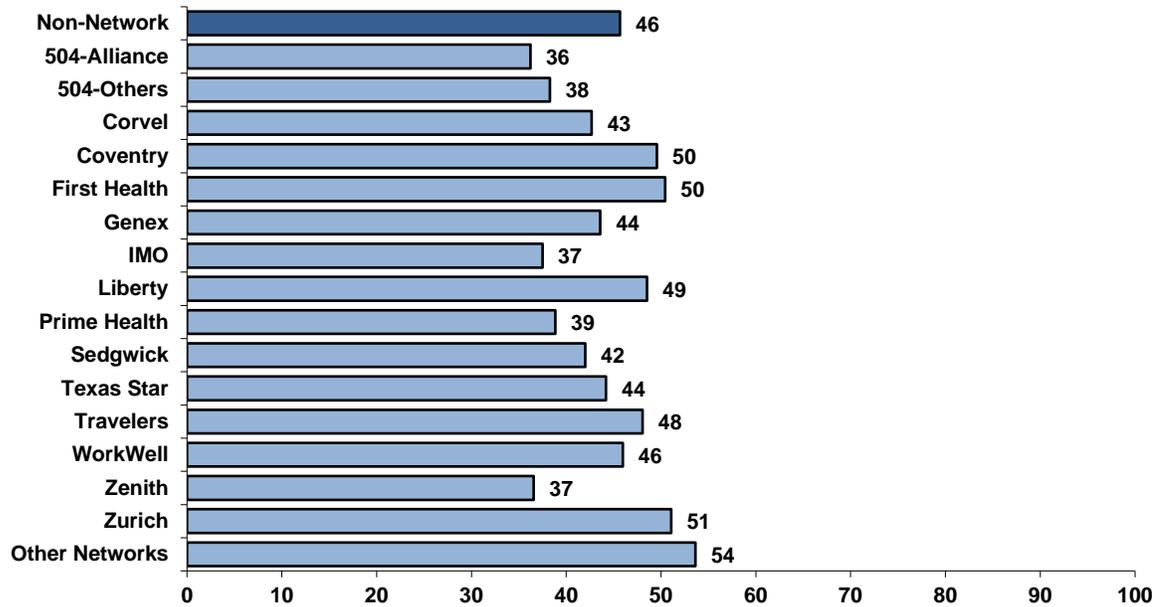


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

Average Number of Prescriptions per Injured Employee, Six Months Post-Injury



Average Number of Prescription Days per Injured Employee, Six Months Post-Injury

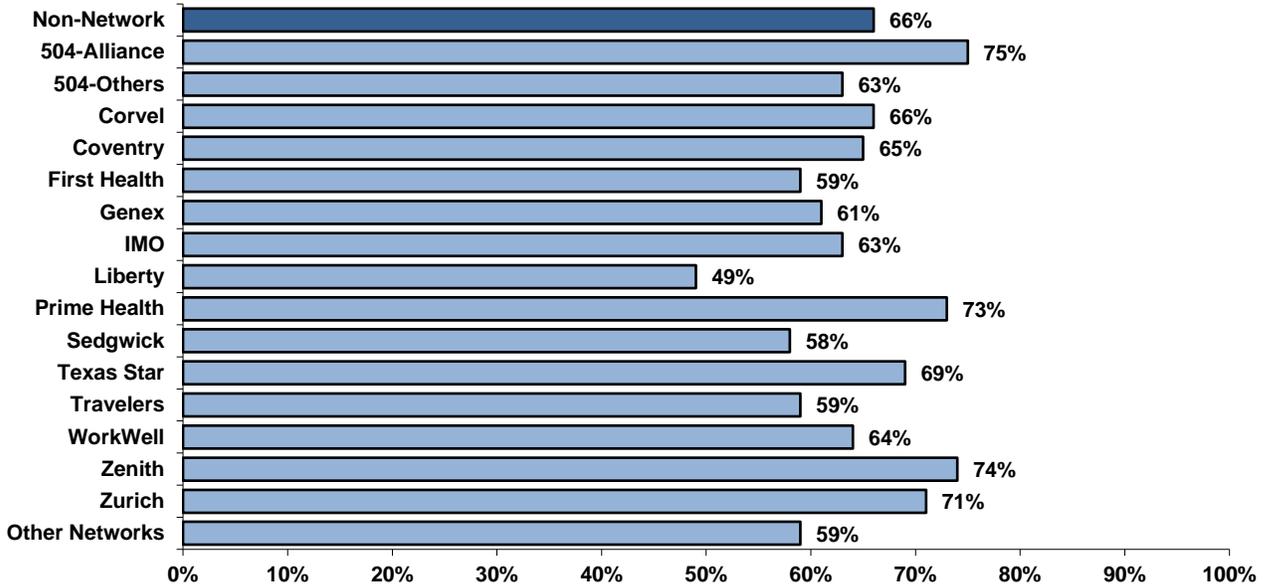


Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

SATISFACTION WITH MEDICAL CARE

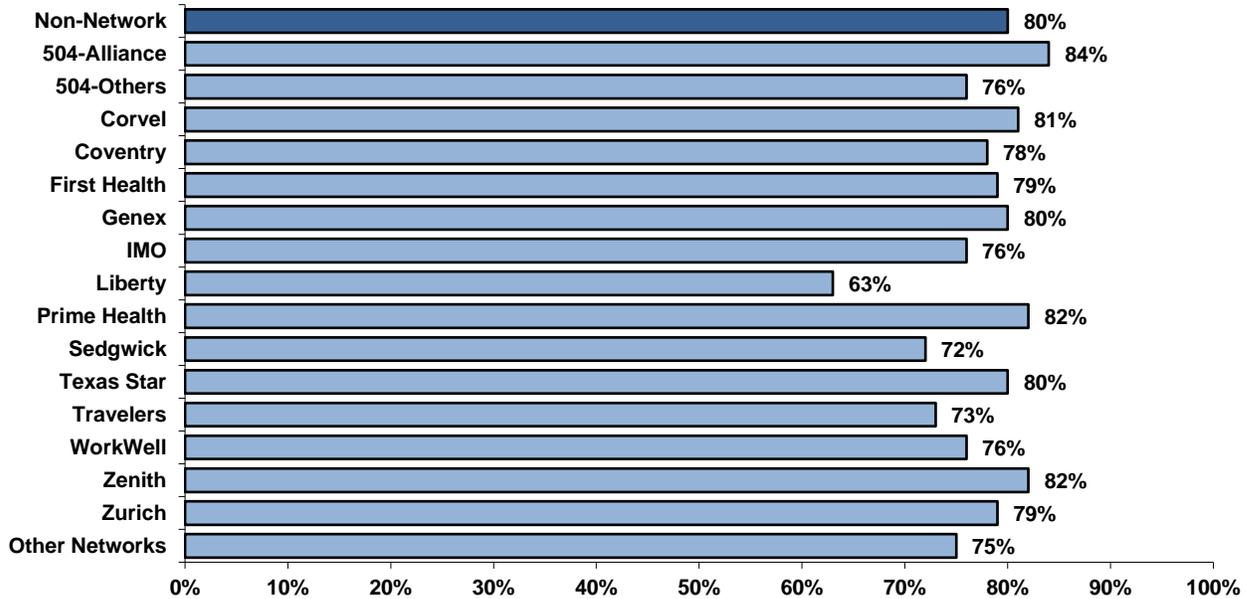
Satisfaction with Treating Doctor

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



Agreement with Treating Doctor

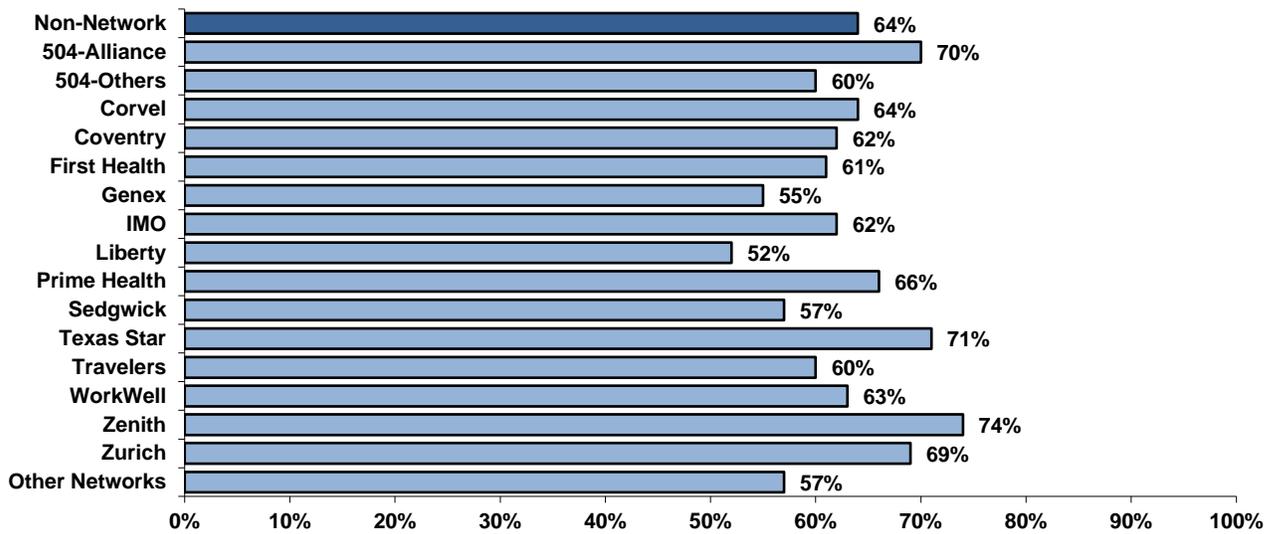
Percent of injured employees who indicated that they “agreed” or “strongly agreed” that their treating doctor: took their medical condition seriously, gave them a thorough exam, explained their medical condition, was willing to answer questions, talked to them about a return-to-work date, provided good medical care that met their needs, and were informed and up to date about care from specialists.



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

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.



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	26%	51%	23%
504-Alliance	23%	61%	15%
504-Others	17%	53%	29%
Corvel	24%	53%	24%
Coventry	26%	48%	25%
First Health	38%	44%	19%
Genex	14%	55%	30%
IMO	9%	61%	30%
Liberty	16%	49%	35%
Prime Health	43%	42%	16%
Sedgwick	7%	64%	29%
Texas Star	34%	49%	17%
Travelers	25%	55%	20%
WorkWell	24%	54%	22%
Zenith	34%	47%	19%
Zurich	36%	49%	15%
Other Networks	21%	50%	30%

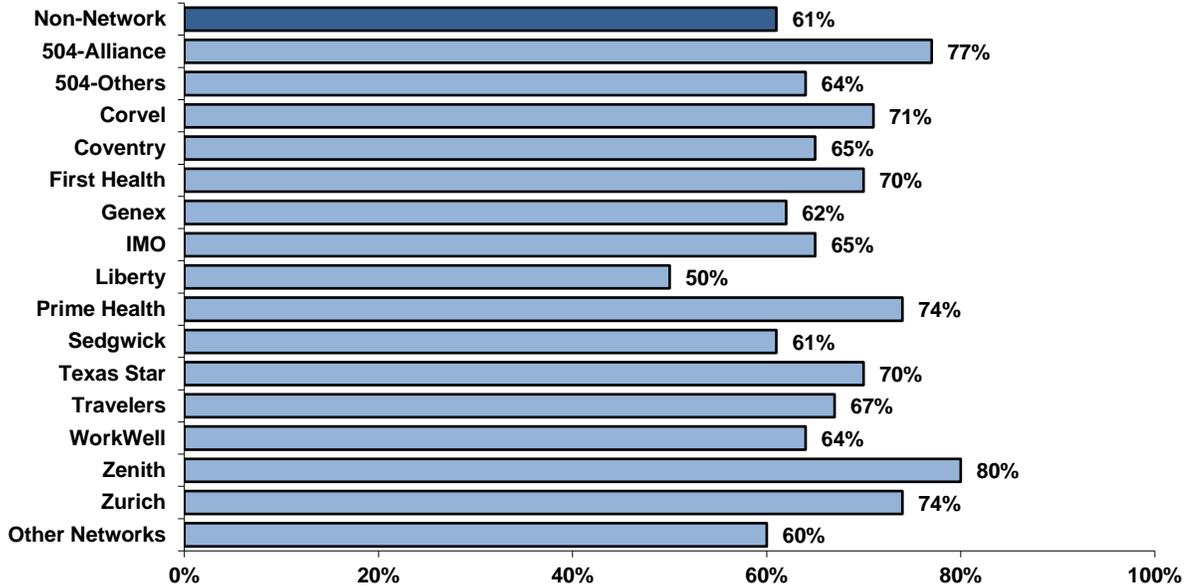
Note: Percentages by Networks may not always add up to 100 percent due to rounding.

Source: Texas Department of Insurance, Workers’ Compensation Research and Evaluation Group, 2019.

ACCESS TO CARE

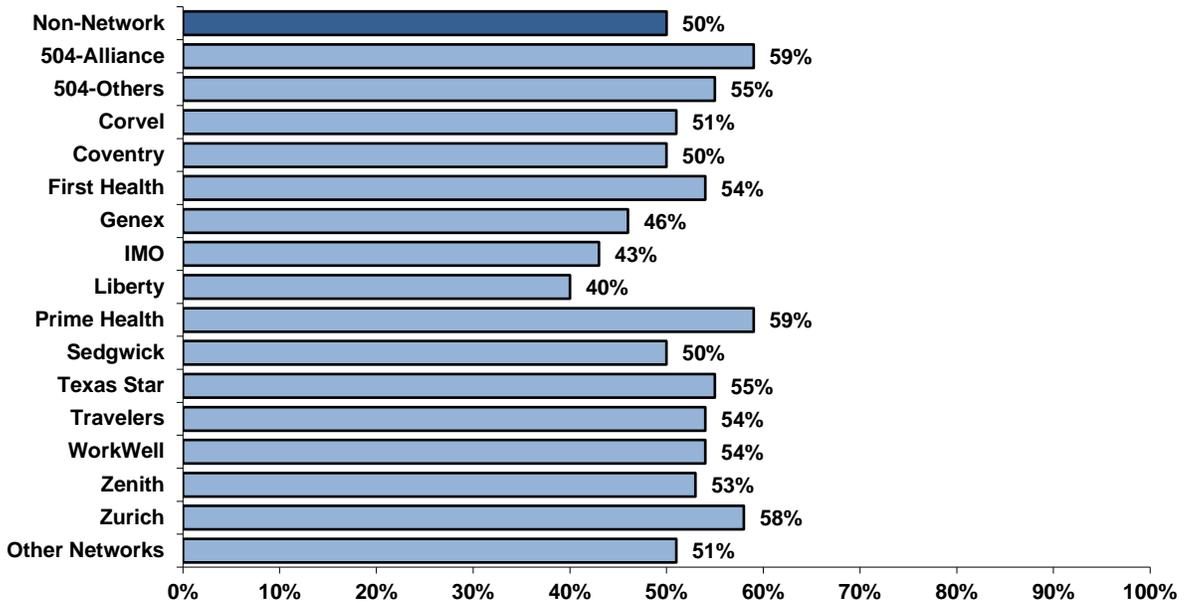
Getting Needed Care

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



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, and being taken to the exam room within 15 minutes of their appointment.



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

Ability to Schedule a Doctor’s Appointment

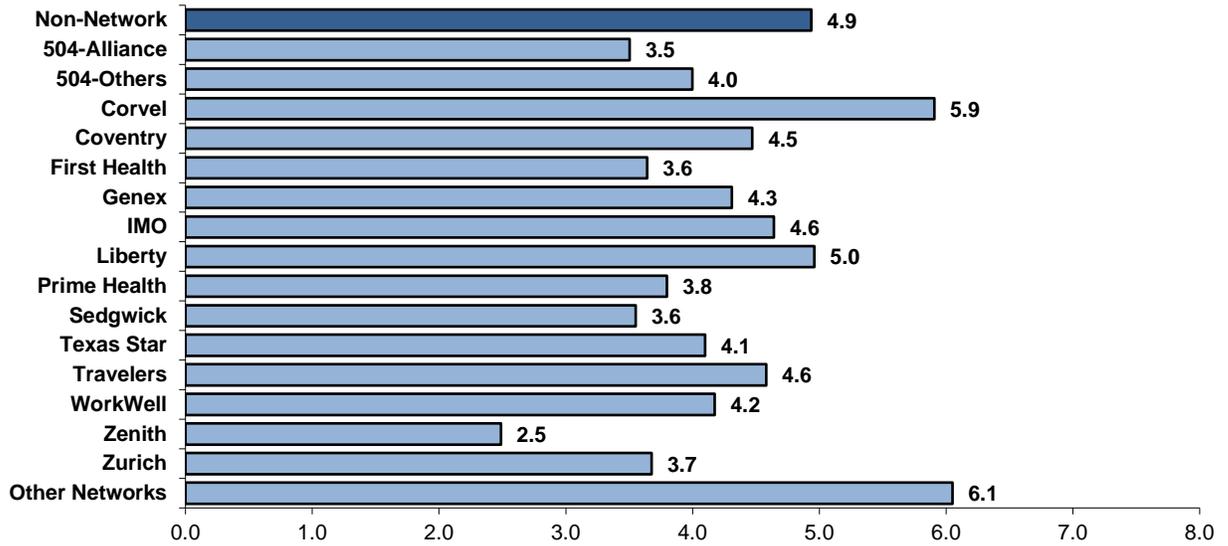
Injured employees’ perceptions regarding their ability to schedule a doctor’s appointment for their work-related injuries compared to the medical care they normally receive when injured or sick.

Percentage of injured workers indicating that their ability to schedule a doctor’s appointment was:	Better	Same	Worse
Non-Network	26%	59%	15%
504-Alliance	22%	69%	9%
504-Others	20%	65%	15%
Corvel	29%	64%	7%
Coventry	28%	60%	12%
First Health	24%	67%	8%
Genex	14%	73%	13%
IMO	16%	68%	16%
Liberty	22%	52%	26%
Prime Health	31%	60%	9%
Sedgwick	16%	66%	18%
Texas Star	34%	56%	8%
Travelers	25%	61%	14%
WorkWell	25%	61%	14%
Zenith	20%	65%	15%
Zurich	34%	53%	13%
Other Networks	27%	60%	12%

Note: Percentages by Networks may not always add up to 100 percent due to rounding.

Source: Texas Department of Insurance, Workers’ Compensation Research and Evaluation Group, 2019.

Average Number of Days from Date of Injury to Date of First Non-Emergency Treatment Derived from Medical Data



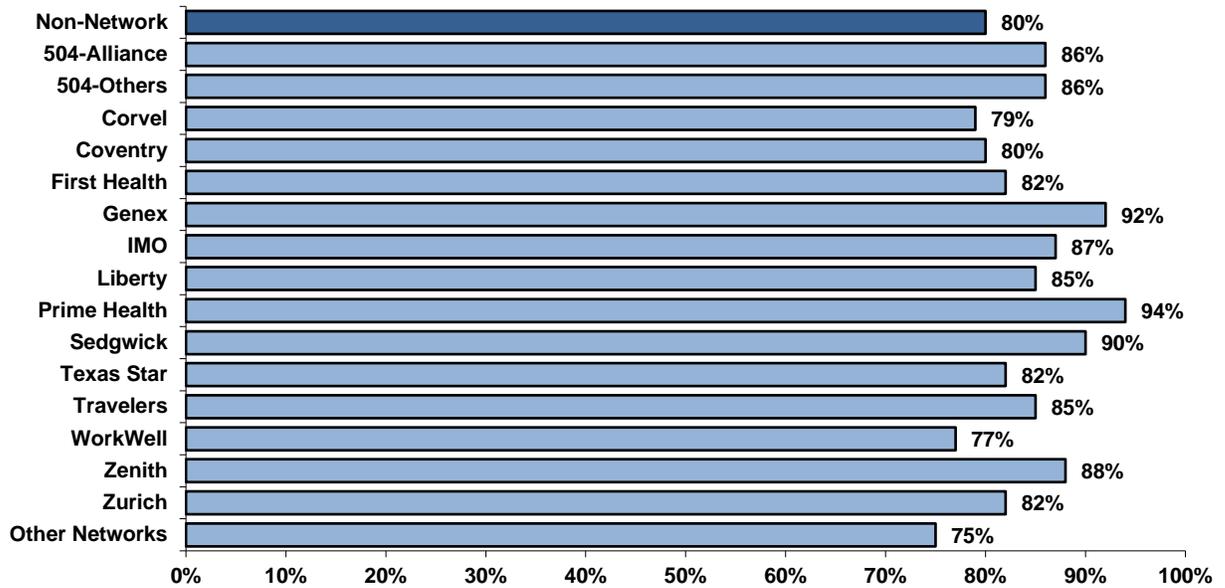
Duration from Date of Injury to Date of First Non-Emergency Treatment

	Same-Day	1-7 Days	8-14 Days	15-21 Days	22+ Days
Non-Network	51%	24%	10%	7%	8%
504-Alliance	*66%	24%	*7%	*1%	*2%
504-Others	*67%	23%	*3%	*3%	*5%
Corvel	*65%	19%	7%	4%	5%
Coventry	*61%	22%	*5%	*5%	7%
First Health	*66%	19%	8%	3%	4%
Genex	53%	29%	11%	5%	3%
IMO	53%	27%	11%	7%	*3%
Liberty	*63%	24%	*3%	4%	6%
Prime Health	55%	20%	7%	4%	14%
Sedgwick	*67%	26%	*3%	*2%	*2%
Texas Star	*54%	23%	10%	*4%	9%
Travelers	*63%	23%	*5%	*3%	5%
WorkWell	*58%	22%	*6%	*3%	*10%
Zenith	*70%	18%	6%	3%	2%
Zurich	*65%	23%	*4%	4%	*4%
Other Networks	48%	26%	10%	8%	8%

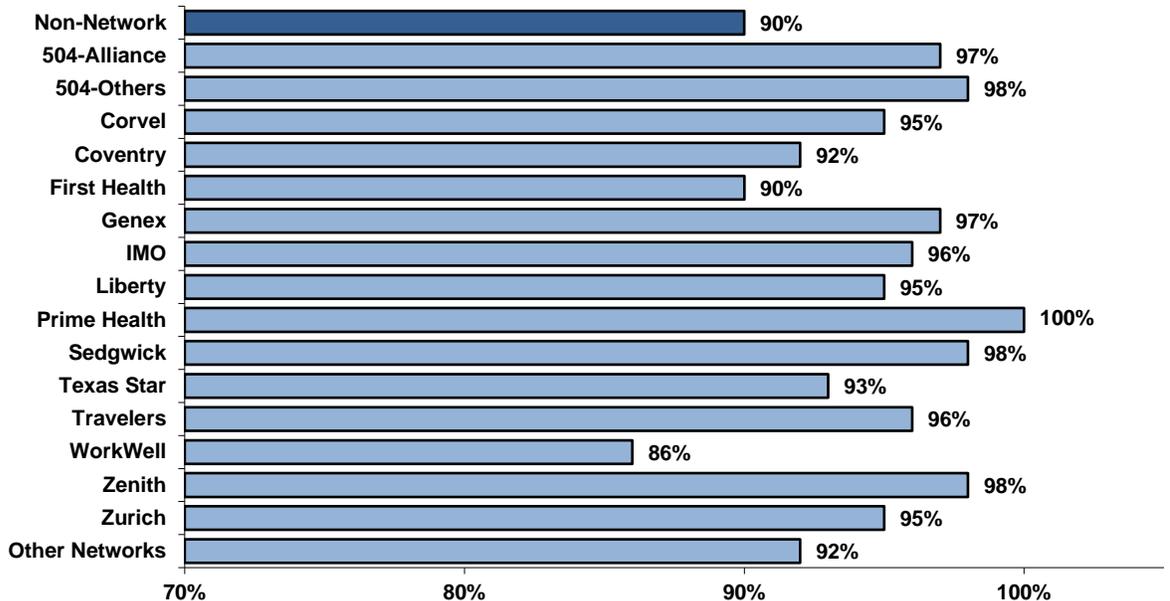
Note: An asterisk indicates that the differences between the Network and Non-Network are significant. Percentages by Networks may not always add up to 100 percent due to rounding. Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

RETURN TO WORK

Percentage of Injured Employees Who Indicated That They Were Currently Working at the Time They Were Surveyed

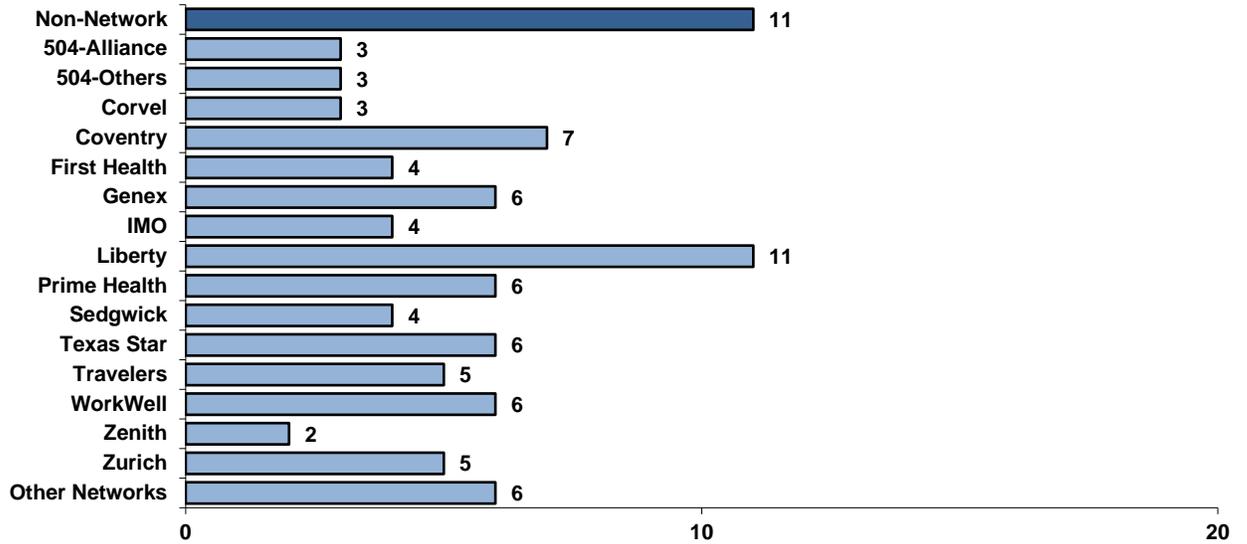


Percentage of Injured Employees Who Indicated That They Went Back to Work at Some Point After Their Injury



Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

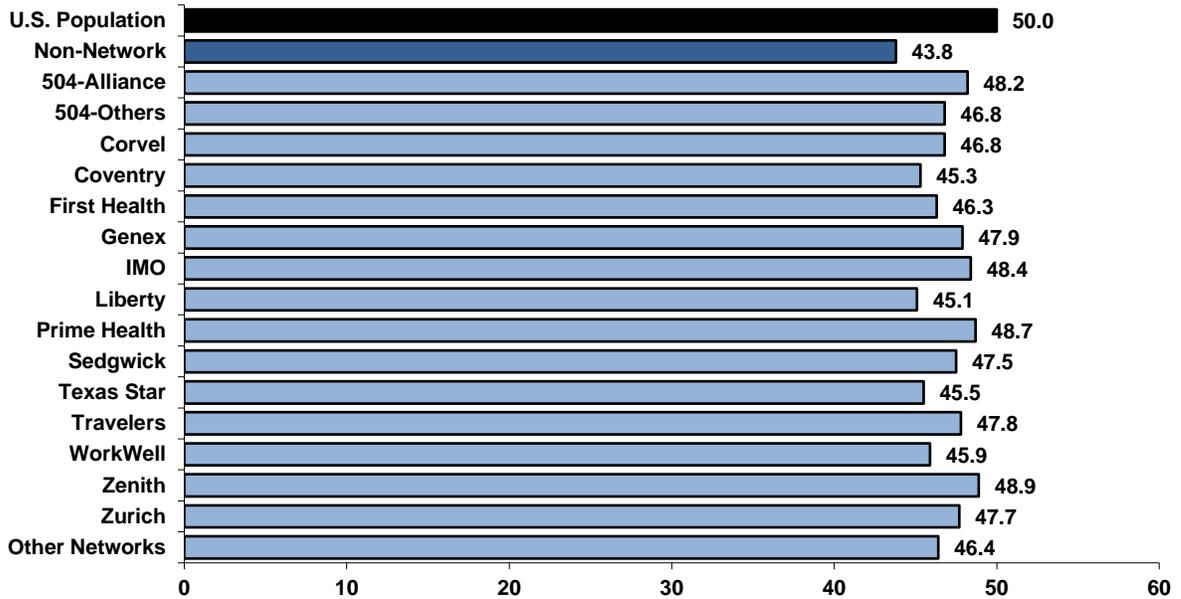
Average Number of Weeks Injured Employees Reported Being Off Work Because of Their Work-Related Injury



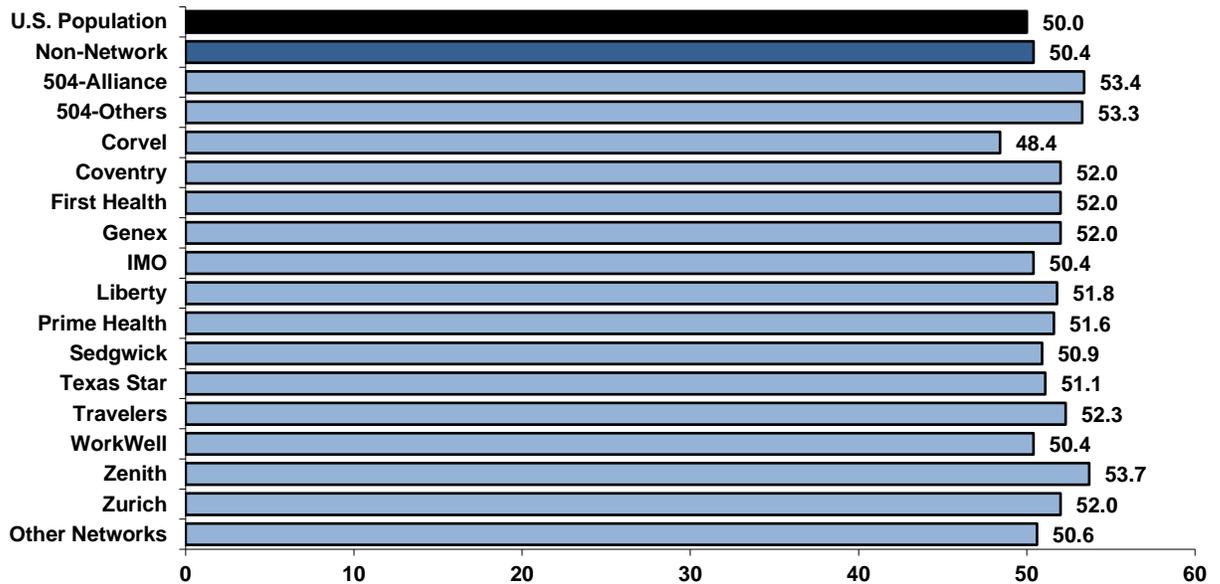
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

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, 2019.

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	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Overall Medical	\$729	\$658	\$672	\$532	\$836	\$956	\$1,053	\$861	\$992	\$853	\$755	\$751	\$949	\$818	\$680	\$888	\$981
Professional	\$543	\$482	\$570	\$445	\$670	\$787	\$772	\$629	\$807	\$636	\$618	\$567	\$734	\$614	\$517	\$722	\$771
Hospital	\$763	\$720	\$768	\$871	\$762	\$998	\$838	\$820	\$915	\$854	\$578	\$968	\$919	\$1,042	\$736	\$939	\$1,065
Pharmacy	\$67	\$49	\$65	\$72	\$72	\$68	\$54	\$63	\$74	\$81	\$74	\$39	\$87	\$19	\$49	\$40	\$76

Percentage of Total Medical Cost by Medical Type, Six Months Post-Injury

Medical Type	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Professional	56%	60%	66%	65%	66%	64%	71%	64%	64%	66%	77%	50%	60%	51%	71%	64%	58%
Hospital	42%	38%	31%	32%	31%	34%	27%	34%	32%	31%	19%	48%	37%	48%	28%	34%	40%
Pharmacy	2%	2%	3%	4%	3%	2%	2%	2%	3%	3%	3%	2%	3%	1%	1%	2%	2%

Average Medical Cost Changes From 2018 Network Report Card, Six and 18 Months Post-Injury

Average Medical Costs	Non-Network	504-Alliance	504-Dallas County School	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other Networks
Average Medical Costs, 6 Months	\$2,459	\$1,963	\$1,739	\$1,759	\$2,084	\$2,408	\$2,860	\$2,644	\$2,443	\$2,580	\$1,805	\$2,606	\$2,865	\$1,863	\$2,516	\$2,837
Average Medical Costs, 18 Months	\$3,396	\$2,384	\$2,443	\$2,185	\$2,714	\$3,356	\$3,644	\$3,462	\$3,397	\$3,900	\$2,265	\$3,413	\$3,764	\$2,244	\$3,167	\$4,047
Percentage Change from 6 to 18 Months	38%	21%	40%	24%	30%	39%	27%	31%	39%	51%	25%	31%	31%	20%	26%	43%

Note: This update specifies only networks with medical costs reported in the 2018 Network Report Card.
 Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

MEDICAL COSTS (CONTINUED)

Average Medical Cost Changes From 2018 to 2019, Six Months Post-Injury

Average Medical Costs	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Sedgwick	Texas Star	Travelers	Zenith	Zurich	Other Networks
2018	\$2,459	\$1,963	\$1,759	\$2,084	\$2,408	\$2,860	\$2,644	\$2,443	\$2,580	\$1,805	\$2,606	\$2,865	\$1,863	\$2,516	\$2,837
2019	\$2,560	\$1,957	\$2,034	\$1,791	\$2,431	\$2,900	\$2,515	\$2,317	\$2,752	\$1,918	\$2,754	\$2,941	\$1,694	\$2,728	\$3,235
Percent change	4%	0%	16%	-14%	1%	1%	-5%	-5%	7%	6%	6%	3%	-9%	8%	14%

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	\$562	\$127	\$1,374	\$169	\$405	\$565	\$102	\$4,187	\$1,173	\$99	\$281
504-Alliance	*\$528	\$126	*\$1,084	\$158	*\$385	*\$500	*\$92	*\$2,992	*\$1,073	\$98	*\$182
504-Others	*\$573	*\$99	*\$1,318	\$179	\$425	*\$453	*\$106	\$2,429	*\$969	\$99	*\$166
Corvel	*\$491	\$112	*\$1,181	\$168	*\$372	*\$401	*\$94	\$0	*\$893	\$106	*\$165
Coventry	*\$625	*\$94	*\$1,258	*\$189	*\$457	\$524	*\$97	\$3,402	\$1,148	*\$84	*\$241
First Health	*\$677	\$128	\$1,379	\$197	\$425	\$601	\$105	\$5,082	\$1,221	\$80	\$249
Genex	*\$656	*\$90	\$1,465	\$180	*\$461	\$565	\$99	\$4,959	\$1,221	\$74	*\$232
IMO	*\$639	*\$82	*\$1,186	*\$150	*\$350	\$504	\$107	\$3,736	\$1,379	\$92	*\$185
Liberty	*\$673	*\$6	*\$1,252	\$182	\$422	\$503	\$96	\$3,776	*\$1,012	\$69	\$266
Prime Health	\$574	\$113	*\$1,280	\$221	\$391	\$509	*\$92	\$0	\$1,071	\$84	\$177
Sedgwick	*\$624	*\$88	*\$1,242	\$176	*\$471	*\$468	\$98	\$4,018	\$1,173	*\$81	*\$152
Texas Star	\$560	*\$86	*\$1,002	\$174	*\$341	*\$394	\$103	\$3,540	\$1,151	*\$65	*\$203
Travelers	*\$675	\$119	\$1,374	\$187	\$410	\$546	\$105	\$1,914	\$1,114	*\$63	*\$222
WorkWell	*\$599	*\$83	*\$1,083	\$169	*\$360	*\$375	*\$109	\$4,432	*\$1,358	*\$72	\$226
Zenith	*\$522	\$86	*\$1,085	\$207	*\$460	\$519	\$97	\$0	*\$800	*\$54	*\$129
Zurich	*\$628	\$134	\$1,343	\$192	\$430	*\$433	\$106	\$2,983	\$1,140	*\$58	\$282
Other Networks	*\$641	*\$97	\$1,395	\$193	\$421	\$617	*\$109	\$2,766	\$1,271	\$84	\$319

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, 2019

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	\$31,694	\$1,834	\$2,017
504-Alliance	*\$23,404	*\$1,735	*\$1,340
504-Others	\$34,442	\$1,966	\$6,615
Corvel	\$31,001	\$1,987	*\$803
Coventry	\$26,099	\$1,938	\$2,310
First Health	*\$23,534	*\$2,649	\$8,936
Genex	\$34,094	\$1,913	\$4,947
IMO	\$28,375	\$1,877	\$4,105
Liberty	\$26,589	*\$2,444	\$2,415
Prime Health	*\$21,287	\$1,908	\$1,554
Sedgwick	*\$16,539	*\$1,451	\$3,636
Texas Star	*\$24,372	*\$2,192	*\$4,208
Travelers	\$29,851	*\$2,269	\$3,304
WorkWell	*\$28,347	\$2,273	\$3,608
Zenith	*\$19,561	*\$1,315	*\$787
Zurich	\$22,021	*\$2,245	\$3,550
Other Networks	\$35,683	*\$2,363	\$1,961

Note: An asterisk indicates that the differences between the Network and Non-Network are significant. Extreme values may be the result of low claim counts.

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	\$55	\$93	\$70	\$237	\$167
504-Alliance	*\$38	*\$73	*\$47	*\$134	*\$106
504-Others	*\$40	\$91	*\$59	*\$163	\$134
Corvel	\$56	\$104	\$77	\$266	*\$117
Coventry	\$51	\$99	\$74	\$236	\$157
First Health	\$50	*\$84	*\$61	\$175	\$142
Genex	*\$37	*\$74	*\$55	\$218	*\$77
IMO	*\$43	*\$79	\$71	*\$103	*\$117
Liberty	\$53	*\$135	*\$91	\$351	*\$127
Prime Health	*\$79	\$99	\$87	\$189	*\$105
Sedgwick	*\$40	\$98	\$64	\$219	*\$109
Texas Star	*\$37	*\$61	*\$48	*\$167	*\$93
Travelers	*\$64	*\$101	*\$76	\$275	*\$136
WorkWell	*\$32	*\$42	*\$33	\$219	*\$86
Zenith	\$42	\$66	\$53	\$124	\$52
Zurich	\$61	*\$62	\$59	\$282	\$104
Other Networks	\$60	\$100	\$70	\$168	\$190

Note: An asterisk indicates that the differences between the Network and Non-Network are significant. Extreme values may be the result of low claim counts.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

PROFESSIONAL MEDICAL UTILIZATION

Percentage of Employees Receiving Professional Services by Service Type, Six Months Post-Injury

Type of service	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Evaluation & Management	95%	*97%	*98%	*97%	*98%	*98%	*96%	*99%	*98%	*97%	*98%	*97%	*98%	*97%	*97%	*97%	*97%
PM-Modalities	3%	*5%	*4%	*5%	3%	4%	*7%	3%	*2%	3%	*4%	*4%	*5%	3%	*2%	4%	*4%
PM-Other	27%	*22%	*31%	*29%	*36%	*39%	*38%	26%	*40%	*35%	*37%	*28%	*37%	*30%	28%	*35%	*37%
DT-CT Scan	3%	*2%	*2%	*1%	*2%	2%	2%	2%	2%	2%	*2%	*3%	3%	*4%	2%	2%	3%
DT-MRI	13%	13%	12%	*8%	*14%	14%	*18%	*17%	*16%	*11%	*14%	13%	*14%	*13%	*10%	12%	*19%
DT-Nerve Conduction	1%	*1%	1%	1%	*1%	1%	*1%	1%	*1%	1%	1%	*1%	1%	1%	1%	1%	*1%
DT-Other	55%	*54%	*63%	*46%	*57%	*60%	*65%	*60%	*57%	*60%	*53%	55%	*61%	*56%	53%	*58%	*63%
Spinal Surgery	0.1%	0.1%	0.1%	NA	0.1%	0.1%	0.1%	0.1%	0.1%	NA	0.1%	0.2%	0.1%	*0.2%	NA	0.3%	*0.3%
Other Surgery	23%	*18%	*15%	*18%	*20%	*26%	21%	*19%	*25%	25%	*15%	*27%	*25%	*27%	25%	*27%	*25%
Path. & Lab	11%	*7%	*7%	*8%	*15%	*15%	*8%	*6%	*6%	10%	*8%	*10%	*16%	*9%	*6%	*15%	*15%
All Others	75%	*78%	*88%	*67%	*86%	*90%	*92%	*83%	*92%	*84%	*84%	*83%	*90%	*82%	*85%	*91%	*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, 2019.

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-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Evaluation & Management	4.0	*3.6	4.0	*4.5	*4.8	*5.1	*4.8	*5.0	*5.2	4.1	*4.4	*4.3	*5.0	*4.5	3.9	*4.6	*4.9
PM-Modalities	9.1	*7.5	*6.0	*6.4	*6.9	8.9	8.4	*6.6	*6.0	7.4	*5.3	*8.2	8.4	9.0	*6.7	7.6	*7.4
PM-Other	31.5	*23.6	*29.9	29.3	*28.4	32.4	*34.6	30.8	33.0	*26.7	*25.8	*29.9	*34.8	31.1	*27.7	*28.3	*34.9
DT-CT Scan	1.4	*1.4	1.4	1.6	1.5	1.6	1.3	1.4	1.5	1.8	*1.3	*1.5	1.4	*1.5	1.3	1.5	1.5
DT-MRI	1.4	*1.3	*1.3	*1.5	1.3	1.3	*1.3	1.3	*1.3	1.4	*1.2	*1.3	*1.3	1.4	1.3	1.5	1.4
DT-Nerve Conduction	3.6	*2.8	*2.6	*2.3	3.4	4.0	3.3	3.1	4.6	2.8	*2.6	*2.8	3.0	*2.8	3.4	3.7	4.0
DT-Other	2.4	*2.2	2.3	2.3	2.4	2.4	*2.1	2.4	*2.2	*2.1	*2.1	*2.6	*2.4	*2.5	2.2	2.4	*2.6
Spinal Surgery	4.1	3.5	7.0	0.0	3.6	3.0	2.5	6.8	3.7	0.0	5.8	3.7	5.0	5.3	0.0	4.0	4.6
Other Surgery	2.9	*2.4	*2.5	2.7	2.9	3.0	2.8	2.9	*3.5	2.6	2.8	2.8	2.9	3.0	*2.0	2.9	*3.3
Path. & Lab	5.1	4.9	4.9	4.8	*4.0	*3.8	*3.6	6.7	6.1	*3.5	*4.2	5.5	*4.2	5.4	*3.4	*3.0	4.8
All Others	10.7	*8.4	*9.0	10.9	11.1	*12.5	10.6	*9.9	*12.1	10.2	*9.7	*10.1	*14.2	*12.4	*9.1	11.7	*13.4

HOSPITAL UTILIZATION

Percentage of Employees Receiving Hospital Services, Six Months Post-Injury

Type of Service	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
In-Patient	4%	*2%	4%	*6%	5%	*6%	*1%	*2%	4%	4%	*1%	*8%	*6%	*8%	3%	6%	*6%
Out-Patient	96%	*97%	*98%	94%	96%	96%	*98%	*99%	97%	97%	*99%	*95%	96%	*95%	95%	97%	95%
Other	4%	4%	*1%	3%	3%	3%	*1%	*1%	3%	3%	*1%	4%	3%	*5%	4%	3%	4%

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, 2019.

PHARMACY UTILIZATION

Percentage of Employees Receiving Pharmacy Drugs by Type, Six Months Post-injury

Type of service	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Analgesics-Opioid	38%	*33%	*35%	36%	*33%	37%	41%	36%	38%	*33%	*31%	*43%	40%	41%*	36%	37%	40%
Analgesics-Anti-Inflammatory	62%	63%	*71%	66%	*69%	*68%	*71%	63%	*70%	64%	*69%	*61%	68%*	63%	60%	67%*	63%
Musculoskeletal Therapy	35%	*34%	36%	36%	*39%	*40%	*42%	*40%	36%	36%	*39%	*31%	38%*	32%*	32%	38%	39%*
Central Nervous System Drugs	6%	*4%	*3%	*4%	5%	6%	7%	*4%	6%	*4%	*4%	6%	5%	6%*	5%	6%	7%
Other	41%	*39%	*32%	39%	40%	40%	*35%	*34%	39%	41%	*36%	41%	41%	40%	39%	44%	37%*

Mean Number of Prescriptions, Six Months Post-Injury

Type of Service	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Analgesics-Opioid	1.9	*1.7	*1.6	1.8	*2.0	2.1	1.9	*1.6	1.9	1.9	1.9	*2.1	1.9	*2.1	2.0	2.1	2.0
Analgesics-Anti-Inflammatory	1.7	*1.5	*1.6	1.8	*1.9	1.8	*1.8	1.6	1.7	1.7	*1.8	1.7	1.7	1.7	1.9	1.7	*1.9
Musculoskeletal Therapy	1.7	*1.4	*1.5	1.8	*1.9	1.7	*1.9	1.6	1.7	1.7	1.8	1.7	1.8	1.7	1.7	1.7	*1.9
Central Nervous Systems Drugs	2.2	*1.8	*1.7	2.0	2.3	2.3	*1.6	*1.5	2.7	*1.5	*2.1	2.3	2.4	2.4	*1.6	2.4	2.2
Other	1.6	*1.5	1.6	1.7	*1.8	1.6	*1.5	*1.5	*1.5	*1.4	1.6	*1.6	1.6	1.6	1.7	1.5	1.9

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, 2019.

PHARMACY UTILIZATION (CONTINUED)

Mean Number of Drug Days, Six Months Post-Injury

Type of Service	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Analgesics-Opioid	18	*15	*13	16	18	20	*14	*15	18	16	*14	*20	18	*20	*14	23	20
Analgesics-Anti-Inflammatory	29	*26	*26	29	*30	30	28	*26	30	27	29	28	28	28	26	29	*33
Musculoskeletal Therapy	25	*20	*20	26	*29	27	24	*22	27	24	25	25	27	26	22	27	*30
Central Nervous System Drugs	59	*44	*41	53	59	62	*38	*31	*76	*39	52	61	61	63	*34	63	56
Other	20	*15	19	*16	20	20	*16	17	*16	*15	*16	*17	19	20	*15	20	26

Overall, How Much of a Problem, If Any, Was It to Get the Prescription Drugs You Believed Were Necessary?

How Much of a Problem?	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Not a problem	74%	80%	82%	84%	77%	83%	80%	77%	77%	86%	82%	76%	76%	78%	87%	88%	85%
A small problem	13%	11%	6%	11%	8%	10%	14%	5%	11%	5%	6%	11%	6%	14%	6%	9%	10%
A big problem	13%	9%	11%	4%	15%	7%	6%	18%	12%	9%	12%	13%	18%	8%	7%	3%	5%

What Was the Problem	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Treating doctor not willing to give the care you believed was necessary	37%	23%	25%	19%	45%	52%	40%	92%	51%	20%	76%	39%	60%	35%	24%	53%	58%
The insurance company or network did not want this care provided	50%	62%	50%	50%	48%	70%	53%	34%	43%	57%	42%	51%	49%	45%	76%	25%	35%
The pharmacy didn't want to fill the prescription	26%	24%	34%	8%	26%	11%	24%	4%	22%	23%	12%	25%	28%	14%	0%	25%	16%

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, 2019.

SATISFACTION WITH CARE

Percentage of Injured Employees Who Indicated That They Had Changed Treating Doctors

	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Percent of injured employees changing doctors	20%	*13%	*11%	11%	17%	*6%	20%	*12%	22%	*9%	19%	*12%	*14%	*14%	*10%	18%	19%

Most Frequent Reasons Why Injured Employees Said They Changed Treating Doctors

Percentage of Injured Employees Indicating that They Changed Treating Doctors Because:	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Employee felt treatment was not helping	43%	32%	56%	53%	57%	31%	45%	6%	59%	11%	50%	25%	45%	51%	27%	58%	26%
Employee was dissatisfied with doctor's manner and caring	36%	28%	76%	30%	47%	11%	30%	29%	58%	20%	59%	19%	49%	54%	36%	54%	30%
Employee saw emergency or urgent care doctor for first visit	52%	61%	45%	82%	47%	24%	45%	45%	54%	59%	54%	55%	34%	52%	42%	45%	35%
Employee saw company doctor for first visit	36%	37%	53%	33%	38%	50%	41%	27%	45%	30%	45%	19%	40%	22%	27%	36%	44%
Doctor released to go back to work but employee didn't feel ready	23%	14%	27%	57%	34%	11%	13%	6%	35%	38%	47%	19%	23%	33%	12%	43%	31%
Doctor no longer seeing workers' compensation patients	4%	6%	0%	10%	13%	11%	0%	0%	4%	22%	0%	7%	21%	16%	10%	0%	15%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Cells with 0 percent result from the rounding of percentages lower than 0.5 percent.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

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?

How Much of a Problem?	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Not a problem	69%	80%	72%	77%	77%	77%	66%	68%	57%	79%	65%	75%	72%	69%	83%	76%	59%
A small problem	11%	9%	9%	9%	6%	6%	14%	11%	16%	9%	13%	11%	11%	9%	6%	11%	16%
A big problem	21%	*12%	18%	*14%	*17%	17%	20%	22%	*29%	12%	23%	*14%	17%	21%	*11%	*13%	25%

What Was the Problem?	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Not enough treating doctors to select from	44%	33%	47%	34%	42%	35%	45%	48%	46%	38%	30%	31%	28%	26%	40%	38%	37%
Could not find a treating doctor taking workers' compensation patients	27%	24%	17%	13%	40%	28%	28%	32%	29%	28%	13%	28%	20%	32%	13%	31%	29%
Could not arrange travel to the doctor's office	19%	21%	14%	21%	23%	22%	6%	18%	19%	27%	15%	14%	27%	20%	29%	20%	8%
Treating doctor not willing to give care you believed was necessary	58%	62%	68%	67%	63%	77%	49%	72%	72%	58%	78%	59%	77%	61%	26%	69%	54%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

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?

How Much of a Problem?	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Not a problem	65%	75%	50%	70%	59%	74%	56%	65%	51%	78%	51%	67%	63%	63%	74%	79%	61%
A small problem	15%	12%	20%	16%	11%	10%	9%	12%	13%	10%	21%	17%	10%	12%	9%	11%	17%
A big problem	20%	13%	30%	14%	30%	16%	35%	22%	35%	13%	28%	16%	27%	24%	17%	10%	22%

What Was the Problem?	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Couldn't see a specialist soon enough	55%	47%	35%	55%	46%	36%	57%	44%	51%	69%	35%	62%	47%	54%	42%	52%	55%
Couldn't find a specialist that would accept workers' compensation patients	29%	24%	23%	23%	33%	35%	28%	20%	26%	18%	5%	28%	36%	30%	26%	22%	33%
Travel was too difficult to arrange	19%	18%	11%	12%	24%	32%	9%	22%	14%	38%	8%	20%	28%	23%	25%	28%	7%
Treating doctor was not willing to send worker to a specialist	23%	31%	35%	20%	43%	38%	24%	38%	38%	29%	38%	43%	50%	31%	35%	54%	18%
Insurance carrier didn't want the care provided	48%	37%	47%	30%	59%	70%	60%	44%	44%	36%	45%	47%	42%	39%	33%	42%	32%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

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?

How Much of a Problem?	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Not a problem	57%	77%	61%	67%	61%	62%	59%	63%	46%	70%	61%	71%	66%	61%	78%	68%	56%
A small problem	15%	8%	13%	14%	14%	13%	11%	14%	15%	12%	13%	13%	11%	13%	14%	14%	17%
A big problem	28%	14%	27%	19%	25%	25%	30%	23%	38%	18%	26%	16%	23%	26%	8%	18%	27%

What Was the Problem?	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
There was difficulty in diagnosing your work-related injury or illness	42%	50%	45%	39%	42%	35%	51%	40%	50%	57%	44%	35%	61%	44%	19%	41%	37%
Travel to get medical care was too difficult to arrange	21%	19%	11%	24%	24%	22%	10%	25%	15%	36%	9%	24%	14%	27%	20%	20%	26%
Your treating doctor was not willing to give the care you believed was necessary	35%	55%	55%	49%	50%	54%	25%	62%	56%	42%	62%	58%	64%	53%	43%	66%	56%
The insurance company or health care network did not want this care provided	55%	47%	59%	56%	49%	64%	64%	34%	60%	40%	46%	49%	47%	40%	47%	51%	52%
You could not get care soon enough	54%	38%	42%	60%	49%	42%	45%	45%	43%	54%	36%	49%	46%	52%	29%	61%	46%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

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?

How Much of a Problem?	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Not a problem	52%	78%	72%	68%	64%	67%	68%	66%	46%	69%	68%	68%	67%	62%	85%	73%	64%
A small problem	17%	12%	9%	19%	13%	17%	5%	19%	22%	15%	13%	17%	15%	18%	9%	12%	15%
A big problem	31%	10%	19%	12%	23%	16%	27%	15%	32%	16%	19%	15%	18%	20%	6%	15%	21%

Individual Question Results for Composite "Getting Care Quickly"

Since you were injured, how often did you get care as soon as you wanted when you needed care right away?

How Often did You Get Care?	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Always	53%	70%	60%	52%	60%	65%	53%	55%	45%	66%	56%	58%	64%	61%	65%	68%	56%
Usually	14%	13%	16%	27%	15%	12%	16%	20%	12%	13%	13%	12%	9%	15%	17%	11%	18%
Sometimes/Never	32%	17%	24%	21%	25%	23%	31%	25%	43%	21%	31%	31%	27%	23%	18%	21%	25%

Since you were injured, not counting the times you needed care right away, how often did you get an appointment for your health care as soon as you wanted?

How Often Did You Get an Appointment?	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Always	56%	61%	63%	59%	54%	57%	54%	53%	47%	69%	60%	61%	59%	55%	54%	58%	57%
Usually	20%	19%	17%	23%	15%	16%	18%	28%	22%	8%	13%	13%	13%	16%	19%	15%	19%
Sometimes/Never	24%	20%	21%	18%	31%	27%	28%	19%	31%	23%	27%	26%	28%	28%	27%	27%	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	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Always	40%	45%	43%	41%	37%	40%	31%	22%	27%	41%	35%	48%	38%	44%	41%	47%	39%
Usually	20%	23%	18%	25%	19%	20%	26%	31%	19%	32%	15%	17%	24%	18%	21%	22%	18%
Sometimes/Never	40%	31%	39%	34%	44%	40%	43%	47%	54%	27%	50%	35%	38%	38%	38%	31%	43%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

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-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Strongly agree/Agree	83%	86%	75%	78%	79%	77%	83%	72%	57%	83%	71%	80%	73%	77%	84%	79%	76%
Not sure	6%	5%	7%	11%	5%	4%	5%	8%	11%	8%	7%	9%	10%	7%	3%	8%	6%
Strongly disagree/Disagree	11%	9%	18%	10%	15%	19%	11%	20%	32%	9%	22%	11%	17%	15%	13%	13%	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-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Strongly agree/Agree	80%	82%	75%	82%	75%	78%	70%	74%	65%	75%	66%	77%	69%	73%	77%	76%	74%
Not sure	6%	7%	6%	6%	7%	6%	11%	7%	7%	14%	8%	10%	12%	8%	7%	10%	8%
Strongly disagree/Disagree	14%	11%	19%	12%	18%	16%	20%	19%	27%	10%	26%	13%	19%	19%	16%	14%	18%

The treating doctor for your work-related injury or illness explained your medical condition in a way that you could understand.

Treating Doctor Explained Your Medical Condition	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Strongly agree/Agree	85%	88%	82%	87%	84%	83%	86%	85%	75%	84%	82%	87%	80%	81%	87%	84%	75%
Not sure	4%	4%	5%	2%	3%	6%	5%	5%	7%	6%	2%	4%	7%	5%	3%	5%	8%
Strongly disagree/Disagree	11%	8%	14%	11%	13%	12%	8%	10%	18%	9%	16%	9%	13%	14%	10%	12%	18%

The treating doctor for your work-related injury or illness was willing to answer any medical or treatment questions that you had.

Treating Doctor Answered any Medical or Treatment Questions	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Strongly agree/Agree	84%	88%	80%	84%	83%	87%	87%	80%	74%	89%	81%	85%	82%	82%	88%	84%	79%
Not sure	5%	4%	3%	7%	6%	2%	5%	2%	2%	5%	5%	6%	6%	4%	2%	5%	8%
Strongly disagree/Disagree	11%	9%	17%	9%	11%	10%	8%	18%	24%	6%	14%	8%	12%	14%	10%	12%	13%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

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-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Strongly agree/Agree	72%	84%	77%	74%	76%	78%	83%	82%	58%	82%	70%	75%	71%	74%	84%	81%	75%
Not sure	6%	5%	5%	6%	5%	6%	8%	1%	7%	4%	2%	5%	6%	5%	2%	4%	5%
Strongly disagree/Disagree	22%	11%	17%	20%	19%	16%	9%	17%	35%	14%	27%	20%	23%	21%	14%	15%	20%

The treating doctor for your work-related injury or illness overall provided you with very good medical care that met your needs.

Treating Doctor Provided You With Very Good Medical Care	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Strongly agree/Agree	75%	80%	72%	75%	74%	74%	76%	76%	59%	82%	65%	77%	69%	71%	75%	78%	67%
Not sure	7%	4%	6%	3%	5%	3%	4%	0%	6%	4%	9%	6%	6%	5%	6%	8%	5%
Strongly disagree/Disagree	18%	16%	22%	22%	21%	23%	20%	24%	35%	13%	26%	17%	25%	24%	19%	14%	28%

You were informed and up to date about the care you received from specialists.

Informed and Up-to-Date About the Care You Received From Specialists	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Strongly agree/Agree	77%	80%	70%	83%	76%	77%	78%	66%	56%	81%	64%	76%	68%	73%	82%	74%	72%
Not sure	7%	6%	9%	6%	12%	6%	7%	11%	13%	10%	11%	7%	17%	8%	2%	12%	10%
Strongly disagree/Disagree	16%	14%	21%	11%	11%	17%	15%	23%	31%	9%	25%	17%	15%	18%	16%	14%	18%

Note: An asterisk indicates that the differences between the Network and Non-Network are statistically significant. Percentages by Networks may not always add up to 100 percent due to rounding.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

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	\$77,686,683	\$8,731,662	\$34,776,993	\$10,247,834	\$30,171,680
	%	48%	5%	22%	6%	19%
504-Alliance	Payments	\$13,277,272	\$843,950	\$4,731,655	\$1,859,311	\$5,290,912
	%	51%	3%	18%	7%	20%
504-Others	Payments	\$3,851,463	\$125,886	\$2,397,297	\$845,216	\$1,162,443
	%	46%	2%	29%	10%	14%
Corvel	Payments	\$1,002,565	\$52,235	\$713,259	\$171,929	\$500,987
	%	41%	2%	29%	7%	21%
Coventry	Payments	\$8,231,259	\$682,414	\$4,813,278	\$1,350,318	\$3,294,780
	%	45%	4%	26%	7%	18%
First Health	Payments	\$2,523,556	\$198,870	\$1,564,777	\$477,329	\$1,018,305
	%	44%	3%	27%	8%	18%
Genex	Payments	\$1,525,916	\$122,241	\$1,033,707	\$437,072	\$736,791
	%	40%	3%	27%	11%	19%
IMO	Payments	\$3,435,966	\$116,194	\$1,248,048	\$368,674	\$920,205
	%	56%	2%	20%	6%	15%
Liberty	Payments	\$2,896,096	\$200,131	\$1,301,426	\$507,059	\$875,225
	%	50%	3%	23%	9%	15%
Prime Health	Payments	\$1,229,909	\$43,392	\$803,570	\$184,868	\$555,110
	%	44%	2%	29%	7%	20%
Sedgwick	Payments	\$3,378,647	\$166,962	\$2,326,235	\$529,949	\$1,194,096
	%	44%	2%	31%	7%	16%
Texas Star	Payments	\$14,864,672	\$475,362	\$5,579,466	\$1,804,957	\$5,917,584
	%	52%	2%	19%	6%	21%
Travelers	Payments	\$3,972,930	\$178,640	\$2,301,742	\$557,287	\$1,366,659
	%	47%	2%	27%	7%	16%
WorkWell	Payments	\$11,628,356	\$247,538	\$4,792,068	\$1,362,281	\$4,854,491
	%	51%	1%	21%	6%	21%
Zenith	Payments	\$760,239	\$33,241	\$368,301	\$127,319	\$276,408
	%	49%	2%	24%	8%	18%
Zurich	Payments	\$1,245,930	\$77,948	\$688,216	\$277,512	\$464,877
	%	45%	3%	25%	10%	17%
Other Networks	Payments	\$2,304,145	\$153,571	\$1,283,100	\$322,096	\$897,656
	%	46%	3%	26%	6%	18%

Note: Percentages by Networks may not always add up to 100 percent due to rounding.
 Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

Distribution of Injured Employees Receiving 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	Number	91,250	6,233	27,460	21,975	59,492
	%	44%	3%	13%	11%	29%
504-Alliance	Number	16,938	1,102	4,217	3,845	11,299
	%	45%	3%	11%	10%	30%
504-Others	Number	5,150	175	1,873	1,463	2,913
	%	44%	2%	16%	13%	25%
Corvel	Number	1,699	78	614	445	1,496
	%	39%	2%	14%	10%	35%
Coventry	Number	9,178	655	4,081	2,713	6,976
	%	39%	3%	17%	11%	30%
First Health	Number	2,487	182	1,195	825	1,979
	%	37%	3%	18%	12%	30%
Genex	Number	1,735	133	757	741	1,240
	%	38%	3%	16%	16%	27%
IMO	Number	3,672	138	1,069	881	2,323
	%	45%	2%	13%	11%	29%
Liberty	Number	2,796	218	1,200	783	1,899
	%	41%	3%	17%	11%	28%
Prime Health	Number	1,491	58	653	415	1,181
	%	39%	2%	17%	11%	31%
Sedgwick	Number	4,196	218	1,925	1,185	2,845
	%	40%	2%	19%	11%	27%
Texas Star	Number	17,187	677	5,748	4,010	12,046
	%	43%	2%	14%	10%	30%
Travelers	Number	3,943	239	1,747	1,157	2,871
	%	40%	2%	18%	12%	29%
WorkWell	Number	12,591	419	4,556	2,955	9,180
	%	42%	1%	15%	10%	31%
Zenith	Number	1,037	38	352	308	639
	%	44%	2%	15%	13%	27%
Zurich	Number	1,206	85	535	480	952
	%	37%	3%	16%	15%	29%
Other Networks	Number	2,236	140	963	632	1,572
	%	40%	3%	17%	11%	28%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

RETURN TO WORK

Most Frequent Reasons Given by Injured Employees Who Said They Were Not Currently Working at the Time of the Survey.

Most frequent reasons	Non-Network	504-Alliance	504-Others	Corvel	Coventry	First Health	Genex	IMO	Liberty	Prime Health	Sedgwick	Texas Star	Travelers	WorkWell	Zenith	Zurich	Other Networks
Retired	14%	42%	49%	18%	18%	20%	50%	40%	17%	15%	31%	19%	14%	9%	25%	24%	18%
Employee was laid off	33%	15%	24%	11%	28%	29%	20%	13%	27%	35%	11%	29%	26%	32%	19%	16%	26%
Employee was fired	30%	17%	21%	21%	29%	14%	50%	5%	16%	35%	11%	31%	14%	27%	19%	15%	25%
Employee took another job	2%	4%	7%	9%	15%	13%	0%	0%	25%	0%	6%	10%	13%	10%	19%	16%	21%
Employee not physically able to perform job duties	57%	21%	47%	27%	52%	63%	30%	49%	36%	35%	31%	49%	42%	62%	19%	31%	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, 2019.

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 DWC medical billing and payment database, a collection of about 100 medical data elements, including charges, payments, and Current Procedural Terminology (CPT) and diagnosis 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 at Texas A&M University on behalf of REG.

These network claims were identified through a data call issued by REG in October 2018 to 29 workers' compensation health care networks. Results from the data call showed that, since the first network in 2006, networks have treated 1,026,796 injured employees as of May 31, 2018. 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 17 groups at six months post-injury for injuries occurring between June 1, 2017, and May 31, 2018.

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 amount and types of services that were billed by health care providers for an injured employee's claim, 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 services paid.

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

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	114,100	21%
504-Alliance	22,339	19%
504-Others	6,210	16%
Corvel	2,122	15%
Coventry	11,466	26%
First Health	3,130	22%
Genex	2,164	43%
IMO	4,124	47%
Liberty	3,278	32%
Prime Health	1,912	20%
Sedgwick	5,141	23%
Texas Star	20,948	28%
Travelers	4,764	22%
WorkWell	14,950	28%
Zenith	1,316	18%
Zurich	1,589	20%
Other Networks	2,662	26%

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2019.

Similarly, hospital cost and utilization measures were examined separately for inpatient, outpatient 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, or 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 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 have higher lost-time average costs when compared to other networks.

HOW WAS THE INJURED EMPLOYEE SURVEY CONDUCTED?

REG developed the injured employee survey using a series of standardized questions from the Consumer Assessment of Health Plans Study, Version 5.1 (CAHPS™ 3.0), the Short Form 12, Version 2 (SF-12™), the URAC Survey of Worker Experiences, and previous injured employee surveys conducted by REG.

The report findings are based on completed telephone surveys of 3,060 injured employees with new claims. To analyze the outcomes of individual networks, injured employees of all injury durations within the study period were surveyed in July 2019 and an age-of-injury control was included in the analyses.



2019 Workers' Compensation Network Report Card Results
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