



IDENTIFYING A WORKERS' COMPENSATION

»»»»» *Patient* «««««



Division of Workers' Compensation

Day 4





IDENTIFYING A WORKERS' COMPENSATION

»»»» *Patient* ««««

Learning Objectives

- Verify employers' workers' compensation coverage.
- Reduce denials caused by incorrect payor classification.
- Streamline the registration process of workers' compensation patients.



Identifying a Workers' Compensation Patient

Division of Workers' Compensation
2025

Disclaimer

This presentation is for educational purposes only and provides general information. It is not a substitute for a full review of statutes and rules.

System participants are responsible for knowing and complying with the applicable sections of the [Texas Insurance Code](#) (Insurance Code), [Texas Labor Code](#) (Labor Code), and [Texas Administrative Code](#) (TAC).

Any opinions expressed by the speakers are personal and do not constitute or reflect any statement of policy by the Texas Department of Insurance, Division of Workers' Compensation (DWC).



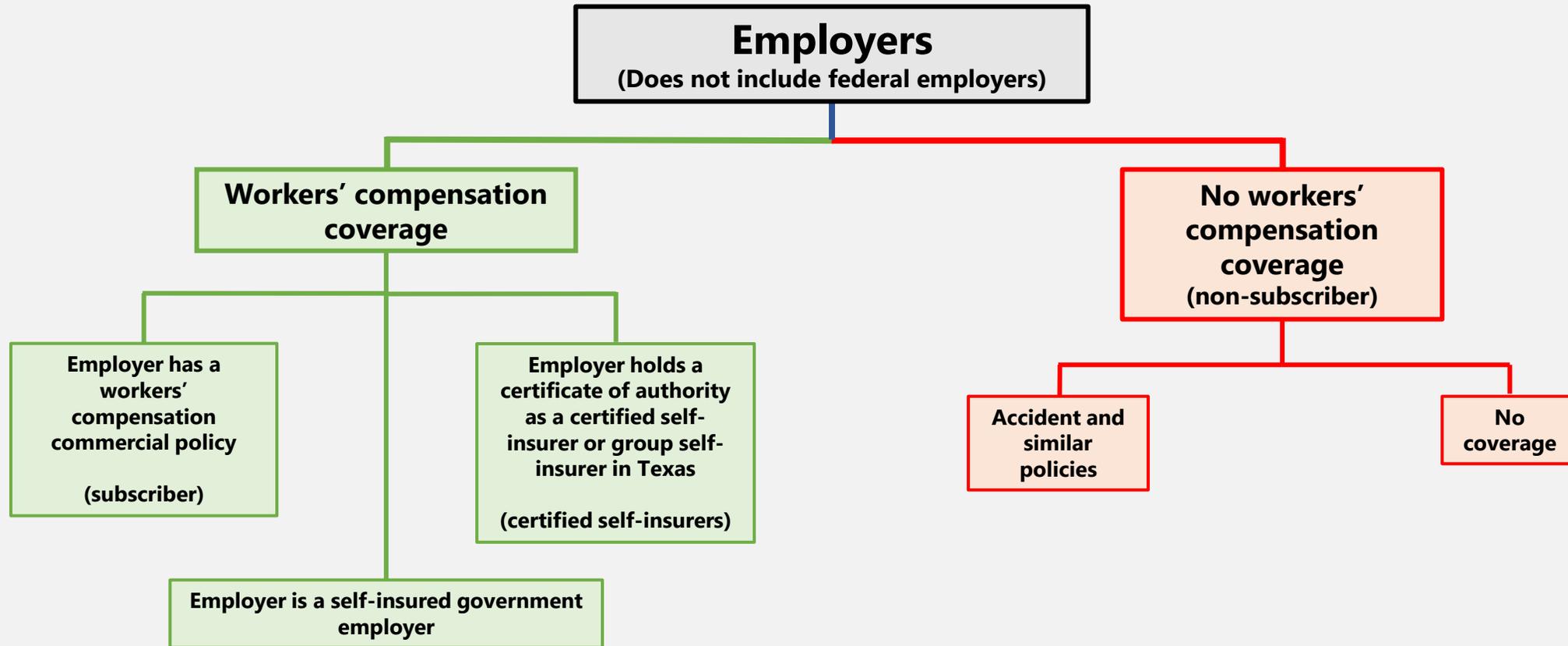
How is Workers' Compensation Different?

- Coverage is based on the employer and the date of injury.
- Ninety-five days from the date of service to file a claim (with exceptions).
- The dispute resolution process.
- You may be in violation for billing the patient.



Texas Workers' Compensation Coverage

Labor Code Sec. 406.002 Coverage Generally Elective





Overview

Risks of not identifying a workers' compensation injured employee.

Questions to ask during patient registration.

How to verify an employer's workers' compensation insurance coverage.

Risks of Not Identifying a Workers' Compensation Injured Employee



No payment for missing deadlines.



Services performed that required preauthorization may be denied.



Services rendered under a certified network may be denied if your health care provider is not contracted within the network.



Risks of Not Identifying a Workers' Compensation Injured Employee



Possible delay in medical bill processing because you billed the wrong insurance carrier.



You could be out of compliance for billing a workers' compensation patient.



Risks of Not Identifying a Workers' Compensation Injured Employee

Labor Code 413.042. Private Claims; Administrative Violation

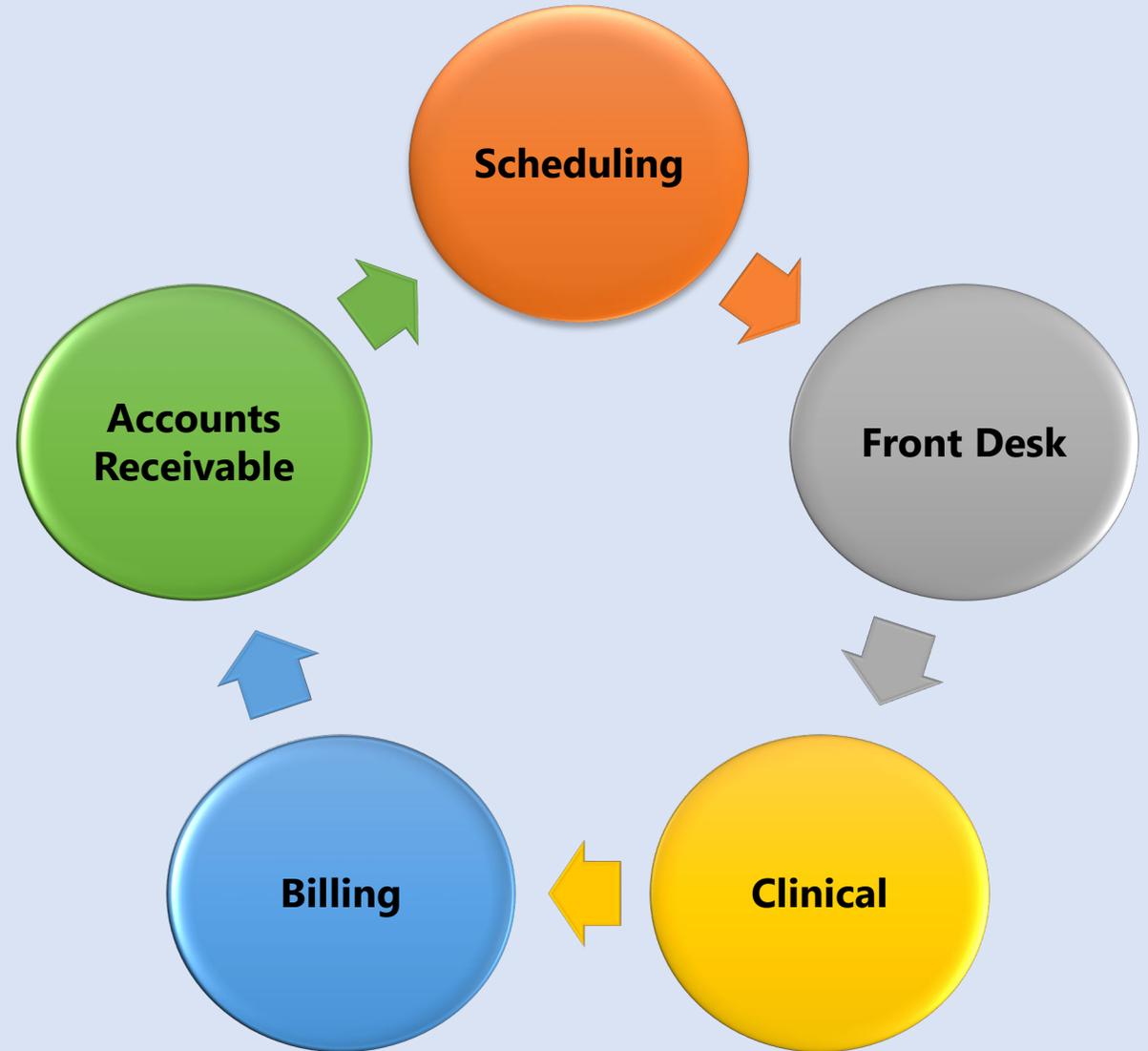
A health care provider may not pursue a private claim against a workers' compensation claimant for all or part of the cost of a health care service.





Who needs to know?

All staff involved in managing and treating a workers' compensation injured employee:



Questions to Help Identify a Workers' Compensation Injured Employee

Who?

What?

How?

When?

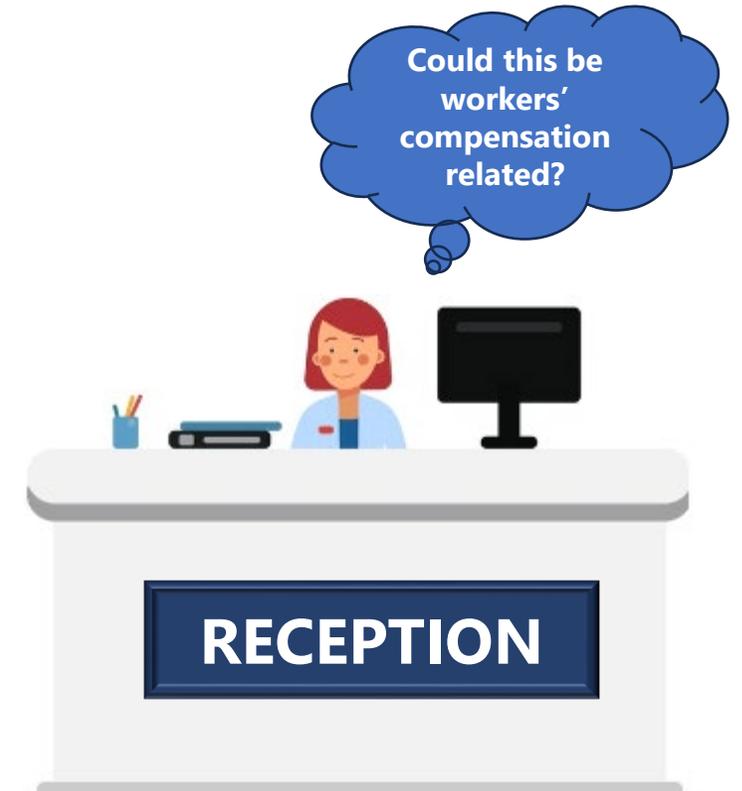
Where?



Questions to Ask During Patient Registration

Ask all patients, ask more than once, and express questions differently. Consider getting answers in writing from the injured employee.

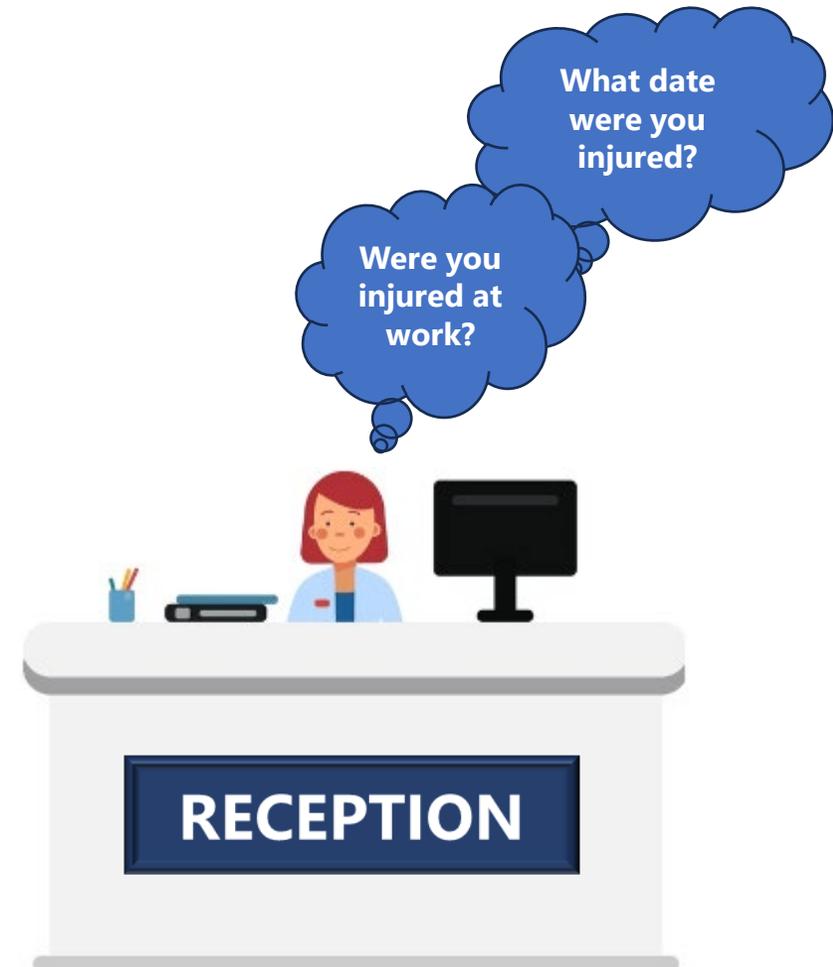
- How were you injured?
- When did it happen?



Questions to Ask During Patient Registration

Ask all patients, ask more than once, and express questions differently. Consider getting answers in writing from the injured employee.

- Where were you when you were injured?
- Who was your employer on the date you were injured?



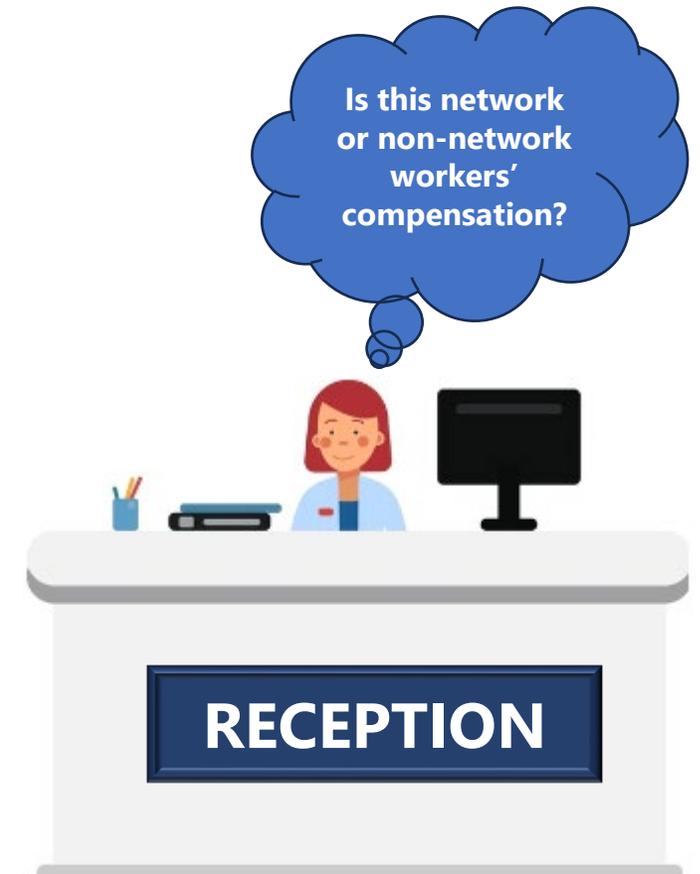
Questions to Ask During Patient Registration

- Does your employer have workers' compensation insurance (at the time of the accident)?
- Are you employed by a public employer (for example, school district, county, state)?



Questions to Ask During Patient Registration

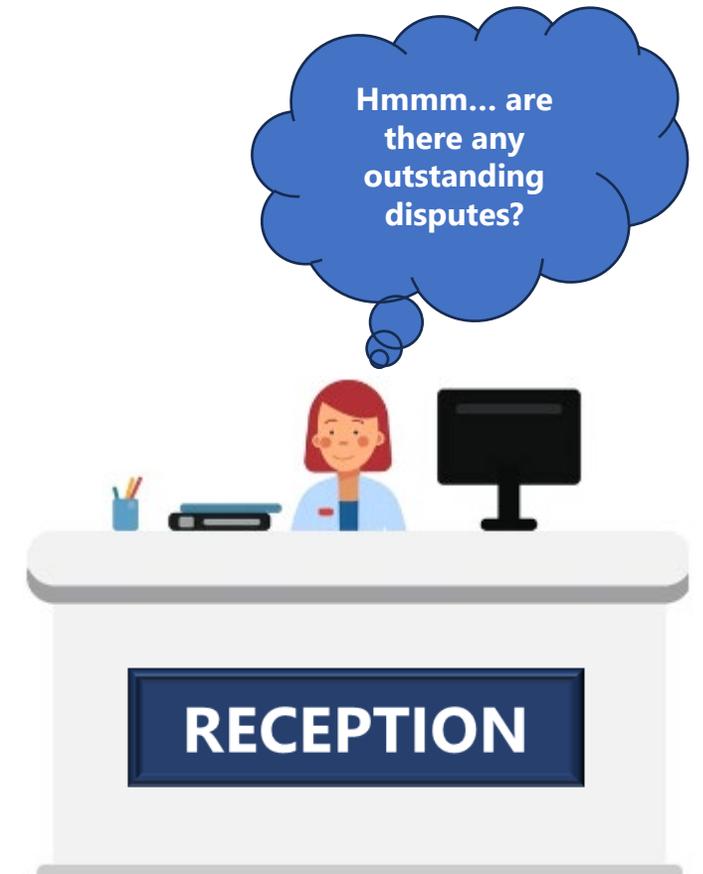
- Are you required to get health care for your work-related injury through a workers' compensation health care network?
- For a network claim: did you select our provider from the networks or the list of contracted providers?



Questions to Ask During Patient Registration

Ask about outstanding disputes on the compensability or extent of injury:

- Did the insurance carrier ever tell you all or part of your claim (injury or illness) was denied?
- Consider asking the insurance carrier or referral provider about outstanding disputes on the claim (if applicable).





Workers' Compensation Insurance





Insurance State Fire Marshal **Workers' Compensation**

Home Injured Employees Empleados Lesionados Employers Health Care Providers Carriers



WORKERS' COMP BOOT CAMP
Training
PART 1
2025

Health care providers ... start this year strong!

We're offering two sets of boot camps in 2025 with different topics. Join us next month for three new topics and information for front-line health care practitioners.

Did you miss last year's boot camps? Now's your chance to catch up!

Register now

I want to ...

- [Report my injury](#)
- [Get help with a claim \(800-252-7031\)](#)
- [Find a doctor](#)
- [File a complaint](#)
- [Learn about dispute resolution](#)
- [Learn about workers' compensation](#)
- [Find a form](#)
- [File a non-subscriber notice](#)
- [Make my workplace safer](#)
- [Report fraud](#)
- [Park at the Barbara Jordan Building](#)
- [Verify employer coverage](#)
- [Use TXCOMP](#)
- [Use workers' compensation A-Z](#)



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About DWC

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Workers' compensation insurance coverage verification

In Texas, private employers can choose to carry workers' compensation insurance coverage (subscribers), but it is not required in most cases. A workers' compensation insurance policy provides lost wages and medical benefits to employees injured on the job.

All Texas governmental entities (public school, utility, city, or county) must have workers' compensation coverage.

Workers' compensation coverage categories for Texas employers

Subscriber – Covered by a licensed Texas insurance carrier

An employer that provides workers' compensation benefits to their employees by purchasing coverage through an insurance carrier. These employers include governmental entities (public school, utility, city, or county) and private companies.

- Verify coverage at [TXCOMP NCCI website](#).
- Get a list of subscribers at [Texas Open Data Portal - Subscriber](#).

Subscriber – Certified self-insured

A private employer approved to pay its own workers' compensation losses rather than buy an insurance policy. Private employers can be [certified to self-insure](#) by applying with the Texas Department of Insurance, Division of Workers' Compensation (DWC).

- Verify coverage and certification at [Texas Certified Self-Insurers](#).

Subscriber – Governmental entity that self-insures

A governmental entity (public school, utility, city, or county) that chooses to fund its own workers' compensation program or join a pool with other governmental entities.

- Verify coverage at [TXCOMP Locate Self-Insured Government Employer](#).

Non-subscriber – Employer without workers' compensation coverage

Employers that choose not to provide workers' compensation coverage to their employees must notify their employees and DWC.

- Get a list of registered non-subscribers at [Texas Open Data Portal - Non-Subscriber](#).
- Get a copy of the notice to employees of no coverage at [sos.state.tx.us/fids/201203620-4.pdf](#) or see Notice 5 on the [DWC employer forms page](#).

Unknown

If you can't determine whether an employer has coverage, email coverage_verification@tdi.texas.gov and include:

- Name of the employer.
- Physical address of the employer.
- Date of injury.

A DWC representative will respond and provide coverage information within one business day. For more information, email Coverage.Verification@tdi.texas.gov.

For more information, contact: Coverage.Verification@tdi.texas.gov



Accept the terms of use to begin your search

Purpose – No Scripting or Automatic Retrieval:

The purpose of this website and Workers Compensation Coverage Verification is to assist you in determining whether an employer has workers compensation insurance in the state. Workers Compensation Coverage Verification will provide the name of the insurer that wrote a workers compensation policy for a specific employer on a specific date. Please note that Workers Compensation Coverage Verification is being provided to you for your personal, non-commercial use only, solely to verify an employer's workers compensation insurance coverage. Workers Compensation Coverage Verification may not be used in any other manner or for any other purpose, except as identified herein. Scripted queries and automatic retrieval(s) is/are expressly prohibited.

Limitation of Available Information:

If an employer query does not produce any result(s) this may not mean that the employer does not have insurance or is operating in violation of state law. Coverage information may not be available or complete for all employers due to limitations with the policy information. Employer queries should be specific. Open ended queries may not return any results. In the event of excessive queries, you may be prohibited from accessing the information provided under Workers Compensation Coverage Verification. You may not disable or otherwise work around any restrictions and limitations that may be a part of Workers Compensation Coverage Verification, such as reCAPTCHA. Any attempt to do so is prohibited and will result in you being unable to access Workers Compensation Coverage Verification. Scripted queries and automatic retrieval(s) is/are expressly prohibited. By clicking 'Accept', below, you affirm that you have read and understand the notices and disclaimers on this page.

This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

[PRIVACY POLICY](#)





Employer	FEIN	Address
State * Texas ▼ Select Texas	Coverage Date * Date of Injury	
Employer Name * Employer at time of injury	<input checked="" type="radio"/> Contains <input type="radio"/> Starts With	
<input type="button" value="SEARCH"/>	<input type="button" value="CLEAR"/>	

Limitation of Information

Information contained in/provided from this database is a representative reflection of selected information maintained by the Texas Division of Workers Compensation Coverage Section (DWC) and used for specific workers' compensation coverage verification. There may be discrepancies in information provided due to causes outside the control of the Texas DWC, such as reporting/recording delays and inaccuracies. In Texas, workers' compensation insurance policy numbers are confidential however, policy numbers are not required to confirm proof of coverage. Any questions for the Texas DWC can be directed to coverage.verification@tdi.texas.gov



Employer	FEIN	Address
State * Texas	Coverage Date * 12/07/2023	
Employer Name * Tesla	<input checked="" type="radio"/> Contains <input type="radio"/> Starts With	
<input type="button" value="SEARCH"/>	<input type="button" value="CLEAR"/>	

Filter by name or address

- TESLA ENERGY OPERATIONS INC**
1 TESLA RD, AUSTIN, TX, 78725-4400
- TESLA ELECTRIC CO RECORDING INC
3727 BUCHANAN ST STE 205, SAN FRANCISCO, CA, 94123-1779
- TESLA TOURING INC
3727 BUCHANAN ST STE 205, SAN FRANCISCO, CA, 94123-1779
- TESLA SOLUTIONS INC
1134 BRITTMOORE RD STE 2902, HOUSTON, TX, 77043



TESLA ENERGY OPERATIONS INC

TRACK POLICY

Insurance Coverage Provider

AMERICAN ZURICH INS CO

Coverage Date

12/07/2023

[CLICK HERE FOR CLAIM PROCESSING INFORMATION](#)

76 Employer Location(s)

Filter by name or address

TESLA ENERGY OPERATIONS INC

1 TESLA RD
AUSTIN, TX, 78725-4400

TESLA ENERGY OPERATIONS INC

1020 GROVE BLVD
AUSTIN, TX, 78741-3366

TESLA ENERGY OPERATIONS INC

10430 SHADY TRL
DALLAS, TX, 75220-2525

TESLA ENERGY OPERATIONS INC

1371 N GLENVILLE DR
RICHARDSON, TX, 75081-2414

TESLA ENERGY OPERATIONS INC

14520 WAGG WAY RD
HOUSTON, TX, 77041-1900

TESLA ENERGY OPERATIONS INC

2301 SCARBROUGH DR
AUSTIN, TX, 78728-4748

Main Menu

- [Report Injury
\(Reportar una Lesión\)](#)
- [Locate Covered Employer](#)
- [Locate Insurance Carrier](#)
- [Locate Health Care Practitioner](#)
- [Locate Health Care Facility](#)
- [Online Access Request](#)
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- [View Workers' Compensation Act](#)
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Flash News:

WELCOME
TO



TXCOMP

Texas Department of Insurance, Division of Workers' Compensation
Automated System

The mission of TXCOMP is to:

- Provide improved services to DWC customers by combining streamlined business processes with up-to-date technology;
- Facilitate efficient and effective communication of information between all workers' compensation system participants; and
- Capture and provide access to comprehensive, accurate, and reliable workers' compensation information.

Acrobat Reader (PDF):

PDF documents best viewed with latest version of Adobe Acrobat Reader.



Main Menu

- [Report Injury
\(Reportar una Lesión\)](#)
- [Locate Covered Employer](#)
- [Locate Insurance Carrier](#)
- [Locate Health Care Practitioner](#)
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- [View Workers' Compensation Act](#)
- [View Workers' Compensation Rules](#)
- [Access DWC Forms](#)

HIDE

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Online Employer Workers' Compensation Insurance Verification Search

Click on the link below to locate a covered employer:

[Employer Workers' Compensation Coverage Verification](#)



Click on the link below to locate a self-insured government employer:

[Locate Self-Insured Government Employer](#)

Acrobat Reader (PDF):

PDF documents best viewed with latest version of Adobe Acrobat Reader.

Claim Administration Contact Information

The Claim Administration Contact Information displayed is provided by the Insurance Carrier as required by Rule 124.2(r).

The information on this page pertains to **American Zurich Insurance Co**

Claim Adjustment

Business Name
Address Information
Email Address
Phone Number
Fax Number
Comments

ZURICH
 PO Box 968023
 Schaumburg, IL 60196-8023
MELISSA.KOHRMAN@ZURICHNA.COM
 1.866.828.6816
 1.866.937.8343
 EFFECTIVE DATE 04/27/2020 DALLAS CLAIMS OFFICE

Coverage Verification

Business Name
Address Information
Email Address
Phone Number
Fax Number
Comments

ZURICH
 PO Box 968023
 Schaumburg, IL 60196-8023
MELISSA.KOHRMAN@ZURICHNA.COM
 1.866.828.6816
 1.866.689.8972
 EFFECTIVE DATE 04/27/2020 DALLAS FIELD OFFICE

Medical Billing

Business Name
Address Information
Email Address
Phone Number
Fax Number
Comments

ZURICH SERVICES CORPORATION
 PO Box 968070
 Schaumburg, IL 60196-8070
USZ.ZURICH.CLAIMS.DOCUMENTS@ZURICHNA.COM
 1.719.590.8719
 1.847.240.8172
 EFFECTIVE DATE 04/27/2020 EBILLING - JOPARI SOLUTIONS ID 16535 SUPPORT 800.630.3060

Pharmacy Billing

Business Name
Address Information
Email Address
Phone Number
Fax Number
Comments

ZURICH SERVICES CORPORATION
 PO Box 968070
 Schaumburg, IL 60196-8070
WILLIAM.LINDBERG@ZURICHNA.COM
 1.800.451.8731
 1.866.742.1066
 EFFECTIVE DATE 04/27/2022

Preauthorization

Business Name
Address Information
Email Address
Phone Number
Fax Number
Comments

ZURICH SERVICES CORPORATION
 PO Box 968070
 Schaumburg, IL 60196-8070
WILLIAM.LINDBERG@ZURICHNA.COM
 1.800.451.8731
 1.866.742.1066
 EFFECTIVE DATE 04/27/2020 SERVICES BOTH NON NETWORK AND NETWORK

Workers' Compensation Health Care Network

Business Name
Address Information
Email Address
Phone Number
Fax Number
Comments

ZURICH SERVICES CORPORATION HEALTHCARE NETWORK
 1299 Zurich Way
 Schaumburg, IL 60196-1091
KATHRYN.SCHIEWE@ZURICHNA.COM
 1.847.605.6816
 1.847.605.6109
 EFFECTIVE 10/26/06

Web URL Information

TXCOMP Home About TXCOMP Contact Us Log On

Main Menu
Report Injury (Reportar una Lesión)
Locate Covered Employer
Locate Insurance Carrier
Locate Health Care Practitioner
Locate Health Care Facility
Online Access Request
File Online
View DWC Services
View Workers' Compensation Act
View Workers' Compensation Rules
Access DWC Forms

Acrobat Reader (PDF):
PDF documents best viewed with latest version of Adobe Acrobat Reader.

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Claim Administration Contact Information

View Claim Administration Contact Information by selecting the Web URL below provided by the Insurance Carrier.

The information on this page pertains to **Texas Mutual Insurance Co**

Web URL Information
Insurance Carrier Web URL www.texasmutual.com/contact/caci.shtm

Accessibility Disclaimer Privacy DWC Texas Online

No Network Information Listed

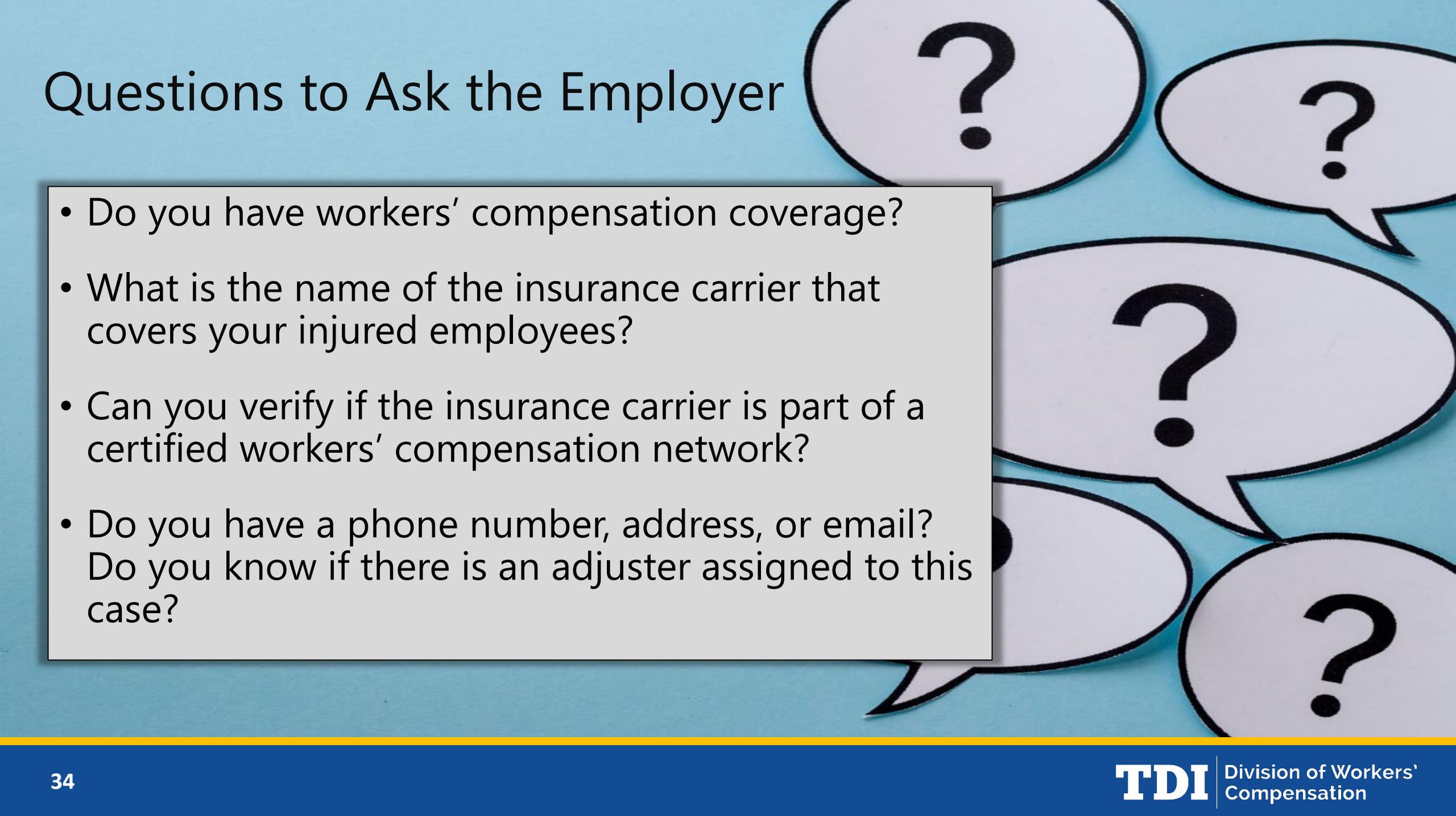
Preauthorization

Business Name	Sedgwick
Address Information	8125 Sedgwick Way Memphis, TN 38125-1128
Email Address	
Phone Number	1.859.286.0281
Fax Number	1.877.922.7236
Comments	Contact is Cindy Jagers Effective 07/25/22 Updated 07/27/22

Workers' Compensation Health Care Network

Business Name	NA
Address Information	
Email Address	
Phone Number	1.972.732.3665
Fax Number	
Comments	

Questions to Ask the Employer



- Do you have workers' compensation coverage?
- What is the name of the insurance carrier that covers your injured employees?
- Can you verify if the insurance carrier is part of a certified workers' compensation network?
- Do you have a phone number, address, or email? Do you know if there is an adjuster assigned to this case?

REMINDER

If you cannot find the insurance coverage information, this does not mean that coverage does not exist.

Email DWC insurance coverage staff for assistance.

coverage.verification@tdi.texas.gov

DWC Resources

Health care provider webpage

tdi.texas.gov//wc/hcprovider/index.html

The screenshot shows the TDI Texas Department of Insurance website. At the top, there is a search bar with "POWERED BY Google" and a navigation menu with tabs for Insurance, State Fire Marshal, and Workers' Compensation. The Workers' Compensation tab is active. Below the navigation, there is a main heading "An improved workers' compensation system for doctors" and a sub-heading "Health care provider training and resources". A large blue box contains the text "We've made Texas workers' comp better for doctors." followed by a list of bullet points: "Reimbursement rates between 200 and 250% of Medicare.", "No training or testing for certain types of doctors.", and "Training resources to support health care providers and staff." Below this, there is a paragraph about the Division of Workers' Compensation (DWC) and its mission. The page is organized into a grid of nine content blocks, each with a title, a small image, and a brief description. The blocks are: "CompConnection and resources", "What's new", "Become a Texas workers' compensation health care provider", "Coverage verification", "Preauthorization and treatment guidelines", "Medical billing and denials", "Medical and facility fee guidelines and information", "Returning injured employees to work", and "Live webinars and on-demand training".

TDI Texas Department of Insurance

TOPICS: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z All [Español](#)

Insurance State Fire Marshal **Workers' Compensation**

Home Injured Employees Empleados Lesionados Employers **Health Care Providers** Carriers

An improved workers' compensation system for doctors

We've made Texas workers' comp better for doctors.

- Reimbursement rates between 200 and 250% of Medicare.
- No training or testing for certain types of doctors.
- Training resources to support health care providers and staff.

[Learn more](#) or call CompConnection at 800-252-7031, option 3.

Health care provider training and resources

As part of its mission, the Division of Workers' Compensation (DWC) strives to educate and inform health care providers how to effectively work within the system and provide high-quality medical care that encourages and facilitates the injured employee's safe return to employment. This page offers information and resources for health care providers to help them understand their roles and responsibilities in the Texas workers' compensation system.

CompConnection and resources

Health care providers who need information about Texas workers' compensation can reach out by phone or email to CompConnection. Our experts can provide quick and accurate answers to your questions.

What's new

Read about [What's New](#), [sign up](#) to get health care provider news and find out about the health care provider [quarterly meeting](#).

Become a Texas workers' compensation health care provider

Learn about Texas workers' compensation laws and requirements that health care providers must follow to be able to offer quality medical care to injured employees.

Coverage verification

Verifying an employer's workers' compensation coverage is essential for health care providers when treating injured employees and processing the related medical bills.

Preauthorization and treatment guidelines

Determine what non-network health care services need preauthorization and the required non-network treatment guidelines.

Medical billing and denials

Learn how to submit workers' compensation medical bills and required documentation. Get help with medical bill or preauthorization denials.

Medical and facility fee guidelines and information

Stay up to date with Texas workers' compensation guidelines to ensure compliance with regulations and provide optimal care to injured employees while navigating reimbursement processes.

Returning injured employees to work

A basic goal of the Texas workers' compensation system is to help injured employees return to work quickly and safely. Learn more about the roles that health care providers, insurance carriers, and employers share in returning employees to productive roles in the workplace.

Live webinars and on-demand training

Register now and stay informed about Texas workers' compensation through live webinars and on-demand training sessions that offer convenient learning opportunities for health care providers, employers, and insurance professionals alike.



Recap

Risks of not identifying a workers' compensation injured employee.



Questions to ask during patient registration.



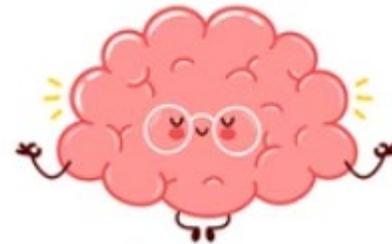
How to verify an employer's workers' compensation insurance coverage.





**TRAIN
YOUR
BRAIN**

Let's flex your knowledge!



**NEXT
TIME**





PREAUTHORIZATION, MEDICAL NECESSITY, >>>> and <<<<< UTILIZATION REVIEW

Learning Objectives

- Learn what the statutes and rules say about medical necessity.
- Know the non-network treatment guideline and how it works.
- Understand the preauthorization process.

Contact Us



CompConnection:
800-252-7031 option 3

compconnection@tdi.texas.gov

