



Medical Fee Dispute Resolution Findings and Decision

General Information

Requester Name

Hendrick Medical Center

Respondent Name

National Interstate Insurance Co.

MFDR Tracking Number

M4-26-0140-01

Carrier's Austin Representative

Box Number 6

DWC Date Received

September 15, 2025

Summary of Findings

Dates of Service	Disputed Services	Amount in Dispute	Amount Due
September 25, 2024	70450-PO	\$5,296.74	\$0.00

Requester's Position

"This bill was initially faxed to National Interstate on 11/27/2024 to the fax number provided 330-659-8909. Advised that the bill was not on file and had to re-route to mail on 3/7/2025. Enclosed please review the attached supporting documentation that attest to timely filing Please review the enclosed proof to have this bill reconsidered for payment. As the bill had initially been filed in a timely manner, we are requesting an override of the timely filing denial and ask that the bill be processed for payment in accordance with state guidelines."

Amount in Dispute: \$5,296.74

Respondent's Position

"The Carrier appropriately denied this bill because Hendrick Health System did not send the bill to the Carrier in a timely manner. While Hendrick alleges that it faxed the bill to the Carrier on 11/27/24, the Carrier has no record of receiving this particular bill on 11/27/24 and Hendrick has

provided no documentation to support that it sent this particular bill to the Carrier on 11/27/24. Rather, Carrier did not receive this bill until 3/18/25, well past the 90 day deadline.”

Response Submitted by: Stone, Laughlin & Swanson, LLP

Findings and Decision

Authority

This medical fee dispute is decided according to [Texas Labor Code §413.031](#) and applicable rules of the Texas Department of Insurance, Division of Workers’ Compensation (DWC).

Statutes and Rules

1. [28 Texas Administrative Code \(TAC\) §133.307](#) sets out the procedures for Medical Fee Dispute Resolution requests.
2. [28 TAC §133.20](#) sets out requirements of medical bill submission by health care providers.
3. [Texas Labor Code §408.0272](#) sets out certain exceptions for the untimely submission of a medical claim.

Denial Reasons

The insurance carrier denied the payment for the disputed services with the following claim adjustment codes:

- 29 - THE TIME LIMIT FOR FILING HAS EXPIRED.
- 193 – Original payment decision is being maintained. No additional reimbursement allowed after reconsideration.
- W3 – BILL HAS BEEN IDENTIFIED AS A REQUEST FOR RECONSIDERATION OR APPEAL.

Issues

1. Has the requester waived their right to medical fee dispute resolution?

Findings

1. The requester is seeking \$5,296.74 for diagnostic imaging services rendered on September 25, 2024.

28 TAC §133.20 which sets out requirements of timely medical bill submission, states in pertinent part “(b) Except as provided in Labor Code §408.0272(b), (c) or (d), a health care provider shall not submit a medical bill later than the 95th day after the date the services are provided. In accordance with subsection (c) of the statute, the health care provider shall submit the medical bill to the correct workers' compensation insurance carrier not later than the 95th day after the date the health care provider is notified of the health care provider's erroneous submission of the medical bill. A health care provider who submits a medical bill to

the correct workers' compensation insurance carrier shall include a copy of the original medical bill submitted, a copy of the explanation of benefits (EOB) if available, and sufficient documentation to support why one or more of the exceptions for untimely submission of a medical bill under §408.0272 should be applied.”

Texas Labor Code §408.0272(b) which sets out certain exceptions for untimely submission of a claim, states “(b) Notwithstanding Section [408.027](#), a health care provider who fails to timely submit a claim for payment to the insurance carrier under Section [408.027](#)(a) does not forfeit the provider's right to reimbursement for that claim for payment solely for failure to submit a timely claim if: (1) the provider submits proof satisfactory to the commissioner that the provider, within the period prescribed by Section [408.027](#)(a), erroneously filed for reimbursement with: (A) an insurer that issues a policy of group accident and health insurance under which the injured employee is a covered insured; (B) a health maintenance organization that issues an evidence of coverage under which the injured employee is a covered enrollee; or (C) a workers' compensation insurance carrier other than the insurance carrier liable for the payment of benefits under this title; or (2) the commissioner determines that the failure resulted from a catastrophic event that substantially interfered with the normal business operations of the provider.”

The requester states in its position statement that the medical bill in dispute was timely submitted via fax to the insurance carrier on November 27, 2024. A review of the submitted evidence does not support the assertion that the medical bill in question was submitted to the insurance carrier on that date or on any date prior to 95 days past the disputed date of service.

A review of the explanation of benefits (EOB) documents submitted finds that the medical bill in dispute was first received by the insurance carrier on March 18, 2025, more than 95 days past the disputed date of service, September 25, 2024.

Per documentation submitted, DWC finds that the medical bill in dispute was first submitted to the insurance carrier more than 95 days after the disputed date of service of September 25, 2024.

DWC finds no evidence that any of the exceptions to the 95-day timely filing rule, set out in Labor Code §408.0272, exist in this dispute.

Based on the submitted documentation, DWC finds the requester is not entitled to reimbursement.

Conclusion

The outcome of this medical fee dispute is based on the evidence presented by the requester and the respondent at the time of adjudication. Though all evidence may not have been discussed, it was considered.

DWC finds the requester has not established that reimbursement is due.

Order

Under Texas Labor Code §§413.031 and 413.019, DWC has determined the requester is entitled to \$0.00 reimbursement for the disputed services.

Authorized Signature:

October 8, 2025

Signature

Medical Fee Dispute Resolution Officer

Date

Your Right to Appeal

Either party to this medical fee dispute has a right to seek review of this decision under 28 TAC §133.307, which applies to disputes filed on or after **June 1, 2012**.

A party seeking review must submit DWC Form-045M, *Request to Schedule, Reschedule, or Cancel a Benefit Review Conference to Appeal a Medical Fee Dispute Decision (BRC-MFD)* and follow the instructions on the form. You can find the form at www.tdi.texas.gov/forms/form20numeric.html. DWC must receive the request within **20 days** of when you receive this decision. You may fax, mail, or personally deliver your request to DWC using the contact information on the form or the field office handling the claim. If you have questions about DWC Form-045M, call CompConnection at 1-800-252-7031, option 3 or email CompConnection@tdi.texas.gov.

The party seeking review of the MFDR decision must deliver a copy of the request to all other parties involved in the dispute at the same time the request is filed with DWC. **Please include a copy of the Medical Fee Dispute Resolution Findings and Decision** with any other required information listed in 28 TAC §141.1(d).

Si prefiere hablar con una persona en español acerca de ésta correspondencia, favor de llamar a 1-800-252-7031, opción 3 o correo electrónico CompConnection@tdi.tas.gov.