

**Workers’
Compensation
Health Care
Networks:
Information for
Injured Workers**

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Health Care
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What are workers’ compensation health care networks?

Workers’ compensation health care networks are groups of doctors, hospitals, and other health care providers that work together to treat injured workers. These networks are certified by the Texas Department of Insurance (TDI).

If your employer has decided to participate in a workers’ compensation network and you have a work-related injury or illness:

- Report your injury to your employer as soon as possible. You must report your injury within 30 days of the date of injury. File a workers' compensation claim with TDI within one year. To learn how to file a claim, call TDI.
- If you live in the network’s service area, you must choose a “treating doctor” in the network. Your treating doctor will provide most of the routine care for your injury. Your employer has a list of treating doctors. You will receive a copy of the list when you become covered by a network, and again if you are injured. If you don’t live in the network’s service area, tell the insurance carrier right away.
- If you already have a work-related injury and your insurance company switches to network coverage, you may have to change doctors. Your insurance carrier will send you a notice telling you what to do. You will usually have 14 days to choose a treating doctor in the network.
- You must get a referral from your treating doctor to see a specialist.
- You must go to health care providers in the network, except in emergencies and some other cases. If you have health coverage with a health maintenance organization (HMO), you can ask the workers’ compensation network to let your HMO doctor treat your injury.

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continued

- Your employer must give you a copy of the network's rules. Read the rules carefully. If there is something you don't understand, ask your employer to explain. After you receive the notice, you must sign a form stating that you received it.
- If the network or your insurance carrier denies a treatment you believe you need, you can appeal the denial. The network rules will tell you how to appeal.
- You may change your treating doctor one time without approval. If you change doctors, you must notify the network. After you change doctors once, you may need to get approval from the network to change doctors again.

What to do if you have a problem with a network

Contact the network and explain the problem. You may be able to resolve the problem by discussing it. If that fails, file a complaint with TDI. You can file a complaint on the TDI website, or you can call TDI's Consumer Help Line

**www.tdi.state.tx.us
1-800-252-3439**