

# Workers' Compensation Health Care Networks: Information for Injured Workers

# Workers' Compensation Health Care Networks



Published by the  
**Texas Department  
of Insurance**  
April 2009

**WORKERS' COMPENSATION HEALTH CARE NETWORKS** (WCNs) are groups of doctors, hospitals, and other health care providers that work together to treat injured workers. WCNs must be certified by the Texas Department of Insurance (TDI).

If your employer participates in a certified workers' compensation health care network and you have a work-related injury or illness, take the following actions:

- **Report your injury.** You must report your injury to your employer within 30 days of the date of injury. You must also file a workers' compensation claim with TDI's Division of Workers' Compensation within one year. To learn how to file a claim, call the **Injured Worker Hot Line** at **1-800-252-7031**.
- **Obtain the network notice.** Your employer must give you notice of its participation in a WCN and give you the network's rules. Employers must give notice to existing employees when the employer selects a network, to new employees within three days of their date of hire, and to any worker who notifies the employer of a work-related injury.
- **Read the notice carefully.** If there is something you don't understand, ask your employer to explain. After you receive the notice, you will be asked to sign a form acknowledging that you received the notice. You will still be required to follow the network's rules even if you choose not to sign the acknowledgment form.
- **Notify the network if you don't live in its service area.** The network must determine whether you live within its service area within seven days after receiving your notice. You can use the network's treating doctors while the network makes the determination. You can file a complaint with TDI if you disagree with the network's decision about whether or not you live in its service area.
- **Choose a treating doctor.** If you live in the network's service area and have received the notice, you must choose a "treating doctor" who participates with the network. Your employer has a list of all treating doctors. You will receive a copy of the list when you become covered by a network and again if you are injured. You can change your treating doctor by notifying the network, but you can only change once without needing to get approval first.

If you already have a work-related injury and your employer or insurance carrier switches to a different network, you may have to change your treating doctor. Your insurance carrier or employer will send you a notice telling you what to do. You will have 14 days to choose a treating doctor in the network. If you do not select a treating doctor, the network may select one for you.

You must go to your treating doctor for all the routine health care related to your injury. You also must get a referral from your treating doctor before going to a specialist. The network must arrange all health care and provide specialist referrals no later than 21 days after the date of a request.

## **Workers' Compensation Health Care Networks: Information for Injured Workers**

If you have health coverage with a health maintenance organization (HMO) and already have a primary care physician, you can ask the network to let your primary care physician treat your injury. The physician must agree to the WCN's terms.

- Visit only providers in the network. You must use health care providers in the network, except in emergencies and when the network approves out-of-network services.

### **Appealing Denials**

If the certified network or your insurance carrier denies a treatment you believe you need, you can appeal the denial. The workers' compensation health care network rules will explain how to appeal the denial. If your appeal is denied because of medical necessity, you will have the right to an independent review by an independent review organization.

### **Resolving Problems**

If you have a problem, call the network and discuss it. If that fails, file a complaint with TDI. Call TDI's **Consumer Help Line** or visit our website for more information

**1-800-252-3439**

**463-6515** in Austin

**www.tdi.state.tx.us**

For information about workers' compensation policies, call the **Workers' Compensation Classification, Premium Calculation, and Research Division**

**512-322-3495**

You may file a complaint about workers' compensation claims, benefits, and workplace safety by contacting any **Division of Workers' Compensation** field office or the main office in Austin

**1-800-372-7713**

**804-4000** in Austin

Help us prevent insurance fraud. To report suspected fraud, call our toll-free **Fraud Hot Line**

**1-888-327-8818**