



# Texas Health Care Network

Employee Notification Packet



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## Texas Health Care Network Plan: Employee Notification for Workers' Compensation Health Care Network

A state-approved Health Care Network (HCN) has been implemented by your employer's workers' compensation insurance carrier, Coventry, and AIG. A HCN is a managed health care network certified by the Texas Department of Insurance (TDI) to treat workers that become ill or are injured on the job. The HCN uses Coventry's medical provider network. The name of the plan is Texas Health Care Network. The Texas Health Care Network is certified statewide in all 254 Counties.

The following information explains what you must do to receive health care under the Texas Health Care Network:

### Who to contact regarding the HCN

For questions relating to the HCN, such as locating a doctor, changing of doctor, or other information about the HCN, contact AIG at: 4100 Alpha Rd, Suite 800, Dallas, TX 75244; 800-486-2422

### How to choose a doctor within the HCN

To choose a doctor in the HCN, use the list of network doctors provided to you by your employer. You can also access the HCN online at [www.aig.com/intellirisk](http://www.aig.com/intellirisk). You can search providers by name, address and/or zip code. A map to each provider's location is also available.

Select a doctor that is suitable to treat your work-related illness or injury. If you are not satisfied with your first choice, you may choose an alternate treating doctor from the HCN. Any subsequent change of doctor requires approval by the HCN.

If you already have an injury, and your date of injury is prior to 9/1/2005, this information is your notice that your employer will be using an HCN. You may need to select a new treating doctor within 14 days of receiving this notice. If you do not make a choice within 14 days, the HCN will select a treating doctor for you. All future care must be with the newly identified treating doctor. Please contact the HCN for information at 800-486-2422.

### What to do if you believe you live outside a network service area

In non-rural areas, the HCN must provide access to treating doctors or hospitals within a 30 mile range. In rural areas, the HCN must provide access to treating doctors or hospitals within a 60 mile range. You must have access to specialists and specialty hospitals within 75 miles of where you live.

If you believe you currently live outside the HCN service area, you may notify AIG and request a review. You must provide evidence to show that you do not live within a network service area. You will receive a written response from AIG within 7 days of receipt of your request. If you disagree with AIG's conclusion, you may contact the Dispute Resolution Coordinator (DRC) at:

#### Mail

AIG  
4100 Alpha Rd, Suite 800  
Dallas, TX 75244

#### E-mail

[DRC@aig.com](mailto:DRC@aig.com)  
Telephone  
800-486-2422

If you do not agree with the DRC's decision, you may appeal the decision to TDI. Your appeal must include:

- your name
- your address and telephone number
- a copy of AIG's response to you
- any evidence you presented to AIG

During consideration of your request or appeal, you may choose to continue to receive all health care services from the HCN. If it is determined that you do live within the network service area, you, and not the carrier, may be responsible for payment of out-of-network health care services that you received.



## What to do if you need non-emergency care

When you report your illness or injury, you must choose a doctor from within the HCN. You can find a HCN doctor from the list of doctors provided to you by your employer. You may also go online at [www.aig.com/intellirisk](http://www.aig.com/intellirisk) and click on “find Nearby Medical Care.” In addition, your employer or the HCN can assist you in locating a doctor from within the HCN. All treatment for work-related injuries, other than emergencies, should be obtained through the HCN.

You may choose your HMO primary care doctor as your treating doctor. You must notify your employer prior to the date of any work-related injury of your HMO choice. Your HMO doctor must agree to act as your primary care provider under the HCN rules. If you do not choose your HMO doctor, or your HMO doctor does not agree to the HCN rules, your medical care must be provided by a doctor within the HCN. All referrals to specialists will be made through the HCN and your treating doctor.

## Who pays for your treatment within the HCN

You will not be billed by the HCN doctor for medical services received on a compensable work-related injury. Your HCN doctor will bill AIG for your treatment.

If you seek treatment other than emergency care, from a non-network doctor without network approval, you may be responsible for payment of that health care service.

## What to do if you need emergency care or after hours care

In case of an emergency, in or out of the network service area, call 911 or go to the nearest emergency facility. Please see the provider listing at your employer’s worksite for the nearest emergency treatment facility.

If you need non-emergency care after hours, you should consult the list of treating doctors. You may also go online at [www.aig.com/intellirisk](http://www.aig.com/intellirisk) and click on “find Nearby Medical Care.”

## Which medical treatments need a preauthorization from the HCN

To obtain authorization for certain new or ongoing medical treatment and services, please contact the HCN at 877-479-3829. The following is a list of medical services that must be authorized by the HCN before the service is provided:

- all chiropractic services prescribed for or expected to exceed 12 visits
- all physical therapy services prescribed for or expected to exceed 12 visits
- all inpatient hospitalization and surgical procedures
- all outpatient surgical procedures
- any treatment or services that may be considered investigational or experimental
- for dates of injury on or after 9/1/11, all drugs identified with a status of “N” in ODG
- for dates of injury on or after 9/1/11: any compound drug
- dates of injury on or after 9/1/11, any investigational or experimental drugs
- all Drugs not included in the Texas Department of Insurance, Division of Workers’ Compensation (DWC) Pharmacy Closed Formulary per 28 TAC §134, Subchapter F.

The HCN will review your doctor’s proposed care against standard guidelines and will make a decision. If your medical services are not approved, you will get a written notice from the HCN. The notice will include:

- the reason(s) your medical services were not approved
- information on how to request a reconsideration

If you request a reconsideration, it must be done within 30 days of receipt of the written notice. You may call the HCN at 877-479-3829 to request the reconsideration. This is the HCN’s internal reconsideration process.

If your treatment is still not approved after reconsideration, you will receive another written notice which includes instructions on how to request an independent review. The review will be conducted by an independent review organization (IRO).

IROs are separate from the HCN. They are assigned by the TDI. The carrier or employer will be responsible for paying the IRO for the review. The carrier or employer will also be responsible for payment of any health care that you may receive while waiting for the decision of the IRO.



## What happens if your doctor leaves the HCN

The HCN ensures continuity of treatment if your treating doctor leaves the network and is obligated to continue the necessary medical care. As soon as your employer or carrier is aware of a doctor's termination, you will be contacted and advised of your options. The HCN will assist you and your treating provider to transfer your medical care to a doctor within the same specialty in your service area.

The HCN will allow you to continue treatment with the terminated doctor for 90 days if you have a life threatening condition or acute condition for which disruption of care could harm you. The doctor will need to request approval from the HCN to continue treatment for up to 90 days.

If the HCN terminated the doctor for any of the following reason(s), you will not be allowed to complete treatment with that doctor:

- medical disciplinary cause or reason
- fraud or criminal activity

Instead, you will need to find an alternate doctor within the HCN.

## Who do I contact if I have a complaint about the HCN

If you have a complaint about the HCN, you must file it with the HCN within 90 days of the incident. The HCN will not take action against you, your doctor, or anyone filing a complaint or appealing a network decision on your behalf. To file a complaint, contact the Dispute Resolution Coordinator at:

AIG; 4100 Alpha Rd, Suite 800 Dallas, TX 75244 • 800-486-2422 • [DRC@aig.com](mailto:DRC@aig.com)

When filing a complaint you must provide:

- your name
- your current address
- your telephone number
- date the incident occurred
- location of the incident
- reason(s) for dissatisfaction with the HCN

The HCN will send you an acknowledgement within seven days of receiving your complaint. The letter will include:

- the date the complaint was received
- a description of the network procedures and deadlines

You will get a resolution letter from the HCN within 30 days. This letter will include:

- an explanation of the network's resolution of the complaint
- the specific reason(s) for the resolution
- information on the specialty of any health care provider consulted
- information on how to appeal to TDI if you believe your complaint was not properly resolved

## What information is in the HCN and how often it is updated

You can view a list of HCN doctors within your area online at [www.aig.com/intellirisk](http://www.aig.com/intellirisk) or by calling 800-486-2422. This list is updated monthly and will contain the names of doctors with their specialties, and providers who are authorized to assess maximum improvement and render impairment ratings. Providers can be selected by specialty, name, or location. There will be identifiers on which doctors are primary treating doctors. Primary treating doctors have agreed to accept new patients.

## How to obtain a referral to a medical specialist

All medical services, other than emergency care, must be provided by a doctor within the HCN. If specialist care is required, you will receive notice of a specialty referral from the HCN. The notice will be sent on a timely basis appropriate to the circumstances not to exceed 21 days after the date of the request.

## TDI contact information

If you have concerns, complaints, questions regarding the HCN, the notification process or your medical care, you can contact TDI at 800-252-3439 or at [consumersprotection@tdi.state.tx.us](mailto:consumersprotection@tdi.state.tx.us).

Alternate TDI contact information—A complaint form is available on the department's website at [www.tdi.texas.gov](http://www.tdi.texas.gov). You may also ask for a form by writing to the MCQA Office, Mail Code 103-6A. Texas Department of Insurance, P.O. Box 149104, Austin, Texas 78714-9104.

# Texas Health Care Network Plan: Acknowledgement Form

I have received information that tells me how to get health care under workers' compensation insurance. If I am hurt on the job and live in the service area described in this information, I understand that:

1. I must choose a treating doctor from the list of doctors in the network. Or, I may ask my HMO primary care physician to agree to serve as my treating doctor.
2. I must go to my treating doctor for all health care for my injury. If I need a specialist, my treating doctor will refer me to one. If I need emergency care, I may go anywhere.
3. The insurance carrier will pay the treating doctor and other network providers.
4. I might have to pay the bill if I get health care from another doctor other than a network doctor without network approval.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Print Name \_\_\_\_\_

My Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Name of Employer: \_\_\_\_\_

Name of Network: \_\_\_\_\_



175 Water Street  
New York, NY 10038  
[www.aig.com](http://www.aig.com)

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance [www.twitter.com/AIGinsurance](http://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this press release.

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