



# THE HARTFORD'S TEXAS WORKERS' COMPENSATION HEALTH CARE NETWORK

Employer Enrollment Guide



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# THE HARTFORD'S TEXAS WORKERS' COMPENSATION HEALTH CARE NETWORK

Workplace injuries can be costly to your business through direct and hidden costs, including medical expenses, lost wages, lost productivity, and decreased workplace morale. The Hartford's Texas Workers' Compensation Health Care Network aims to help alleviate these effects by managing all aspects of your workers' compensation program.

## WORKERS' COMPENSATION HEALTH CARE NETWORKS IN TEXAS

In 2005, Texas enacted the Workers' Compensation Health Care Network Act, which allows employers to provide workers' compensation medical care through a state certified health care network such as The Hartford's. A health care network brings together physicians, hospitals and other medical providers in Geographic Service Areas to provide treatment and return-to-work programs for employees injured on the job. By evaluating the level of health care services applied to each work-related injury or illness, the network can facilitate delivery of appropriate medical care.





## HOW IT WORKS

You have chosen The Hartford's Texas Workers' Compensation Health Care Network to administer medical care and workers' compensation services for you and your employees. Our network links medical management, utilization of care reviews, and disability management to provide the most appropriate care for your injured employees and get them back to work as quickly and safely as possible.

In most cases, an employee who has suffered a work-related injury or illness must select a "treating doctor" from among the network's participating providers. The treating doctor coordinates the medical treatment plan and manages overall medical care, including referrals to network specialists and facilities.

A nurse case manager may be assigned to medically manage the claim using information technology such as online treatment protocols, disability duration guidelines, and a directory of jurisdictional requirements. As a case moves forward, the nurse case manager exchanges medical information with The Hartford's claim handler, who manages all other aspects of the claim. Once the injured worker improves to the point where he or she is capable of productive activity, the nurse case manager or claim handler can assist you in finding suitable work for the recovering employee. This integrated approach enables more effective resolution of claims and a more timely return to work.

## UNDERSTANDING GEOGRAPHIC SERVICE AREAS

A Geographic Service Area (GSA) refers to a designated area of Texas that is served by the network and meets state access requirements. Some areas of the state are not served by the network. This is important because all employees who live within a GSA are required to seek care for work-related injuries from network health care providers, while employees who do not live within a GSA are not required to use network providers. Attachment B of the Employee Enrollment Package includes a listing of all the counties within a GSA. Attachment A of the Employee Enrollment Package explains how to find a network doctor or health care provider.

## THE EMPLOYER'S ROLE

The employer sets up and manages the health care network, which involves providing information to employees and handling limited administrative duties. Every employee must be given a copy of the Employee Enrollment Package, and every employee must receive, sign, and return to you a Network Acknowledgement form. It is important that the employer maintain a copy of every signed form, as without the form, the network may lose its right to direct care for an injured employee. Finally, as part of each injured worker's recovery process, the employer helps develop a program to bring the employee back to work as quickly and safely as possible. The steps that follow on the next page will guide you through the process of setting up and managing the network in your workplace.

# IMPLEMENTATION STEPS

## STEP 1

Go to [TheHartford.com/tx-workcomp](https://TheHartford.com/tx-workcomp) to download the Employer Enrollment Guide as well as the Employee Enrollment Package. (If you're reading this guide, you've already done this.)

## STEP 2

Review the Employer Enrollment Guide as well as the Employee Enrollment Package. To fully understand the network, you must read both of these documents. The Employee Enrollment Package, including Attachments A through E, contains details not included in this guide.

## STEP 3

Print and copy the Employee Enrollment Package, which contains an employee notification letter, five attachments, and the Network Acknowledgement form. The Employee Enrollment Package is provided in English and Spanish. You should print copies in each language as dictated by the make-up of your workforce.

If another language is (or becomes) common to 10% or more of your enrolled employees, please notify The Hartford, and an Employee Enrollment Package in that language will be provided. Contact Jessica A. Rodriguez at [jessica.rodriguez@thehartford.com](mailto:jessica.rodriguez@thehartford.com) or 630-692-7216 to request an additional language.

## STEP 4

Distribute the Employee Enrollment Package to all company employees. We strongly encourage you to hold a meeting to explain the network to your employees. (Don't forget to account for employees who are absent on that day.) We have created an online presentation in both English and Spanish to help you with this introduction (available at [TheHartford.com/tx-workcomp](https://TheHartford.com/tx-workcomp)).

## STEP 5

Supply a copy of the Network Provider Listing to any employee who requests one. You can follow the instructions provided in Attachment A to the Employee Enrollment Package. Our online provider listing tool, available at [talispaint.com/htfd/external](https://talispaint.com/htfd/external), allows you to search by the employee's zip code to ensure you find providers local to the employee's home.



## STEP 6

Collect and file a signed Network Acknowledgement form for every employee. Every employee must sign this form and you must maintain a copy of this form in your files. You should also document the method of delivery, to whom it was delivered, and the location and date of delivery. (A Microsoft Excel spreadsheet to help you with this documentation process is available at [TheHartford.com/tx-workcomp](https://TheHartford.com/tx-workcomp).)

Once a claim is initiated, the handler will request a copy of the injured worker's signed form. If an employee is notified of the network, but refuses to sign the acknowledgement form, you must document that as well. That employee is still subject to the network requirements.

## STEP 7

Post the Employee Enrollment Package at all company locations in a place where employees can easily view them. This should include the employee notification letter and the five attachments, but need not include the Network Acknowledgement form. You may wish to post this notice along with your workers' compensation notice, OSHA information, and minimum wage postings, etc.

## STEP 8

Going forward, provide a copy of the Employee Enrollment Package and secure a signed Network Acknowledgement form from every new employee. New hires must be given this information within their first three days on the job.

## STEP 9

Going forward, provide another copy of the Employee Enrollment Package to any employee who is injured on the job. (They do not need to sign another Network Acknowledgement form.)

## STEP 10

Report any workplace injuries to The Hartford at 800-327-3636 as soon as possible.

## DEALING WITH WORKPLACE INJURIES

- In a medical emergency, get the employee to the nearest emergency care facility as quickly as possible.
- Provide a second copy of the Employee Enrollment Package and advise the employee of his or her rights and responsibilities.
- After emergency care is provided, or if no emergency care is needed, direct the injured employee to a network physician by referring them to the list of participating network providers. You can obtain an updated list at [talispnt.com/htfd/external](https://talispnt.com/htfd/external) or by calling The Hartford's Network Referral Unit at 800-327-3636.
- As soon as you learn about a work-related injury or illness, report the claim to The Hartford's Loss Connect at 800-327-3636.

(Additional information on claim reporting is available at [TheHartford.com/tx-workcomp](https://TheHartford.com/tx-workcomp).)

## EMPLOYEE RIGHTS AND RESPONSIBILITIES

All injured employees who have been notified of network participation and live within a network Geographic Service Area must seek medical care through network providers. Employees who seek care outside the network may be required to pay for those services themselves. Some exceptions to these requirements are detailed in the employee notification letter and Attachment C.

## NETWORK PROVIDERS AND SERVICE AREA

Attachment A of the Employee Enrollment Package provides information on how to access the most current listing of network providers. *Any employee*

*who requests a hard copy of the list should be provided with one by the employer.* Attachment B provides a map of counties included in each of the network's Geographic Service Areas, which cover the entire state.

## PREAUTHORIZATION

Certain health care treatments must be approved by the network before the service is provided or performed. This will be worked out by the treating doctor, nurse case manager, and claim handler. A detailed list of these procedures is provided in the employee notification letter. Employees who are unhappy with a preauthorization decision may request an independent review through the Texas Department of Insurance. Attachment E provides additional details about this process.

## COMPLAINTS

An injured employee who is dissatisfied with the network's service or care may file a complaint with the network by mail, email, or telephone. Attachment D provides complete details about this process.

## RETURNING THE EMPLOYEE TO WORK

If the employee's injury or illness results in time out of work, the nurse case manager or claim handler will contact you to discuss the employee's specific job duties. This may result in the development of a modified or alternate job description. The nurse case manager or claim handler will coordinate with the treating doctor in order to recommend a return-to-work plan based upon the employee's progress.

### LEARN MORE.

For additional resources on The Hartford's Texas Workers' Compensation Health Care Network, please visit [TheHartford.com/tx-workcomp](https://TheHartford.com/tx-workcomp)

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of March 2023.

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