



Texas HCN

Employer Frequently Asked Questions

August 2010

What is the Texas Healthcare Network (HCN)?

Texas legislation mandates only the use of the Texas certified healthcare network (HCN) or medical fee guideline reductions. CorVel's Texas Certified Network is a fully certified HCN under Texas regulations and offers access to providers statewide through our online provider directory.

Is the HCN a requirement for workers' compensation coverage in Texas?

The Texas HCN is not required for employers however no discounts are allowed on the provider bills for workers' compensation claims that are not enrolled in a certified HCN.

What is the benefit of joining the HCN?

The benefit of joining the HCN is more control over provider choice as injured workers must seek treatment within the HCN network. Additionally, providers must adhere to network's treatment guidelines and must be focused on return to work objectives. HCN benefits include improved outcomes, improved return to work, decreased utilization, sustained network discounts, and lower indemnity costs.

What type of savings can be expected under the HCN?

As of January 1, 2011, the HCN will allow employers to receive contracted rates that are below the Texas state fee schedule.

What is the average saving for CorVel's clients in the Texas HCN?

CorVel's customers average up to 30% - 40% savings by participating in the Texas HCN.

How many providers are in CorVel's HCN?

CorVel's Texas HCN currently has over 4,400 providers.

What is the process for physicians joining CorVel's HCN?

Local service backed by national support is the foundation of CorVel's approach to our provider development and we have a strategic advantage in that we own the HCN network. With over 15 years of experience in Texas, CorVel contracts with providers with proven records of accomplishment and knowledge of the workers' compensation process. All physicians must sign a CorVel contract and acknowledge they are participating in the network. They must also agree to refer to network providers, cooperate with case management requirements, abide by treatment guidelines and cooperate with utilization review processes.

What guidelines are physicians required to follow?

All physicians and providers in the CorVel HCN are required to follow the Official Disability Guidelines (ODG).

Are there any types of treating physicians that are not included in the CorVel HCN?

Each network determines what specialties are included as treating physicians. CorVel's current network does not include physical therapists, occupational therapists or chiropractors as treating physicians.

What is the process for reviewing doctor and provider complaints?

CorVel's HCN network has a resolution process to take review complaints. This process satisfies the Texas Department of Insurance (TDI) requirements for complaints and they are handled within the network and within the state of Texas.

What paperwork is involved of getting into the network?

The carrier must contract directly with the HCN and employers must sign an endorsement with the carrier to enroll into the network.

What is required to cancel or terminate a provider from the HCN?

To cancel/terminate a provider from the HCN, proper documentations must be gathered and sent to CorVel for review. If it is decided to cancel/terminate the provider, a 90-day notice will be sent to the provider. Immediate termination will be made when there is potential for imminent harm to patients.

How does an employer terminate from the HCN?

The employer would need to terminate with the carrier in order to terminate from the HCN.

How are employees notified of the HCN?

CorVel will supply the employer and carrier with a sample employee packet (The Network Requirements) that must be distributed with the employee acknowledgement form that that must be signed by employee. Employee notices must be sent to all employees at the time of HCN implementation, at the time of injury, and within two days of the date of hire.

What happens if an employee refuses to sign the paperwork?

Failure to sign the Acknowledgement Form does not waive network requirement. Employer should keep records of the distribution, method of delivery, and date of delivery.

How are physicians and providers located?

CorVel has several methods on how to locate a participating physician. There is a online look up on www.corvel.com, email Texas@corvel.com, or call toll free 866-353-9768.

How are open claims handled in the HCN?

All claims prior to 9/1/2005 (legacy claims) will be allowed to move into the HCN. Claims from 9/1/2005 up to the effective date employer endorses into the HCN (gap claims) are not allowed into the HCN. All new claims (from endorsement date) will be allowed into the HCN.

This document is designed to provide general information concerning Texas workers' compensation. It is presented with the understanding that CorVel is not engaged in rendering any legal opinions. This document should not be used as a substitute for legal services and if legal advice is required to address your specific coverage/eligibility questions, the services of your own legal advisor should be sought.