

# Health Care Network – Texas

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## Workers Compensation

### Overview

Travelers offers a customized Health Care Network (HCN) that is certified by the Texas Department of Insurance and is made up of credentialed medical providers who deliver initial and specialty care for the treatment of work-related injuries. A certified workers compensation HCN gives enrolled employers a means to reduce in-network medical costs by providing access to providers at contracted rates as opposed to typically higher state fee schedule pricing.

### HCN Benefits

- Travelers guaranteed cost customers receive a 12% credit applied to Texas premium effective on the enrollment date. Travelers loss sensitive customers benefit from reductions in medical costs and expenses.
- Enrollment provides greater control over medical and indemnity costs leading to better overall claim outcomes.
- HCN providers work with Travelers to promote an active return-to-work and stay-at-work program by following the latest evidence-based medicine treatment protocols.
- Employees have access to a broad network of quality medical providers with expertise in treating work-related injuries and returning employees to work as soon as medically appropriate.
- Enrolled employers may direct employees residing in a certified county to choose a treating doctor from the HCN.
- The HCN is available in 91% of the Texas counties and covers 99% of our existing policyholder workforce.
- The HCN includes facilities such as urgent care and occupational clinics as well as primary care and internal medicine physicians in family or general practices. Chiropractors are not part of HCNs under Texas law.
- Specialist referrals are jointly controlled by the treating doctor and Travelers case manager.

### Proven Results

- 13% reduction in medical payout for HCN claims two year post injury compared to non-HCN claims<sup>1</sup>
- 11% reduction in indemnity payout for HCN claims two years post injury compared to non-HCN claims<sup>1</sup>
- 12% reduction in total claim payout for HCN claims two years post injury compared to non-HCN claims<sup>1</sup>
- 6% higher closure rate for HCN claims two years post injury compared to non-HCN claims<sup>1</sup>

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<sup>1</sup>Claims with Accident years 2013 – 2018, non zero indemnity Cb evaluated at 24 months

Please visit our website at <http://www.travelers.com/TXHcn> for access to HCN provider directories, forms, FAQs as well as other workers compensation related information. Or contact us at 866.245.6472 or [texashcn@travelers.com](mailto:texashcn@travelers.com) for HCN enrollment questions.