

Genex Health Care Network (HCN) -Texas Workers' Compensation Frequently Asked Questions

WHAT IS A NETWORK?

House Bill 7, passed during the 2005 legislative session, created a system that allows for formation of workers' compensation health care networks certified by the Texas Department of Insurance (TDI).

WHAT IS A "NETWORK" DOCTOR?

A network doctor is a doctor who has a contract with one or more certified workers' compensation health care networks.

WHAT IS A "SERVICE AREA"?

TDI will certify networks to operate in one or more service areas. A service area is a geographic area within which network health care services are available and accessible to employees who live in that geographic area.

WHERE CAN WE GET A LIST OF THE NETWORK DOCTORS?

The directory can be accessed online at genexservice.com. Select Genex Provider Pathway.

HOW WILL CONTRACTORS COMPLY WITH THE ACKNOWLEDGEMENT FORM FOR SUBCONTRACTORS?

If subcontractors are independent, then there are no network notice or acknowledgement requirements. If subcontractors are not independent, the employer is required to provide network notice and obtain a signed acknowledgement form for each subcontractor.

WHAT NOTIFICATION OF NETWORK PARTICIPATION DO I HAVE TO PROVIDE TO MY EMPLOYEES, AND WHEN SHOULD I PROVIDE IT?

Employers must provide their employees with a detailed notice of network requirements and a list of network doctors. Employees must receive this notice and sign an acknowledgment form for the network requirements to be effective. Employers must provide this notice:

- When electing a policy with network coverage or
- Within three days of an employee's date of hire and
- When the employee is injured or
- When an employer changes insurance carriers

Genex will provide the employee notification and acknowledgement in both English and Spanish. Employers must maintain a document delivery process.

WHAT IF ONE OF MY EMPLOYEES DOES NOT SIGN THE FORM?

Employees are not required to seek network care until they have received the employee notice. An employee that receives the notices but refuses to sign the acknowledgment forms is subject to network requirements. Injured employees that seek care outside the network may be financially responsible for that care. Indemnity payments to that injured employee will not be affected.

WHAT IF ONE OF MY EMPLOYEES WANTS TO BE TREATED BY HIS/HER EXISTING DOCTOR?

Employees may seek treatment from their HMO doctor if the doctor accepts the network's terms and conditions. This provision does not apply to preferred provider organization (PPO) plans or family doctors.

WHERE IS NETWORK DOCTOR INFORMATION FOUND?

A network directory will be available online at www.Genexservices.com. Select GENEX Provider Pathway. A hardcopy is available upon request.

WHAT HAPPENS IF AN EMPLOYER ACCIDENTALLY DIRECTS AN INJURED EMPLOYEE TO A NON-NETWORK PROVIDER?

The adjuster will work with the employer and employee in these situations and will assist the injured worker in locating a network doctor.

WHAT HAPPENS TO CLAIMS THAT ARE IN PROGRESS WHEN AN EMPLOYER SIGNS UP WITH THE NETWORK?

Your employees will have 14 days from the date of network notification to select a new treating doctor unless special permission has been obtained from the carrier to remain with the current non-network treating provider.

HOW WILL I KNOW WHEN AN EMPLOYEE HAS BEEN RELEASED TO RETURN-TO-WORK?

If you have any questions regarding an employee's claim, your primary contact continues to be your adjuster. In most cases, the network provider will give the injured worker a return-to-work release (DWC-73 form). The injured worker should give a copy of the release to the employer.

Are employees required to see a network doctor when an injury occurs? Employees must seek care from a network doctor if the:

- Employer is participating in a certified workers' compensation health care network
- Employer has provided the employee with the employee notices and acknowledgement forms
- Employee lives within a network's service area

ARE THERE EXCEPTIONS TO THE REQUIREMENT THAT EMPLOYEES SEEK CARE WITHIN A NETWORK IF THE EMPLOYER IS PARTICIPATING IN A CERTIFIED NETWORK?

Yes. Employees may treat with an out-of-network doctor without pre-approval for emergency care. All other out-of-network treatment must be pre-approved by the GENEX WCHCN Network. The employee may be allowed to get out of network treatment if the:

- Employee needs medical care that is not available in the network service area
- Employee temporarily lives outside of the network service area during recovery
- Employee designates his HMO primary care physician as his treating doctor
- Employee did not receive proper notification of employer's participation in the WCHCN

HOW DOES THE EMPLOYEE KNOW IF THERE ARE NETWORK DOCTORS IN MY AREA?

A network directory will be available online at genexservices.com. Select Genex Provider Pathway. You can also contact your insurance carrier or Genex at 1-866-611-9949.