

Zurich Services Corporation Texas HCN FAQ

1. What is a healthcare network (HCN)?

A HCN is an organization certified by the Texas Department of Insurance and under contract with a carrier to deliver healthcare to injured workers. Texas now allows healthcare networks thanks to the 2005 workers' compensation reforms in H.B.7. Zurich will be utilizing Zurich Services Corporation's (Zurich Services) HCN.

2. Where can I learn more about Texas H.B.7?

Additional information is available on the Texas Department of Insurance website:
www.tdi.texas.gov/wc/wcnet/indexwcnet.html

3. Do I have anything in my policy that discusses the terms and conditions of joining the network?

Your policy will include endorsement WC 42 04 08 (Texas Healthcare Network Endorsement) if you have requested to join the HCN.

4. When did the Texas Department of Insurance certify Zurich Services' HCN?

We received certification on October 26, 2006.

5. Why is the Zurich Services HCN your best choice?

The Zurich Services HCN has several components, including the Coventry provider network and Zurich Services Utilization Review and Nurse Case Management. We expect these components will allow us to provide superior care, enabling timely and appropriate return to work. Our managed care services will continue to be closely integrated with our Claims Management division. Finally, Zurich Services HCN covers all counties in Texas.

6. Explain the relationship between Zurich & Coventry.

Zurich Services is the certified HCN network. Coventry is the network of providers.

7. Why did Zurich select the Coventry provider network in Texas?

The Coventry PPO network has re-contracted and recertified its providers. To further increase the value of the HCN, Coventry reviewed all providers in its network to ensure it contains providers who consistently demonstrate positive results in providing quality healthcare and expeditious and appropriate return-to work management. Coventry used input from customers and claims professionals to develop the structure of its provider network.

8. What are the benefits of using our HCN?

Our network can improve your workforce productivity, because the network providers focus on specific injury treatment plans that enable injured workers to expeditiously return to work. With the employer's help, we can direct injured workers to network providers who treat with evidenced-based standards of care and treatment protocols. Customers written on a loss sensitive basis (either on a retrospective rating or deductible policy) may also see savings in the form of loss cost reductions.

9. How do I join the network?

Your underwriter or customer representative should have asked and submitted your enrollment intentions at the time of policy issuance. If enrollment did not happen at the time of policy issuance or if you are unsure please call 1-800-842-0178 or send an email to mcaenrollment@zurichna.com. A staff member will contact you to answer your questions and verify enrollment.

*****IMPORTANT NOTE: your policy will not be considered enrolled in the Zurich HCN unless you properly complete the enrollment steps and confirmation of enrollment (via the employer enrollment form) is provided to and acknowledged by Zurich*****

10. How will Zurich help employers transition to your HCN?

Zurich will provide a HCN communication with details on how to access all necessary materials.

11. Will employers have access to utilization review guidelines and RTW guidelines?

Yes. The criteria for utilization review will be given to employers with the informational materials.

Employee notice and acknowledgement questions

12. What requirements does the employer have to inform their employees about the HCN?

The employer is required to provide the "Notice of Network Requirements" to all existing employees and all new hires. Notification must be provided to new hires within three days of being hired. The employer must attempt to obtain a signed "Employee Acknowledgment Form" from each of the employees that they received this information. Finally, the employer must notify the injured worker of the HCN requirements at the time the employer receives notice of an injury.

13. Where do I get a copy of the notification document that I must provide to my employees?

These documents will be available on www.zurichna.com.

- Select "Claim Information"
- Select "State Managed Care Network Documents" under "Helpful Information"

If you do not have access to the Internet, contact your agent, underwriter or claims professional.

14. I have some employees who do not speak English. Is the form also available in Spanish?

Yes. See question number 13 for a description on how to access these forms in either English or Spanish.

15. How should I document delivery of notice to my employees?

You must document the method of delivery, recipients, location of delivery, date or dates of delivery and the date of receipt of the acknowledgement form. The Claims Professional managing your claim may request a copy of the employee's "Employee Acknowledgement Form" in order to confirm they received the proper notice. It is important to have a standard documentation process. Failure to do so may result in the presumption the employee did not receive the notice. If so, the employee may not be subject to HCN requirements, and you will not fully benefit from the HCN's anticipated cost savings.

16. If the employee does not come into the workplace (i.e., remote employee), how should the employer confirm the employee has received and signed the employee notice?

We encourage employers to document the employee's signature via an e-mail record, certified mail delivery or an employee meeting.

17. Are employees' workers' compensation benefits affected if they refuse to sign an employee notice?

We expect employees to use the HCN even if they do not sign the "Employee Acknowledgement Form". If an employee chooses a non-HCN provider, the claims professional or case manager will help the employee transfer to a HCN provider. Employees who do not go to a HCN provider may be liable for their medical bills. In no way does any employee receive any special benefit or right from refusing to sign the "Employee Acknowledgement Form".

18. Is the employer required to renew the employee notifications each year?

Once an employee has been notified of our HCN, the employer will not need to notify that employee again unless the employee submits an injury notice. The employer must provide the "Notice of Network Requirements" to all new hires within three days of being hired.

19. Are employers who do not choose the HCN option obligated to notify employees?

No. The employer is only obligated to notify employees if the employer has chosen a HCN for workers' compensation injuries. No notification is required if the employer does not join our HCN.

20. Will the employer still need to notify Zurich when an employee becomes injured?

Yes. Regardless of whether the policyholder agreed to use our HCN, the employer must notify us promptly when an injury occurs.

21. How does an employee select a treating doctor in the HCN?

Injured workers who have received the "Notice of Network Requirements" from an employer must seek healthcare services through the Coventry network. Injured workers must choose a treating doctor from the list of doctors provided by the HCN. You will be able to access the list of providers from our website at www.zurichna.com. Click on "Online Services," "Customers," "Zurich C.a.r.e.® Directory Online," if prompted, enter the password "zurichna," click on "TX HCN providers."

22. Can an employee change the initial treating doctor?

Yes. Upon notification, the claims professional will allow injured workers who are dissatisfied with their initial choice of treatment provider to select an alternate or subsequent treating provider from the HCN.

23. Can a HMO primary care physician or provider (PCP) be a treating physician?

The injured worker may request the HMO PCP selected before the injury serve as the employee's treating doctor in the HCN. The HMO PCP can be the treating doctor if the physician or provider agrees to abide by the terms of the HCN's rules and complies with Insurance Code Chapter 1305.

24. What is the process for choosing a specialist in the network?

If specialty treatment or services are required, the injured worker must be referred by the treating doctor to a specialty provider in the network for care. If specialty treatment or healthcare services are not available, the treating doctor will refer the injured worker to a provider outside the network, subject to HCN approval.

25. How soon can I use the HCN?

Injured workers can begin to use the network once the HCN materials are distributed.

26. How do I access the Coventry PPO network?

Your claims professional can direct you to the HCN providers. In addition, you may access the provider directory through Zurich's website:

- Visit www.zurichna.com
- Select "Menu" at the top left corner of the screen
- Select Claims
- Scroll down to the Claims resources section, select C.A.R.E. directory Online
- If prompted, enter the password "zurichna", click on "TX HCN providers." Contact your agent, claims professional or case manager if you have difficulty obtaining this information.