

Zurich Services HCN - Texas

What is a 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. The purpose of an HCN is to provide a means of controlling workers' compensation medical costs while also providing injured employees with quality healthcare. As of January 1, 2011, Texas eliminated the ability to utilize discounts below the Texas fee schedule on provider bills for workers' compensation claims. However, if you enroll in and implement the Zurich Services HCN you will be able to realize savings below fee schedule via our agreements with various providers and networks.

- Control over provider choice – injured workers must treat in network
- Only certain types of providers may serve as treating doctors
- Referrals must be made in network if services are available in network
- Most provider reimbursement is less than the state fee schedule
- Customers written on a loss sensitive basis (either on a retrospective rating or deductible policy) may see savings in the form of loss cost reductions
- Some customers maybe eligible for a premium credit if they enroll in our HCN
- The Zurich Services HCN currently covers all 252 counties in Texas
- To enroll in the Zurich Services HCN you must educate each of your employees about their rights and obligations within the Zurich Services HCN
- Zurich has created an informational packet you can distribute and review with your employees and to help you with the enrollment process
- Zurich provides a dedicated TX HCN resource to help with enrollment questions and processes

Should you have any questions, please feel free to call 800-842-0178, or send an email to mcaenrollment@zurichna.com for additional enrollment materials and any assistance that you may need.

Zurich

1299 Zurich Way, Schaumburg, Illinois 60196-1056
800 382 2150 www.zurichna.com

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