

Coventry Workers' Comp Network

Information, Instructions and your Rights and Obligations

Dear Employee:

Your employer has chosen the **Coventry Workers' Comp Network** to manage the health care and treatment you may receive if you are injured on the job. The **Coventry Workers' Comp Network** is a certified workers compensation health care network, approved by the State of Texas to provide care for work related injuries. This program includes a network of health care providers who are trained in treating work related injuries. They are also trained in getting people back to work safely.

The **Coventry Workers' Comp Network** service area includes all 254 counties in the State of Texas. These counties are shown on the attached map.

The enclosed information will help you to seek care for your work-related injury. You may also contact your workers' compensation insurance carrier for any questions about your care and treatment for your work-related injury. The **Coventry Workers' Comp Network** and your employer have formed a team to provide timely health care to injured workers. The goal is to return you to work as soon as it is safe to do so.

What to do if you are injured on the job...

If you are injured while on the job, tell your employer as soon as possible. Your employer will help with any questions about how to get treatment through the **Coventry Workers' Comp Network**. You may also contact the HCN directly at (800) 937-6824 or at the address below:

Coventry Workers' Comp Services
ATTN: Client Services
5210 East Williams Circle, Suite 220
Tucson, Arizona 85711

In case of an emergency...

If you are injured and it is an emergency, you should seek treatment at the nearest emergency facility as soon as possible. This also applies if you are injured outside the service area and/or after normal business hours.

Emergency care does not need to be approved in advance. A "medical emergency" is defined in Texas laws as the sudden onset of a medical condition manifested by acute symptoms, including severe pain, that in the absence of immediate medical attention could reasonably be expected to result in placing the patient's health or bodily functions in serious jeopardy, or serious dysfunction of

Coventry Workers' Comp Network
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any body organ or part. Medical emergency also pertains to behavioral health services.

After you receive emergency care, you may need ongoing care. You will need to choose a treating doctor from the **Coventry Workers' Comp Network** list for any ongoing care.

Non-emergency care...

Report your injury to your employer as soon as you can. Choose a treating doctor from the network list at www.talispoint.com/cvty/ICWMSA. Go to that doctor to be treated.

Choosing a Treating Doctor

If you are hurt at work and you live in the network service area, you must choose a treating doctor from the **Coventry Workers' Comp Network**. This is required for you to receive coverage of the medical costs for your work-related injury. The doctor you choose will oversee the care you receive for your work-related injury. Except for emergency care you must obtain all health care and specialist referrals through your treating doctor.

If, at the time you are injured, you belong to a health maintenance organization (HMO), you may choose your HMO primary care physician as your treating doctor. You must have chosen the doctor as your primary care doctor prior to your injury. We will approve the choice of your HMO doctor if he or she agrees to the terms of the network contract. The doctor must also agree to abide by applicable laws.

If you believe you live outside of the network service area, you may request a service area review by calling your insurer. You should provide proof to support your request. Within seven (7) days of receiving your request, the insurer will inform you of its decision. If you do not agree with the final decision of the insurer you have the right to file a complaint with the Texas Department of Insurance. Your complaint must include your name, address, telephone number, a copy of the insurer's decision and any proof you sent to the insurer for review. A complaint form is available on the Department's web site at www.tdi.texas.gov. You may also ask for a form by writing to:

*Consumer Protection, MC 111-1A
Texas Department of Insurance
PO Box 149091
Austin, Texas 78714-9091*

When waiting for the insurer to make its decision or the Texas Department of Insurance to review your complaint, you may choose to receive all health care

from the network. You may be required to pay for health care services received out of the network if it is ultimately determined that you do live in the network's service area.

A complete list of **Coventry Workers' Comp Network** providers is available at www.talispoint.com/cvty/ICWMSA. The list is updated every month and identifies treating doctors and specialists separately. The list also identifies providers who are authorized to assess maximum medical improvement, who accept new patients and who have any limitations for accessibility and/or referrals to specialists.

If your treating doctor leaves the network, we will tell you in writing. You will have the right to choose another treating doctor from the list of network doctors. If your doctor leaves the network and you have a life threatening or acute condition for which a disruption of care would be harmful to you, your doctor may request that you treat with him or her for an extra 90 days.

Changing Doctors

If you become dissatisfied with your first choice of a treating doctor, you can select an alternate treating doctor from the list of network treating doctors in the service area where you live. We will not deny a choice of an alternate treating doctor. Before you can change treating doctors a second time, you must get permission from the network.

Referrals

You do not have to get a referral if you have an emergency health condition. All other requested health care services will be made available by the network on a timely basis, as required by your medical condition. All health care services, including referrals, will be made available no more than 21 days after you make a request.

Payment for Health Care

Network doctors have agreed to seek payment from the insurer for your health care. They will not look to you for payment.

If you obtain health care from a doctor who is not in the network without prior approval, you may have to pay for the cost of that care. You may only access non-network health care providers and still be eligible for coverage of your medical costs if one of the following situations occurs:

- Emergency care is needed. You should go to the nearest hospital or emergency care facility.
- You do not live within the service area of the network.

- Your treating doctor refers you to an out of network provider or facility. This referral must be approved in advance.
- You have chosen your HMO primary care doctor. Your doctor must agree to abide by the network contract and applicable laws.

Complaints

If you are dissatisfied with any aspect of network operations, you have the right to file a complaint with the **Coventry Workers' Comp Network**. This includes a complaint about your network doctor. It may also be a general complaint about the **Coventry Workers' Comp Network**. If you have questions about the complaint process you can reach the Grievance Coordinator by phone at (800) 937-6824, by email at ComplaintsandGrievances@cvty.com, by fax (630) 737-2077, or by mail at the address below:

Coventry Workers' Comp Services
Attention: Grievance Coordinator
5210 East Williams Circle, Suite 220
Tucson, Arizona 85711

Texas law does not permit the **Coventry Workers' Comp Network** to retaliate against you if you file a complaint against the network. We also cannot retaliate if you appeal the decision of the network. The law also does not permit us to retaliate against your treating doctor if he or she files a complaint against the network or appeals the decision of the network on your behalf.

You also have the right to file a complaint with the Texas Department of Insurance. A complaint form is available on the Department's web site at www.tdi.texas.gov. You may also ask for a form by writing to:

*Consumer Protection, MC 111-1A
Texas Department of Insurance
PO Box 149091
Austin, Texas 78714-9091*

Preauthorization, Adverse Determination and Independent Review

Treatment prescribed by your doctor may need to be approved in advance. You or your doctor are required to request approval for specific treatments or services before they are rendered. You may continue to need treatment after the approved treatment is provided. For example, you may need to stay more days in the hospital than what was first approved. If so, the additional treatment must be approved in advance.

Coventry Workers' Comp Network Preauthorization List

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| Diagnostics |
| Discograms, Arthrograms and Myelograms |
| Electromyography (EMG) and Nerve Conduction Velocity (NCV) Testing |
| Repeat / Standing Magnetic Resonance Imaging (MRI) or Computed Tomography (CT) Scans (MRI / CT scan of the spine within first 4 weeks or repeat of MRI / CT scans for all body parts) |
| Repeat Individual Diagnostic Study with a Reimbursement established in the Current Medical Fee Guideline greater than \$350 or without a Reimbursement Rate in Medical Fee Guidelines (unless otherwise specified) |
| Ultrasounds |
| Physical Medicine |
| Aquatic Therapy |
| Chiropractic Treatments (after 6 visits) |
| Durable Medical Equipment (DME) Billed Charges Greater than \$500 Per Item (either purchase or expected cumulative rental) |
| Massage Therapy |
| Occupational Therapy (after 6 visits) |
| Physical Medicine and Rehabilitation (after 6 visits) |
| Transcutaneous Electrical Nerve Stimulation (TENS) and Interferential Units |
| Work Hardening and Work Conditioning Programs |
| Yoga |
| Procedures |
| Acupuncture |
| Botox, Epidural Steroid, Facet, Joint Steroid, Prolotherapy, Sacroiliac (SI) Joint and Trigger Point Injections |
| Manipulations Under Anesthesia (MUA) |
| Medial Branch, Selective Nerve Root, Stellate Ganglion and Sympathetic Nerve Blocks |
| Power Traction Devices such as Vax-D |
| Radiofrequency Ablation (RFA) and Neurotomy / Facet Rhizotomy |
| Referrals |
| Biofeedback |
| Chemical Dependency Programs |
| Chronic Pain Management and Interdisciplinary Pain Rehabilitation |
| Psychological Testing; Psychotherapy; Repeat Interviews |
| Psychotherapy with Social Worker, Psychologist or Psychiatrist |
| Skilled Care |
| Acute Inpatient Hospitalization or Rehabilitation Admissions |
| Home Health Care / Aides |
| Long-Term Acute Care Hospital (LTACH) Admissions |
| Nursing Home, Skilled Nursing Facility (SNF), Convalescent or Residential Care Admissions |
| Physical Therapy Aides |
| Post-Acute Rehabilitation Admissions |
| Skilled Nursing Visits |

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| Surgery |
| All Surgeries with a Billed Amount Greater than \$500.00 (Pre-auth request should include specific hardware to be used for the procedure) |
| Bone and Tendon Graft Substitutes and Adjuncts |
| Implantable Drug Delivery Systems (including pain pumps) |
| Intradiscal Electrothermal Annuloplasty (IDET) |
| Spinal and Artificial Disc Surgery |
| Spinal Cord Stimulators |
| Ultrasonic and Electrical Bone Growth Stimulators |
| Other |
| Dental Services |
| Drugs not included in the Division's Formulary |
| Gym Memberships |
| Investigational or Experimental Procedure, Service or Device (not yet broadly accepted as the prevailing standard of care) |
| Narcotics / Opioids Prescribed over 30 Days |
| Required Treatment Plans |
| Treatment and Services that exceed or are not addressed by the Network's Adopted Preauthorization or Treatment Guidelines |
| Treatment for an Injury or Diagnosis that is not accepted by the Carrier |
| Weight Loss Programs |

The number to call to request one of these treatments is (800) 407-0704.

If a treatment or service request is denied, we will tell you in writing. This written notice will have information about your right to request a reconsideration or appeal of the denied treatment. It will also tell you about your right to request review by an Independent Review Organization through the Texas Department of Insurance.

Coventry Workers' Comp Network
Approved Service Area

