

FREQUENTLY ASKED QUESTIONS

1. What is a Worker's Compensation Network?

A Worker's Compensation Network is an organization which must be certified by the Texas Department of Insurance to contract with doctors, hospitals, and other healthcare providers to provide services to injured workers who are accessing the network.

2. How do I know if I am eligible to be enrolled in the USA Worker's Injury Network?

You must live within the USA WIN network geographic area. An injured worker who sustains a new injury and meets the following criteria is eligible to participate in the network:

- If the Injury occurs after the effective date of the contract between the insurance carrier and USA WIN.

3. Who can be an attending physician under the USA WIN?

Under Texas law, an attending physician is called a Treating Doctor. USA WIN Treating Doctors are all medical doctors (MD), or doctor of osteopathy (DO). The Treating Doctor specialties are: Family Practice, Internal Medicine, Occupational Medicine and Emergency Medicine Physicians.

4. What does the Treating Doctor do?

A Treating Doctor is the primary doctor you will select from the USA WIN provider list to provide and/or coordinate all aspects of your medical care and oversee the course of treatment to ensure that proper care is maintained. All health care and referrals are provided by the Treating Doctor. Information on selecting a Treating Doctor can be found under 'Employee Notice of Network Requirements'.

5. How do I find a USA WIN Network Provider?

USA WIN's toll-free call center 800-872-3860 is available from 8:00 a.m. to 7:00 p.m. Central Time. The call center is staffed with trained individuals to answer member questions and search for the nearest network provider available. USA WIN employs bi-lingual Customer Care Representatives which enhances its communication with employees.

USA WIN's website, www.usamco.com features printable directories and the following search options

- Search for Provider/Practitioner by Name, Address or Specialty
- Search for Provider/Practitioner based on Geographic Location
- Search for Facility/Ancillary by Name, Address or Specialty
- Search for Facility/Ancillary based on Geographic Location

- 6. Can I change my Treating Doctor?**
Under Texas law you can change your Treating Doctor once without prior approval after your initial choice, but you must choose an alternate Treating Doctor within the network and USA WIN will not deny the selection. Information on selecting an alternate doctor can be found under ‘Employee Notice Network Requirements’.
- 7. Will I be able to see my family physician for my work injury?**
Yes, if you are a HMO member and have already selected a physician as your primary care doctor under the HMO plan. The primary care doctor, if not contracted with USA WIN, must agree to the terms and conditions of the provider agreement, comply with guidelines, protocols and Texas Insurance Code, Title 8, Chapter 1305, relating to quality improvement and credentialing.
- 8. My personal physician is a chiropractor who is not in the USA WIN. If I am injured on the job and enrolled in USA WIN, will I be able to treat with this provider?**
No. In non-emergency cases, you must first seek treatment from a USA WIN treating doctor. The treating Doctor will refer you to any specialist that may be required.
- 9. If I refuse to go to a physician in the USA WIN network and choose not to participate in the program, what will happen to my claim?**
If you do not comply with the network requirements after you have been informed of them by receipt of the ‘Employee Notice of Network Requirements’ and you have a work related injury claim, your insurance carrier has the right to deny payment of the claim. You may be responsible for payment of all services performed outside the network guidelines.
- 10. What is a service area?**
The service area is the state-certified geographical area where USA WIN has contracted with network providers to serve the employees who live in that geographical area. Currently USA WIN covers 203 counties. The USA WIN service area is designated by county, using zip codes. Employers can access a map and list of counties by visiting www.usamco.com and downloading the ‘Employee Notice of Network Requirements’ packet.
- 11. Can my treating doctor or any other USA WIN provider bill me for any of the expenses?**
No, as long as you are using network providers and the claim is eligible and compensable, you will not be billed for any treatment related to your worker’s compensation claim.
- 12. How can I determine if I live within the USA WIN certified service area?**
Consult the service area listing and map in the ‘Employee Notice of Network Requirements’ packet by visiting www.usamco.com. Injured workers are

generally required to obtain care from providers participating in the USA WIN if their employer elects to enroll. If an injured worker lives in the service area and has been notified of the Employee Notice of Network Requirements they are required to treat with a Network doctor.

13. Am I responsible for calling USA WIN to get pre-authorization before I have surgery or other necessary treatment?

Only in some cases. Your USA WIN provider is responsible for notifying the network when you need treatment that requires pre-authorization. If the provider fails to contact USA WIN for pre-authorization, you will not be billed for the treatment, even if the insurance carrier denies payment to the provider. However, you are responsible for obtaining approval from insurance carrier if you would like to change treating doctors, need to be referred to a specialty provider, or an out-of-network provider. If you fail to contact insurance carrier you may be billed for such services.

PROVIDER MANUAL AND PREAUTHORIZATION REQUIREMENTS

14. What provider manuals should participating providers access to view USA WIN pre-authorization, credentialing, and other USA WIN requirements?

Provider manuals may be accessed at USA WIN website at www.usamco.com.

15. What services require preauthorization under USA WIN?

The following list represents the procedures that usually require preauthorization from USA WIN's INSURERS using USA Worker's Injury Network. This list is not intended to be comprehensive or all inclusive and may vary by INSURERS. USA WIN Network Providers should verify specific preauthorization requirements with INSURER prior to rendering healthcare services.

- All Hospitalizations
- All Surgeries
- All outpatient surgeries including: epidural steroid injections, facet injections, trigger point injections, sacroiliac joint injections, prolotherapy injections, radiological cryotherapy, and manipulations under anesthesia, and including the specific site or facility where the service will be performed
- Repeat diagnostic studies
- All Durable Medical Equipment
- Chemical Dependence, weight loss programs, and gym memberships
- All nursing home, convalescent, residential and all home health care services and treatments
- Psychological or Psychiatric testing, and evaluations
- All Bone Growth stimulators

- All chemonucleolysis, vertebral axial decompressions (Vax-D), radio frequency thermocoagulation of facet joints (RFTC), and IDET procedures
- All myelograms, discograms, venograms, surface electromyograms, EMGs, and nerve conduction studies
- Work Hardening and Work conditioning
- Rehabilitation Programs
- All Physical therapy, occupational therapy, chiropractic therapy, and chiropractic manipulations
- All out-of-network referrals
- Dental work over \$1000
- Psyche testing
- Request for long-term medications, especially narcotics
- Psychotherapy, with social worker, psychologist or psychiatrist
- Biofeedback and pain management, initial evaluation and 'full' chronic pain management programs

Pursuant to 28 TAC Chapter 134, Subchapter F, Rule §135.540 Preauthorization for claims subject to the Division's closed formulary. Preauthorization is only required for:

(1) drugs identified with a status of "N" in the current edition of the *ODG Treatment in Workers' Comp (ODG) / Appendix A, ODG Workers' Compensation Drug Formulary*, and any updates;

(2) any compound that contains a drug identified with a status of "N" in the current edition of the *ODG Treatment in Workers' Comp (ODG) / Appendix A, ODG Workers' Compensation Drug Formulary*, and any updates; and

(3) any investigational or experimental drug for which there is early, developing scientific or clinical evidence demonstrating the potential efficacy of the treatment, but which is not yet broadly accepted as the prevailing standard of care as defined in Labor Code §413.014(a).

(c) Preauthorization of intrathecal drug delivery systems.

(1) An intrathecal drug delivery system requires preauthorization in accordance with the certified network's treatment guidelines and preauthorization requirements pursuant to Insurance Code Chapter 1305 and Chapter 10 of this title (relating to Workers' Compensation Health Care Networks).

(2) Refills of an intrathecal drug delivery system with drugs excluded from the closed formulary, which are billed using Healthcare Common Procedure Coding System (HCPCS) Level II J codes, and submitted on a CMS-1500 or UB-04 billing form, require preauthorization on an annual basis. Preauthorization for these refills is also required whenever:

(A) the medications, dosage or range of dosages, or the drug regime proposed by the prescribing doctor differs from the medications dosage or range of dosages, or drug regime previously preauthorized by that prescribing doctor; or

(B) there is a change prescribing doctor.

EMPLOYER RESPONSIBILITIES

16. What are the basic responsibilities of employers participating in USA WIN?

Upon initial enrollment in USA WIN, certification of a new network, hiring of new employees, and at notice of injury, the employer is required by state law to inform employees about their participation in USA WIN. The employer has four basic responsibilities:

- They must distribute the 'Employee Notice of Network Requirements' packet to current employees and new hires;
- They must obtain a signed 'Workers Compensation Network Acknowledgement' form from each employee and maintain it in the employee's personnel file. The 'Workers Compensation Network Acknowledgement' is part of the 'Employee Notice of Network Requirements' packet, and affirms that the employee has accepted or refused the Network Requirements.
- They must post a copy of the 'Employee Notice of Network Requirements' packet at each company location.
- Once an injury occurs, the insurance carrier claim examiner or case management nurse must provide another 'Employee Notice of Network Requirements' packet to the injured worker as required by law, and obtain a copy of the signed 'Workers Compensation Network Acknowledgement' form from the employee.

17. In addition to collecting signed 'Workers Compensation Network Acknowledgement' forms from employees, what other documentation is necessary?

It is very important that the employer document the date, and the method by which the 'Employee Notice of Network Requirements' packet was delivered. This provides the appropriate documentation in the event that an employee does not return the acknowledgement form or refuses to sign it. Without a signed form, proof that the Notice was delivered by the employer to its employees, the employee will not be required to treat with a network provider.

18. What should the employer do if an employee refuses to sign the Workers Compensation Network Acknowledgement form in the 'Employee Notice of Network Requirements' packet?

If an employee refuses to sign the form, the employer must ensure that the date and method of delivery was documented, and note the date the employee refused to sign the form. An employee's refusal to sign the form does not result in loss of network control so long as the employer has properly documented its delivery and the employee's refusal to sign. In this situation, the employees will still be required to obtain treatment from USA WIN providers.

EMPLOYEE NOTICE OF NETWORK REQUIREMENTS PACKET AND WORKERS COMPENSATION NETWORK ACKNOWLEDGEMENT FORM

19. What is the purpose of the ‘Employee Notice of Network Requirements’ packet?

The ‘Employee Notice of Network Requirement’ contains the state required notices and helps employees navigate through the USA WIN. It contains all the information employees should know in order to seek treatment from a Network physician and includes contact information needed to reach USA WIN with questions.

20. Where can an employer enrolled in USA WIN obtain copies of the Employee Notice of Network Requirements packet to distribute to employees?

The ‘Employee Notice of Network Requirements’ is available online at www.usamco.com or by contacting USA WIN to request a copy.

MEDICAL PROVIDER REFERRALS AND CONTINUITY OF CARE

21. What specialties has USA WIN designated as treating doctors in the current network?

The specialties are: Family Practice, Internal Medicine, Occupational Medicine and Emergency Medicine Physicians.

22. For work-related injuries, do employees have to treat with treating doctors participating in USA WIN?

The law allows the injured worker the right to use their HMO primary care physician as their Treating Doctor for their workers compensation injury as long as their HMO primary care physician agrees to the terms of the provider agreement and complies with guidelines, protocols and Texas Insurance Code, Title 8, Chapter 1305 relating to quality improvement and credentialing. The HMO primary care physician does not have to participate in the USA WIN in order to be an authorized Treating Doctor.