



Texas Water Conservation Association Risk Management Fund

Employer Guidelines

IMPORTANT INFORMATION REGARDING POLITICAL SUBDIVISION WORKERS' COMPENSATION ALLIANCE

This packet provides additional information about the Alliance. Items included here are intended as a resource for water districts and authorities that are members of the TWCA Risk Management Fund. This information addresses the requirements and procedures related to medical treatment for workers' compensation injuries through the new direct contracting arrangement. As always, please feel free to contact your adjuster at the Fund for assistance regarding any questions or concerns.

Welcome to the Political Subdivision Worker's Compensation Alliance

We are pleased to introduce you to the Political Subdivision Workers' Compensation Alliance (PSWCA or "the Alliance"), which provides workers' compensation health care services for the Texas Water Conservation Association Risk Management Fund.

The 2005 Texas legislature made some major changes in the structure and operation of the Texas workers' compensation system. Risk pools such as the TWCA Risk Management Fund (TWCARMF) have several options under the new law with respect to medical care for injured workers. Because of the high cost of private health care networks and the unavailability of network services in most areas of the state, TWCARMF has joined the Alliance. The purpose of the Alliance is to provide workers' compensation medical benefits to employees of the public-entity pool members in Texas through a direct contracting arrangement. The other participating members include the Texas Council Risk Management Fund, Texas Association of Counties Workers' Compensation Self-Insurance Fund, Texas Association of School Boards Risk Management Fund, and Texas Municipal League Intergovernmental Risk Pool.

The purpose of the Alliance is to ensure that injured employees have access to appropriate and cost-effective treatment. Our goal is to assemble a system of health care providers who are focused on positive treatment outcomes and returning injured workers to productive status.

General Instructions for Employers

The "Employee Acknowledgement of Political Subdivision Workers' Compensation Alliance Direct Contracting Program" is the information you will be responsible for providing to your employees when you begin the use of the contracted provider panel.

Employee Signed Acknowledgement of Notice

In order to provide appropriate notice, the Fund is requiring each employee to sign the "Employee Acknowledgment of PSWCA Direct Contracting Program" form. The following steps below are *suggested* to facilitate the notice process.

1. Send a hard copy or e-mail the acknowledgment form to all employees. You may also distribute the acknowledgment form in a manner that is more electronically convenient, such as usage of an intranet.
2. Ask employees to complete and return the acknowledgment form within a specified time period (7 days is suggested).
3. If an employee refuses to sign the acknowledgment form, document the refusal.



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4. New employees should receive the acknowledgment form as part of their “new hire” packets.

Documentation

Retain copies of the signed acknowledgment form in each employee’s personnel file. An employee who refuses to sign remains subject to direct contracting requirements. Document a refusal to sign the acknowledgment in the employee’s personnel file. Do not return the acknowledgment form to the Fund. If we need a copy, we will request it.

What to Do When an Injury Occurs

The injured employee should have already (see above) signed an Employee Acknowledgement of PSCWCA. However, if not, please provide the injured employee a copy of the Employee Notice of Political Subdivision Workers’ Compensation Alliance Program that has been provided. The injured employee will need to sign the acknowledgement page

Otherwise, you will continue with your usual procedure with regards to reporting the injury. Inform employees of the availability of medical treatment through the Alliance and advise them how to find a provider. You can download a list of direct contract providers from the Alliance website at www.pswca.org. If you do not have Internet access, you can call your adjuster for a list of providers in your area.

If the injured worker’s selection of treating doctor is not indicated on the First Report of Injury (DWC-1), instruct the employee to complete the Pool-JI2 form, Selection of Treating Doctor, to specify their choice of treating doctor. The form will be available on the TWCARMF website (www.twcarmf.org). The completed form should be submitted to their adjuster in order to complete their record and ensure that the cost of medical treatment will be covered under Workers’ Compensation. The doctor the injured worker chooses will oversee the care received for their work related injury. Except for emergency care, the injured workers must obtain all health care and specialist referrals through the treating doctor.

In case of an emergency...

If an employee is injured at work and it is a life-threatening emergency, the employee should go to the nearest emergency room.

Emergency care does not need to be approved in advance. “Medical emergency” is defined in Texas laws. It is a medical condition that comes up suddenly. There are acute symptoms that are severe enough that a reasonable person would believe that you need immediate care or you would be harmed. That harm would include your health or bodily functions being in danger or a loss of function of any body organ or part.

After the injured employee receives emergency he/she may need ongoing care. The injured worker will need to select a treating doctor from the provider list. This list is available online at www.pswca.org.

Choosing a Treating Doctor

The injured worker must choose a treating doctor from the Alliance panel of providers. This is **REQUIRED** in order for the cost of the medical care for the work related injury to be covered. A



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provider listing is available through the Alliance website at www.pswca.org. It is updated weekly and identifies providers who are taking new patients.

Changing Doctors

If an injured worker becomes dissatisfied with their initial choice of treating doctor, the injured worker can complete the Pool JI-2, "Change of Treating Doctor Form" to select an alternate treating doctor from the list of Alliance doctors. This form is available at the Fund's website and should be completed and submitted to the adjuster for approval **prior** to changing treating doctors.

Referrals

Health care services that are requested will be made available on a timely basis as required by the injured worker's medical condition. This includes referrals. Referrals will be made no more than 21 days after a request is made. The injured worker does not have to get a referral if the injured worker is in need of emergency care.

Payment for Health Care

Physicians that contract with the Alliance will submit bills to the Fund for payments related to an injured worker's health care. The physicians will not look to the injured worker for payment. If an injured worker obtains health care from a doctor who is not on the list of Alliance doctors, without prior approval, the injured worker will be responsible for the cost of that care. Injured workers may only access non-Alliance health care providers and remain eligible for coverage of their medical costs if one of the following situations occurs:

- Emergency care is needed. Injured employees should go to the nearest hospital or emergency care facility.
- The injured worker does not live within a direct contracting program service area.
- The treating doctor refers the injured workers to a non-Alliance provider or facility AND the adjuster has approved the referral prior to treatment.

Complaints

The injured worker has the right to file a complaint with the Alliance. The injured worker may do so if he/she is dissatisfied with any aspect of the PSWCA Direct Contracting Program. This includes a complaint about the Alliance or an Alliance doctor. It may also be a general complaint about the PSWCA Direct Contracting Program.

The injured worker can notify the PSWCA Direct Contracting Program Grievance Coordinator of a complaint by phone or in writing via mail or fax. Complaints should be forwarded to:

PSWCA Direct Contracting Program
Attention: Grievance Coordinator
P.O. Box 763 Austin, TX 78767
1-866-99-PSWCA (1-866-997-7922)
E-mail: customerservice@pswca.org

Important Contact Information

- Alliance website is www.pswca.org
- Alliance phone number is 1-866-99-PSWCA (1-866-997-7922)