



Zenith Health Care Network Frequently Asked Questions (FAQs)

1. Texas Health Care Network (HCN)

Q1.1 What is a Texas Health Care Network (HCN)?

A1.1 A Texas HCN is a network of health care providers that is filed with, and approved by, the Texas Department of Insurance to provide health care services to injured workers pursuant to Texas Insurance Code, Chapter 1305 and 28 TAC 10.20-10.27. In Texas, employers may elect, but are not required, to utilize a certified HCN to give injured employees access to care for compensable injuries or illnesses. Injured workers are generally required to obtain care from providers participating in the HCN if their employer elects to enroll in a HCN.

2. Zenith Health Care Network (ZHCN) Benefits and Enrollment

Q2.1 What is the name of Zenith's HCN?

A2.1 The name of Zenith's HCN is the Zenith Health Care Network (ZHCN).

Q2.2 When was the ZHCN certified by the Texas Department of Insurance as a Texas HCN?

A2.2 The ZHCN was originally certified through an external vendor and implemented by Zenith in January, 2007. The ZHCN is certified through Zenith Insurance Management Services, Inc., a wholly owned subsidiary of Zenith Insurance Company. The ZHCN was originally certified in 58 Texas counties on November 2009. A service area expansion was certified on March 18, 2011. Effective May 2, 2011, the ZHCN will be available in 231 Texas counties.

Q2.3 Does the ZHCN access all medical providers available through the Coventry and First Health HCNs for treating of work-related injuries?

A2.3 No. Zenith established the current ZHCN by customizing Coventry's and First Health's certified HCN networks of physicians, hospitals, other medical facilities, and ancillary services (such as physical therapy and durable medical equipment), covering 231 certified counties (effective 5/2/2011) in the state of Texas. See Section 4 below for information on how to access the certified service area listing.

Q2.4 What are the benefits of using the Zenith Health Care Network?

A2.4 A premium discount is available to employers that choose to participate in the Network, and medical treatment received by injured workers is obtained from medical providers participating in the ZHCN. Additionally, Zenith's clinical team, along with its claims examiners, work together with the providers that render medical treatment and services to injured workers within the Network. Zenith's ultimate goal is to provide appropriate medical treatment to injured workers to help optimize medical outcomes.

Q2.5 How can an employer enroll in the ZHCN?

A2.5 Employer's electing to participate in the ZHCN must contact their Workers' Compensation Insurance Agent to enroll.

Q2.6 Is the ZHCN available to all employers?

- A2.6 The ZHCN is available to any employer that elects to provide workers' compensation insurance coverage through the Zenith Health Care Network. However, employers may only elect the ZHCN for business locations within the ZHCN certified service area.

3. Texas Informal Networks

Effective 1/1/2011 taking discounts below fee schedule on Texas medical bills will only be allowed within a certified Health Care Network (HCN) -- with a few exceptions.

Q3.1 What is a voluntary and informal network?

- A3.1 The Texas Labor Code defines voluntary and informal networks as:

(1) "Informal network" means a health care provider network described by Section 413.011(d-1) that:

- (A) is established under a contract between an insurance carrier and health care providers; and
- (B) includes a specific fee schedule.

(2) "Voluntary network" means a voluntary workers' compensation health care delivery network established by an insurance carrier under former Section 408.0223, as that section existed before repeal by Chapter 265, Acts of the 79th Legislature, Regular Session, 2005.

Effective, 1/1/2011, voluntary and informal networks must be certified as a workers' compensation health care network under TAC Chapter 1305 in order for a carrier to reimburse a provider at contracted rates.

Q3.2 What does this mean for employers insured by Zenith that do not have the Texas HCN Endorsement on their workers' compensation policy?

- A3.2 Medical bills from providers treating injured workers for employers that do not have the HCN endorsement on their Zenith workers' compensation insurance policy can no longer be priced at a discount below fee schedule for dates of service on or after 1/1/11. All payments will be based on the Texas fee schedule unless the service is one that falls into an exception.

Q3.3 What does the sunset rule mean to policyholders with the Texas HCN endorsement on their Zenith workers' compensation insurance policy?

- A3.3 Employers with the Texas HCN endorsement on their policy, as well as providers participating in the Zenith Health Care Network (ZHCN) through Zenith's agreement with Coventry/First Health, will not be affected by the change. Discounts taken on bills are permitted within a certified HCN as long as the injured worker lives in a certified service area and his/her employer has the Texas HCN endorsement on their policy.

4. ZHCN Certified Service Area

Q4.1 What is the ZHCN certified service area?

- A4.1 The current ZHCN was originally comprised of 58 Texas counties and later expanded to 231 certified counties (effective 5/2/2011). The ZHCN certified service area is designated by county, using zip codes. Employers can access a map and list of counties within the ZHCN certified service area by visiting www.thezenith.com/ZHCN and downloading the "Notice of Network Requirements" packet.

Q4.2 How can an employee determine if they live within the ZHCN certified service area?

- A4.2 Consult the certified service area listing and map in the "Notice of Network Requirements" packet by visiting www.thezenith.com/ZHCN. Injured workers are generally required to obtain care from providers participating in the HCN if their employer elects to enroll in an HCN. If an injured worker lives in the certified services area and has been notified of the "Notice of Network Requirements", they are required to treat with a Network doctor.

5. Medical Provider Manual & Preauthorization Requirements

Q5.1 What provider manuals should participating ZHCN providers access to view ZHCN preauthorization, credentialing, and other Texas HCN requirements?

A5.1 The Coventry HCN and First Health HCN Provider manuals were adopted by the ZHCN and went into effect on February 16, 2010 when Zenith partnered with Coventry. Provider manuals may be accessed using Coventry's website at www.coventrywcs.com/provider-services/texas/index.htm or by visiting Zenith's public website:

<http://www.thezenith.com/claimcenter/providers/networks/txnetwork/page30047.html>

Q5.2 What medical services require preauthorization under the ZHCN?

A5.2 A list of services that require preauthorization is available for reference in the "Notice of Network Requirements" packet, as well as the provider manuals adopted by the ZHCN. Visit www.thezenith.com/ZHCN to access the preauthorization list available in the "Notice of Network Requirements" packet, or for the Provider Manuals visit:

<http://www.thezenith.com/claimcenter/providers/networks/txnetwork/page30047.html>

Q5.3 Who is responsible for preauthorization requests under the ZHCN?

A5.3 Beginning January 1, 2011, all requests for preauthorization should be directed to UniMed Direct via telephone 866-931-5100 or fax 800-281-5438.

Q5.4 Does Zenith partner with vendors to perform some medical management activities on ZHCN claims?

A5.4 Yes. Texas law allows utilization review and other medical management activities to be performed on Texas claims. Zenith uses UniMed Direct (eff. 1/1/2011) for preauthorization and utilization review, and Oris Technologies, Inc., for peer review services. Zenith continues to manage voluntary precertification of services pursuant to Texas Labor Code §413.014(f) through its internal medical management staff.

6. ZHCN Employer Responsibilities

Q6.1 What are the basic responsibilities of employers participating in the ZHCN?

A6.1 Upon initial enrollment in the ZHCN, certification of a new HCN, hiring of new employees, and at notice of injury, the employer is required by state law to inform employees about their participation in the ZHCN. The employer has four basic responsibilities:

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

NOTE: The “Notice of Network Requirements” packet is in both English and Spanish. The employer/carrier is required to make the packet available in English, Spanish, and for any other language spoken by 10% or more of our policyholder’s employees; therefore, it is important that the employer notify Zenith when 10% or more of their staff communicate in a primary language other than English or Spanish. The “Notice of Network Requirements” packet may be downloaded by visiting www.thezenith.com/ZHCN.

Q6.2 In addition to collecting signed Network Acknowledgement Forms from employees, what other documentation is necessary?

A6.2 It is very important that the employer document the date, and the method by which the “Notice of Network Requirements” packet was delivered. This provides the appropriate documentation in the event that an employee does not return the “Network Acknowledgement Form” or refuses to sign it. Without a signed “Network Acknowledgement Form”, or proof that the Notice was delivered by the employer to its employees, the employee will not be required to treat with a Network provider. Zenith has designed a sample “Notice of Network Requirements Acknowledgement Tracking Form” to assist employers with capturing required documentation – the form is located at www.thezenith.com/ZHCN.

Q6.3 What should the employer do if an employee refuses to sign the Network Acknowledgement form in the “Notice of Network Requirements” packet?

A6.3 If an employee refuses to sign the “Network Acknowledgement 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 employee will still be required to obtain treatment from ZHCN providers. Zenith has designed a sample “Notice of Network Requirements Acknowledgement Tracking Form” to assist employers with capturing required documentation – the form is located at www.thezenith.com/ZHCN.

7. Notice of Network Requirements Packet and Network Acknowledgement Form

Q7.1 What is the purpose of the Notice of Network Requirement packet?

A7.1 The “Notice of Network Requirements” packet contains the state required notices, and helps employees navigate through the ZHCN. It contains all the information employees should know in order to seek treatment from a Network physician and includes contact information needed to reach the ZHCN with questions.

Q7.2 Where can an employer enrolled in the ZHCN obtain copies of the “Notice of Network Requirements” packet to distribute to employees?

A7.2 The “Notice of Network Requirements” is available online at www.thezenith.com/ZHCN or by contacting Zenith to request a copy.

8. Medical Provider Referrals & Continuity of Care

Q8.1 What specialties has Zenith designated as treating doctors in the current ZHCN?

A8.1 The specialties that have been designated as treating doctors are: Occupational Medicine; General Preventive Medicine; Family Practice; General Practice, Urgent Care, Internal Medicine, and Emergency Medicine.

Q8.2 For work-related injuries, do employees have to treat with treating doctors participating in the ZHCN?

A8.2 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 Network. The HMO primary care physician does not have to participate in the ZHCN in order

to be an authorized treating doctor. The employee and their HMO primary care physician must complete the "Pre-Designated Physician Form". This form is found within the "Notice of Network Requirements" packet. The employer should keep the completed form in the employees personnel file and a Zenith claim examiner will obtain a copy from the employer or injured worker should an injury occur.

Q8.3 How does an employee designate their HMO primary care physician as a treating doctor for a work-related injury?

A8.3 Upon injury, an injured worker may pick a treating doctor from the list of ZHCN providers posted on Zenith's public website at www.thezenith.com/ZHCN. If the injured worker designated their HMO primary care physician as the treating doctor, the injured worker and their HMO primary care physician completed the "Pre-Designated Physician Form", and the physician or provider agrees to abide by terms of the Network and comply with Insurance Code Chapter 1305, Subchapters D through I, and rules adopted under those subchapters, then the Network shall grant an injured worker's request for an HMO primary care physician to serve as the injured worker's treating doctor.

Q8.4 What if treatment was not obtained by an authorized ZHCN provider due to an emergency?

A8.4 Under Texas law, treatments and services for an "Emergency" do not require preauthorization. "Emergency" is defined as the sudden onset of a medical condition manifested by acute symptoms of sufficient severity, including extreme pain, such that the absence of immediate medical attention could reasonably be expected to result in (a) placing the patient's health or bodily functions in serious jeopardy or (b) serious dysfunction of any body organ or part.

In the case of an Emergency, injured workers should go to the nearest medical facility (hospital or urgent care clinic). The employer should notify Zenith of the injured worker's treatment as soon as possible. All care provided following stabilization of the Emergency is subject to network requirements, including preauthorization. Zenith's case management nurses and examiners will assist the injured worker with transitioning medical care to a ZHCN provider as soon as it is medically safe to do so.

Q8.5 In addition to an HMO Plan, can an employee designate a PPO provider or other health plan provider as a treating doctor?

A8.5 No. Only HMO providers are eligible for selection under the law.

Q8.6 Does an employee have to pre-designate the HMO primary care physician with Zenith prior to a work-related injury?

A8.6 No. The employee does not have to pre-designate their HMO primary care physician with Zenith prior to the occurrence of a work place injury, but is required to have selected the provider as their HMO primary care physician prior to the work related injury. 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 the HMO primary care physician agrees to the terms of the Network. The HMO primary care physician does not have to participate in the ZHCN in order to be an authorized treating doctor. The employee and their HMO primary care physician must complete the "Pre-Designated Physician Form". This form is found within the "Notice of Network Requirements" packet. The employer should keep the completed form in the employees personnel file and a Zenith claim examiner will obtain a copy from the employer or injured worker should an injury occur.

Q8.7 If an employee wants to select their HMO primary care physician as their treating doctor, who is responsible for completing the "Pre-Designated Physician Form"?

A8.7 The employee completes the "Pre-Designated Physician Form" on page 11 of the current "Notice of Network Requirements" packet, and should ask their HMO primary care physician to complete the Physician Section on page 12.

Q8.8 Who should the employee return the completed “Pre-Designated Physician” form to?

A8.8 The employee should return the completed form to their employer. The employer will keep the completed form in the employee’s personnel file and a Zenith claim examiner will obtain a copy from the employer or injured worker should an injury occur.

Q8.9 When does the injured worker have to notify Zenith that they want to use their HMO primary care physician as the treating doctor?

A8.9 Upon notice of injury, the injured worker must notify Zenith that they want to use their HMO primary care physician as the treating doctor. Zenith then has to review the request. (Under the law, Zenith approves the request only if the provider agrees to abide by Texas workers’ compensation and HCN rules and regulations, as well as the terms of the ZHCN (preauthorization requirements, reimbursement, etc.).)

Q8.10 If an injured worker’s HMO primary care physician is approved by Zenith as a treating doctor under the ZHCN, will the provider be considered a participating provider in the ZHCN?

A8.10 If the physician is approved by Zenith, the physician will not be considered a participating provider in the ZHCN. The provider will only be authorized as the treating doctor for the injured worker in question. (If the physician is interested in becoming a participating provider in the ZHCN, Zenith’s Provider Group will consider the request as a provider self-nomination to participate in the ZHCN. The provider must meet all Zenith requirements for participation in the ZHCN, pass Coventry’s credentialing process, become contracted with the Coventry HCN and be signed up with DWC as a health care provider in the Texas workers’ compensation system. Only after meeting all requirements will the provider be eligible to be added to the ZHCN.)

Q8.11 Can an injured worker change treating doctors?

A8.11 An injured worker has the right to select a first-alternate treating doctor at any time during the life of their claim. If they are not satisfied with the selection of the second doctor, they must go through the ZHCN to gain approval to switch to another doctor.

Q8.12 Do employees always have to treat with ZHCN participating provider?

A8.12 If an injured worker lives in a certified service area and has received the “Notice of Network Requirements” packet, the injured worker is required to select a treating doctor from the ZHCN. If they do not select a ZHCN provider, they may be liable for their medical bills. There are exceptions for emergency care and for treatment provided by an out-of-network provider based on referral. (The law also 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 the HMO primary care physician agrees to the terms of the Network. The employee and their HMO primary care physician must complete the “Pre-Designated Physician Form” in the “Notice of Network Requirements” packet. The HMO primary care physician does not have to participate in the ZHCN in order to be an authorized treating doctor.)

Q8.13 What is the impact on the continuity of care of an injured worker when Zenith receives certification of a new HCN or expanded HCN service area, or a ZHCN doctor treating an injured worker no longer participates in the ZHCN?

A8.13 All injured worker claims will continue to be serviced through the ZHCN as long as the injured worker resides in the Network certified service area. It is anticipated, that there would be minimal disruption in the care of injured workers. If an injured worker is treating with a provider that was in the “old ZHCN” and the provider is participating in the “current ZHCN”, then care will not be disrupted. If the injured worker is treating with a provider that was in the “old ZHCN” but is not participating in the “current ZHCN”, or the provider’s participation in the ZHCN is terminated in the current ZHCN, the injured worker will either be permitted to continue care with that provider or will be transitioned to a provider that participates in the current ZHCN. Decisions to transfer care to a new provider will be made by the claims examiner and case management nurse following a review of the files.

Q8.14 If an injured worker is notified that their treatment is being transferred to a new treating doctor that participates in the current ZHCN, how long will they have to select a new treating doctor?

A8.14 The injured worker will have 14 days to select a new ZHCN treating doctor if they are notified that their treatment is being transferred to a new treating doctor. If a selection is not made within 14 days, a treating doctor may be selected for them.

Q8.15 What is the process for an injured worker to see a specialist provider in the ZHCN?

A8.15 In order to be seen by a specialist, an injured worker's treating doctor must make a referral to a specialist provider in the ZHCN. If the specialty need is not available in the ZHCN, the treating doctor must submit a request for referral to a non-network specialist to the ZHCN and explain why the referral outside the ZHCN is necessary. All referrals to out-of-network specialists must be approved by the ZHCN. The treating doctor may also contact the Zenith claims examiner or case management nurse for assistance in locating a specialist.

Q8.16 Are employees injured prior to an employer's election to participate in the ZHCN required to use Network providers?

A8.16 An employee injured prior to an employer's election to participate in the ZHCN is required to use the ZHCN providers unless the injured worker lives outside of the ZHCN service area. If an employee thinks they live outside of the ZHCN certified service area, they should contact their examiner or case management nurse for verification. The employee may also view the "ZHCN Service Area Map" found within the "Notice of Network Requirements" packet available for download at www.thezenith.com/ZHCN.

9. ZHCN Medical Provider Participation & Nominations

Q9.1 How would an injured worker, employer, or medical provider confirm whether a provider participates in the current ZHCN?

A9.1 A Zenith examiner or case management nurse will confirm whether a provider participates in the current ZHCN. Employers may also contact Zenith's Provider Group at 1-800-841-3988, or providergroup@thezenith.com to confirm participation of a provider in the current ZHCN, or obtain a complete list of participating providers. A list of current ZHCN participating providers may also be accessed by visiting www.thezenith.com/ZHCN.

Q9.2 How does an employer know where to send an injured employee for medical treatment?

A9.2 Zenith will help the employer locate an authorized ZHCN provider when they contact us at 1-800-440-5020 or visit the Zenith website at www.thezenith.com/ZHCN. Zenith mails each employer a Texas DWC Injured Worker Notice that the employer is required to post in their work site locations. The poster, when completed fully, includes contact information for Zenith Insurance Company with the phone number to be utilized to report a work-related injury. If an employer requires an updated Texas DWC Injured Worker Notice, they should contact Zenith's Austin Underwriting Department at 1-512-306-1700.

Q9.3 How do medical providers (physicians and facilities) become participating providers in the ZHCN?

A9.3 Providers must be part of the Coventry or First Health HCN networks. Providers may not be added to the ZHCN without Zenith's approval. Providers requesting to join the ZHCN may contact Zenith's Provider Group at 1-800-841-3988 or providergroup@thezenith.com. Representatives will share information about how to initiate the ZHCN nomination process.

10. Medical Bill Pricing & Complaints

Q10.1 How are medical bills priced in the current ZHCN?

A10.1 Medical bills Zenith receives from current ZHCN providers will be paid in accordance with the workers' compensation reimbursement rates negotiated between Coventry and the ZHCN provider. All bills not priced by the Network will be paid according to the Texas workers' compensation fee schedule.

Q10.2 Who should an employer, employee, or medical provider contact with complaints about the ZHCN?

A10.2 A complaint may be filed with the ZHCN by contacting Zenith's Provider Group at 1-800-841-3988, or providergroup@thezenith.com. For further information, please review the "Notice of Network Requirements" packet by visiting www.thezenith.com/ZHCN.

11. Additional Information

Q11.1 Who should employers, employees, and medical providers contact for additional information regarding the ZHCN?

A11.1 For any questions regarding the ZHCN, contact Zenith's Provider Group at 1-800-841-3988, or email the providergroup@thezenith.com. The phone number is staffed Monday through Friday 6:00 a.m. to 5:30 p.m. Pacific Time. Additional information regarding the ZHCN is also available at www.thezenith.com/ZHCN.