



## **THE ALLIANCE: ENHANCING WORKERS' COMPENSATION SERVICES IN TEXAS**

Founded in 2006 by five risk pools, the Alliance provides workers' compensation coverage and claims services to public entities across Texas. Representing over 3,000 public employers and 500,000 employees, Alliance risk pools, including the Texas Council Risk Management Fund (TCRMF) collectively are the state's second-largest provider of workers' compensation benefits.

To ensure injured workers receive timely and effective care, the Alliance developed a dedicated network of physicians and healthcare providers. This network fosters cooperation among providers, adjusters, injured employees, and employers, and exclusively serves governmental self-insured risk pools and their political subdivisions.

### **Workers' Compensation Network Overview**

Workers' compensation networks function as managed care plans, providing coverage for medically necessary treatment, income replacement, and disability benefits. Employers may choose to contract directly with healthcare providers or utilize certified networks. Employees residing within the network's service area must use approved providers, except in emergencies or when prior out-of-network approval is granted. Primary physicians manage initial care and refer patients to specialists when necessary.

### **Performance Highlights**

TDI 2024 Report Card-The Texas Department of Insurance Research and Evaluation Group (TDI REG) released the 2024 Workers' Compensation Network Report Card on September 30th. The Alliance demonstrated exceptional performance, consistently scoring above average compared to similar networks.

Key highlights include:

- **Medical Costs:** Average medical expenses were \$229 lower per claim compared to 2022.
- **Professional Costs:** Professional costs for medical-only claims were \$287 lower per claim compared to 2022.
- **Pharmacy Costs:** Pharmacy expenses were reduced by \$68 per claim compared to 2022.

The 2024 report card is available at [TDI's website](#).

### **Accessing Provider Information**

Injured workers can access the Alliance's provider list through their employer or the Alliance website, which offers search options by zip code, provider name, or specialty. Telemedicine and specialist services are also available, with adjusters providing

assistance if difficulties arise. The provider list can be accessed at <https://www.pswca.org/> or by calling 1-866-997-PSWCA (1-866-997-7922).

### **Legislative Update**

During the 89th legislative session, HB 4676 was filed by Representative Turner. The legislation mandates that Chapter 504 networks, like the Alliance would have to comply with Section 1305.302 of the Insurance Code, ensuring adequate access to health care providers, specialty services, and facilities in both rural and non-rural areas. If this bill ultimately passed, it could have significantly increased operational cost for the Alliance which would ultimately passed along to all participants, including centers. This bill was left pending in subcommittee, fortunately not moving forward.

The Alliance remains committed to delivering cost-effective, high-quality care for injured workers while ensuring transparency and innovation in workers' compensation. As the organization continues to grow and adapt, its focus on collaboration and excellence will drive its mission forward, providing unmatched value to public employers and their employees across Texas.