

CLM

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**QCARE — Embracing Negligence Liability
Exposure for Better Medical Outcomes & Cost
Savings**

2020 CLM Workers Compensation and
Retail, Restaurant & Hospitality
Conference

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#CLMWCRRH

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Texas Injury Benefit Programs

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Three Choices for Texas Employers

1 Opt-In to Workers' Compensation
Texas innovation and competition has created one of the best-performing workers' compensation systems in America.

2 Opt-In to QCARE
A responsible Texas injury benefit program that delivers better medical outcomes, improved benefits and cost savings, and meets 10 essential standards to earn the QCARE designation.

3 Opt-Out
May not meet industry standards for the QCARE designation or provide any injury benefits.

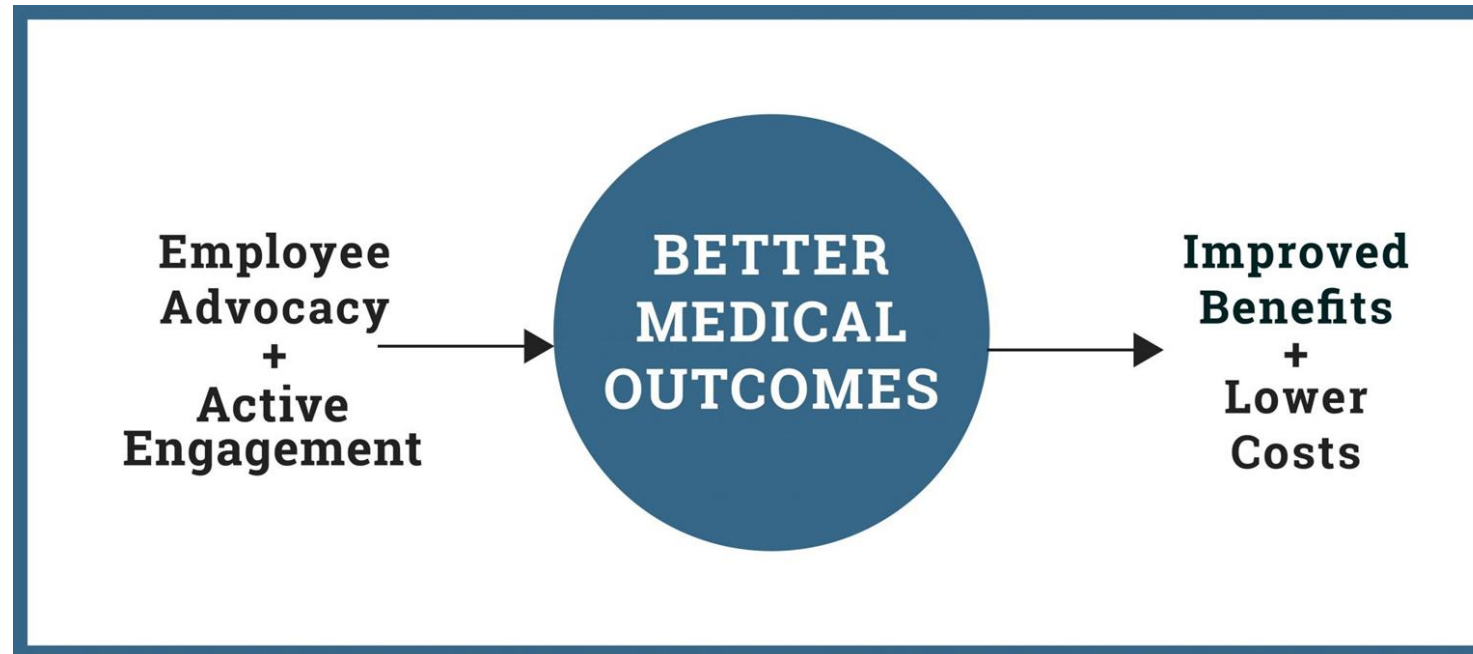
Key Program Improvements

- Safety
- Injury Benefits
- Negligence liability as a powerful force for good
- Claims administration
- Insurance

Market Overview

- Employers and Employees Covered
- Claim volume

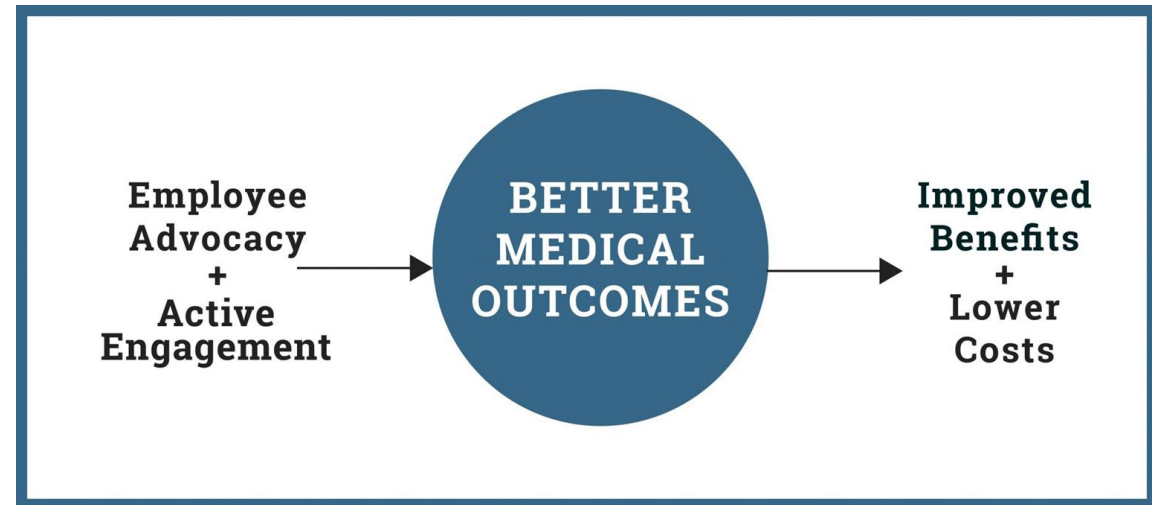
Goals in Common with Workers' Compensation



Goals in Common with Workers' Compensation

Employee Advocacy

- Customer service
- Sense of urgency



Goals in Common with Workers' Compensation

Active Engagement

- By employees
- By employers
- By medical providers

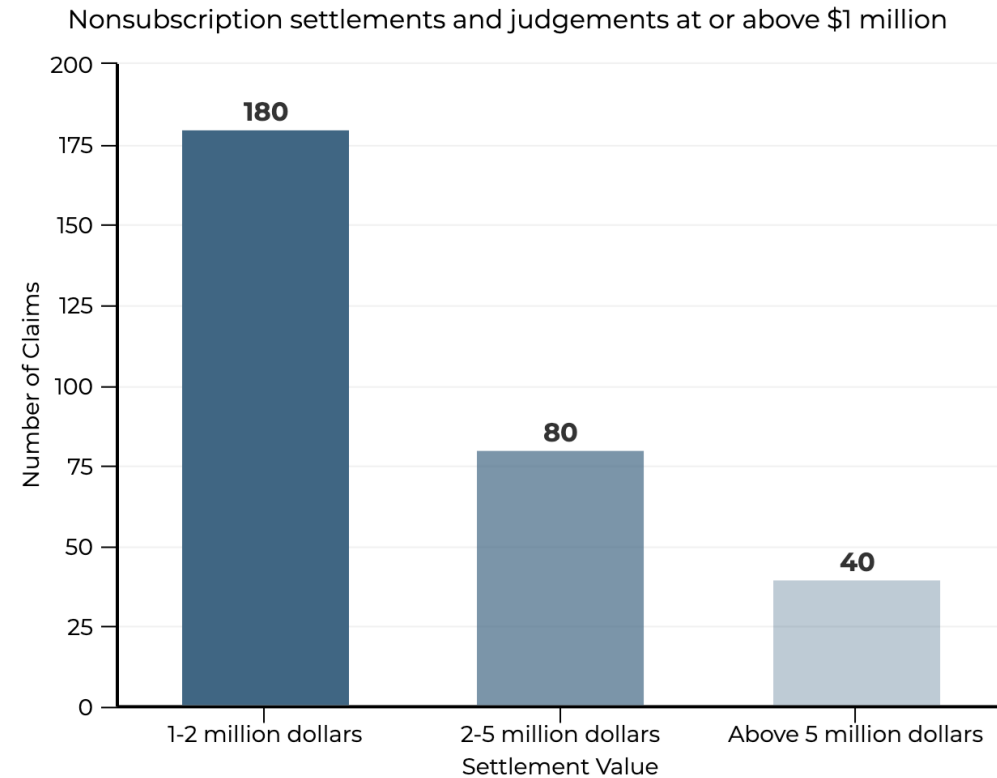
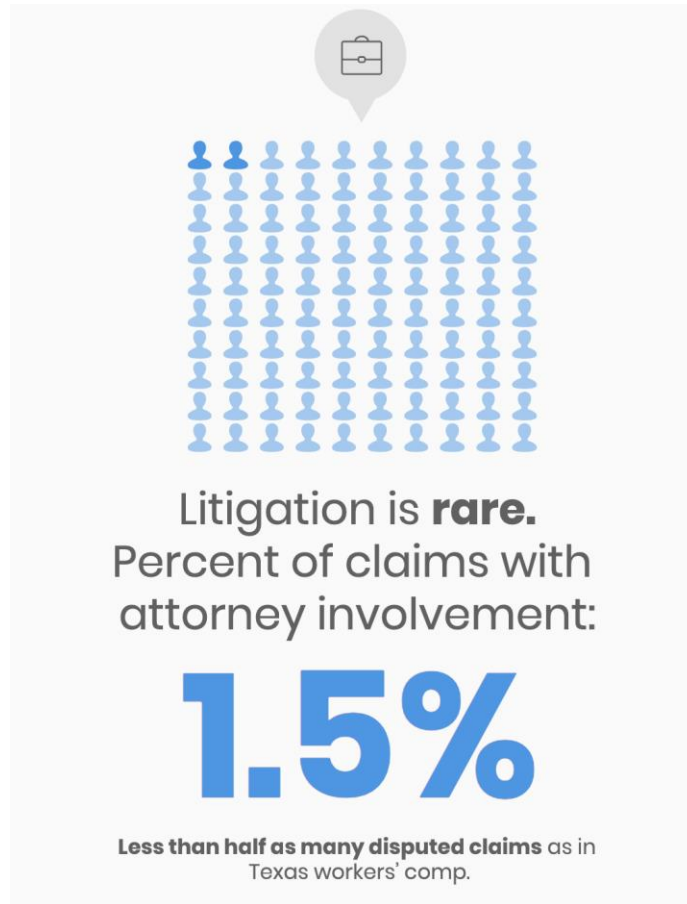
	Injury Benefit Plans ²	Texas Workers' Compensation ³
% of injured workers who received medical care in 1 day or less?	80%	44%
% of injured workers who received medical care in 7 days or less?	94%	84%

² Providence Risk & Insurance Services for injury year 2015 based on a review of approximately 70,000 Texas nonsubscriber injury claims incurred over a 10-year period, including over 6,000 claims incurred in 2015.

³ [Access to Medical Care in the Texas Workers' Compensation System 2005-2017](#) (September 2018).

Goals in Common with Workers' Compensation

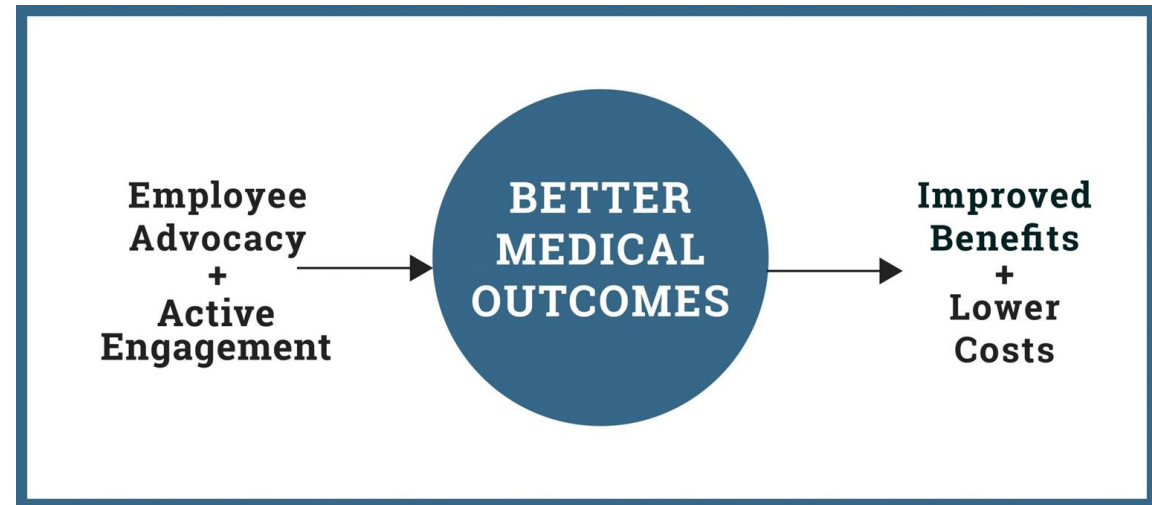
Active Engagement



Goals in Common with Workers' Compensation

Better Medical Outcomes

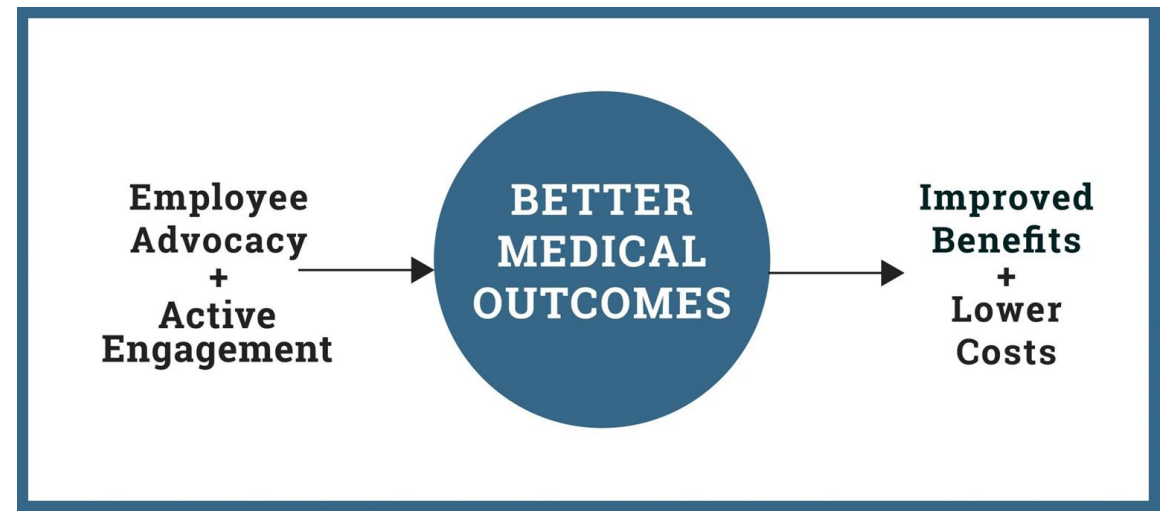
- Process
- Performance



Goals in Common with Workers' Compensation

Improved Benefits

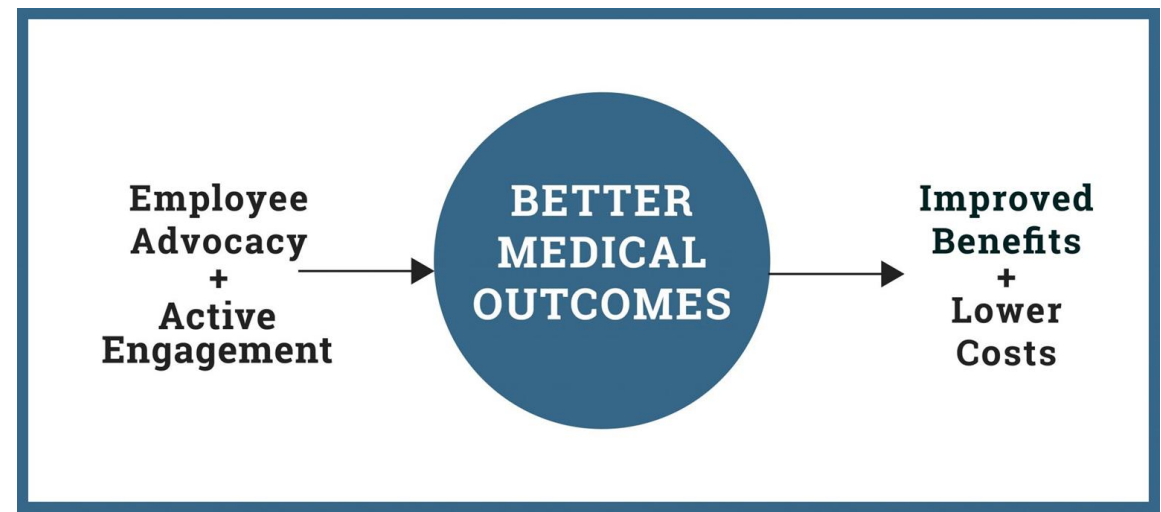
- Benefits plus recoveries for negligence liability
- Replacing formulas with common sense and medical judgment
- Freedom to improve



Goals in Common with Workers' Compensation

Lower Costs

- Validation
- Impact on employer, employee, and societal



QCARE Designation

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QCARE Designation

Objectives

- Covering more workers
- Know who cares
- Simple injury outcomes



QCARE Designation

10 standards focused on:

- Compliance
- Fairness
- Insurance protections
- Professional claims administration



QCARE Designation

Advantages

- Employees
- Insurance agents
- Employers



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QCARE Designation Process

- Application
- Validation
- Market Response



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What is QCARE? ▾

Why QCARE? ▾

Resources ▾

ARAWC ▾

Registry

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Apply Now

Get the QCARE Designation for Your Texas Injury Benefit Program.

Are you one of the thousands of Texas employers who have an injury benefit program for your employees?

Apply Now

Learn more:

-  For Employees
-  For Insurance Agents
-  For Employers

QCARE Designation

Resources

- Brochures, videos, branding
- Frequently asked questions

Q&A:

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