

# THIE Workers' Compensation Coverage:

## Keeping the Promise to Limit Claims



## If one of your nurses is injured while lifting a patient, are you prepared?

In 2013 alone, 91,981 workers' compensation claims were reported in Texas. Workers' compensation benefits paid for those claims totaled \$379.5 million. Those figures dramatically illustrate the need for health care facilities to carry workers' compensation coverage to protect both their employees and themselves in the event of work-related injuries or disease.

### Strength and Stability Make THIE the Right Choice

For over 40 years, THIE has been establishing trust and serving hospitals across the state. THIE's strength and stability give hospital leaders the confidence they need to make the best choice for Texas health care facilities. A.M. Best consistently awards THIE high ratings, declaring the company has an excellent ability to meet its ongoing obligations to policyholders, and in 2015, THIE saw the strongest year-end balance sheet in its history.

The Texas Department of Insurance Division of Workers' Compensation has recognized THIE as a "High Performer" in the state. Only 5 percent of workers' compensation insurance companies receive this elite rating in recognition of exceptional claims management and service to its subscribers and their employees.

For over **40 years**, THIE has created a strong reputation in the Texas health care market by lowering costs and creating safer workplaces.



THIE has **92% market share** among non-system, small rural hospitals.



THIE returned more than **\$3 million in surplus distributions** to hospitals over the last five years.



The Texas Hospital Insurance Exchange's comprehensive workers' compensation coverage for employees includes medical treatment and payments for time lost from work. The policies protect employers against additional liability and the loss of certain common law defenses if they are sued over an on-the-job injury. Standard workers' compensation policy features include:

- Risk modification based on exposure;
- Fraud surveillance;
- Peer review;

- Case management;
- Unlimited medical payments; and
- Liability limits up to \$1 million.

Policyholders may choose from guaranteed cost or various deductible options, and interest-free payment plans are available. THIE also provides third-party administration for self-insured facilities.

Ensure your hospital's future with the right coverage. Contact Liz Jennings at 512/451-5775 or [ljennings@thie.com](mailto:ljennings@thie.com)

## Personalized Service Ensures the Right Coverage at the Right Price

THIE understands the unique risks health care providers face and matches coverage to meet those challenges. Its proactive claims team works closely with policyholders and employees who are eligible for workers' compensation benefits. The process includes interviewing the employee and witnesses, reviewing medical records to determine eligibility for payment, and monitoring the injured employee's medical treatment and progress. Ultimately, THIE's personalized service helps hospitals lower costs, limit claims and create a safer workplace.

THIE offers **personalized service** that focuses on **flexibility, active responses and meaningful face-to-face interactions.**



Its **renewal retention ratio** for 2015 was **97%.**



## Education and Training Help Minimize Risk

As part of its commitment to subscribers, THIE offers complimentary in-service training programs to all policyholders. These programs are customized to fit specific needs. THIE also hosts its popular Hot Topics Workshops around the state to address pressing operational issues among Texas health care facilities. These workshops, which are held twice a year and offered at no cost to subscribers, feature top-rated speakers and informative educational sessions on everything from recent legal cases to news about Texas' workers' compensation system. Through education and training, THIE helps subscribers identify potential problems and implement remedial action before a claim occurs.

Subscribers receive **complimentary in-service training and education events.**



Partnering with THIE means gaining access to an **online library of case studies and sample policies, procedures and forms.**



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