

The QCARE Alternative to Texas Workers' Compensation



QCARE

1. Who is ARAWC?
2. Need for rebranding & industry standards
3. What is QCARE?
4. How can PartnerSource support you?
5. Q&A

PARTNERSOURCE INJURY BENEFIT PROGRAM CONSULTING





has created



QCARE



Association for Responsible Alternatives to Workers' Compensation

**Actively protecting &
promoting TX injury benefit
programs**



**Members sponsor &
manage programs for the
vast majority of the 1.2
million covered workers**

**Presence in Austin, Texas &
Washington, DC**

THE NEED FOR INDUSTRY REBRANDING

What's in a name?

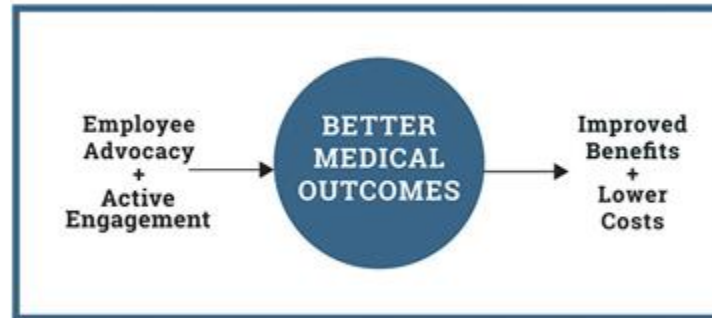


“Opt Out” or “Nonsubscriber”

- Not doing something
- Only saving money (and shifting costs)

OUR GOALS

Workers' compensation and Texas injury benefit programs pursue these same five goals:



These videos explain our goals and tell some of the stories behind innovative Texas injury benefit programs.



**INTRODUCING THE
NEXT INNOVATION
IN INJURED TEXAS
WORKER CARE:
www.qcare.org**



**QUALIFIED COMPENSATION
ALTERNATIVE
for RECOVERING EMPLOYEES**

Texas employers can either:

Opt-In to Workers' Compensation

- 1** Texas innovation and competition has created one of the best-performing workers' compensation systems in America.

Opt-In to QCARE

- 2** 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.

Opt-Out

- 3** May not meet industry standards for the QCARE designation and may not provide any injury benefits. Texas workers deserve better. ARAWC renounces and does not support Opt-Out.

QCARE: HOW DOES IT WORK?

- A **voluntary, no-cost** designation for Texas injury benefit programs that
- **Satisfy 10 basic standards** for legal compliance, fairness, insurance protections, and claims administration.
- **Self-certifying, with verifications**



www.qcare.org

These 10 Designation Standards emphasize legal compliance, fairness in benefit delivery, insurance protections, and professional claims administration:



1. Awareness of Negligence Liability Exposure

- More incentive for workplace safety and employee care
- Manageable and insurable for most employers



2. Compliance with State Law Employee Notices and Filings

- By all designated legal entities
- Like forms DWC-5 and DWC-7



3. Defined Injury Benefits

- Medical, wage replacement, death and dismemberment
 - i. Specific benefit levels in insurance policies and benefit plans
 - ii. Considers defense litigation strategy on negligence liability claims



4. Fair, Well-Communicated Injury Reporting Standards

- Specified timeframe
- Communicated to employees
- Triggered by knowledge
- Good cause exception
- Administered by fiduciary



5. Broadly Defined Covered Injuries

- Accidents, occupational disease and cumulative trauma



6. Benefits Paid Without Regard to Fault

- Of the employee, employer or a third party



7. Employer Pays 100% of Cost from Date of Hire

- No co-pays, deductibles, co-insurance, payroll deduction or other contribution for employees to participate



8. Compliance with ERISA federal employee benefit laws

- Widely-utilized and accepted in other employer-sponsored benefit plans
- Reporting, communication, fiduciary obligation and claim payment consistency



9. Broad Insurance Coverage

- For benefits, employer liability and expenses



10. Approved Claims Administration

- Insurer, licensed TPA, or adjusters approved by insurer

Detailed standards can be found [here](#).

[Home](#)[What is QCARE? ▾](#)[Why QCARE? ▾](#)[Resources ▾](#)[ARAWC ▾](#)[Registry](#)[Contact](#)[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

The QCARE designation offers to employers:

-  **Reputation Management** by bringing clarity and credibility to your Texas injury benefit program. You are not simply “opting out”.
-  **Sustaining a Healthy, Competitive Marketplace** with employer choice among insurance companies and service providers.
-  **Enhanced Defense of Negligence Liability Claims and Regulatory Investigations** through compliance with industry-set standards.
-  **Protect & Promote Texas Injury Benefit Programs** without adding more state or federal government regulation or taxpayer expense.



Workers' Compensation Insurance Coverage Verification

The **Insurance Coverage Section** provides workers' compensation insurance coverage information for specific dates of injury, performs data entry and maintains insurance coverage information submitted by system participants.

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Employer Secondary Address

	A	B	C	D	E
1	Employer Name	Employer Address	Employer City	Employer State	
2	David S Hamer Md Pa	530 Orchard St	Webster	TX	
3	Pokharel Brothers Inc	1006 Back River Neck Rd	Essex	MD	
4	Lowa Vapor Inc	408 Beckley Plz	Beckley	WV	
5	Marietta Sooter Gst Trust	4806 1st Pl	Lubbock	TX	
6	Hamm Farms Llp	1702 E Crystal Pl	Brownfield	TX	
7	Vincent Improvements & Painting Services Inc	518 Fairland Dr	Wylie	TX	
8	Cipriana Rodriguez	120 S 5th St Ste B	Brownfield	TX	
9	Ranger Wholesale Inc	600 Magic Mile St	Arlington	TX	
10	Brenda Canada	779 County Road 170	Plains	TX	
11	Andrew Furlow	2823 Fm 213	Brownfield	TX	
12	Himalayan Academy Llc	3455 N Belt Line Rd Ste 203	Irving	TX	
13	Barbeau Realty Llc	1704 Clover Hill Rd	Mansfield	TX	
14	Bench Farms Llc	2808 Shanks Dr	Midland	TX	
15	Desi District Llc	7011 Nueces Dr	Irving	TX	
16	D & A Corp	8612 Snowdrop Ct	Fort Worth	TX	
17	Kenneth D Canada	779 County Road 170	Plains	TX	
18	Abraham-Hicks Publications	Po Box 690070	San Antonio	TX	
19	Henson Lumber Ltd	11900 County Road 917	Cresson	TX	
20	Chandra Traders Llc	11422 Harry Hines Blvd Ste 117	Dallas	TX	
21	Premis Handyman Service Inc	3229 W Northgate Dr	Irving	TX	
22	South Texas Pizza Inc	1277 Ne Loop 410	San Antonio	TX	

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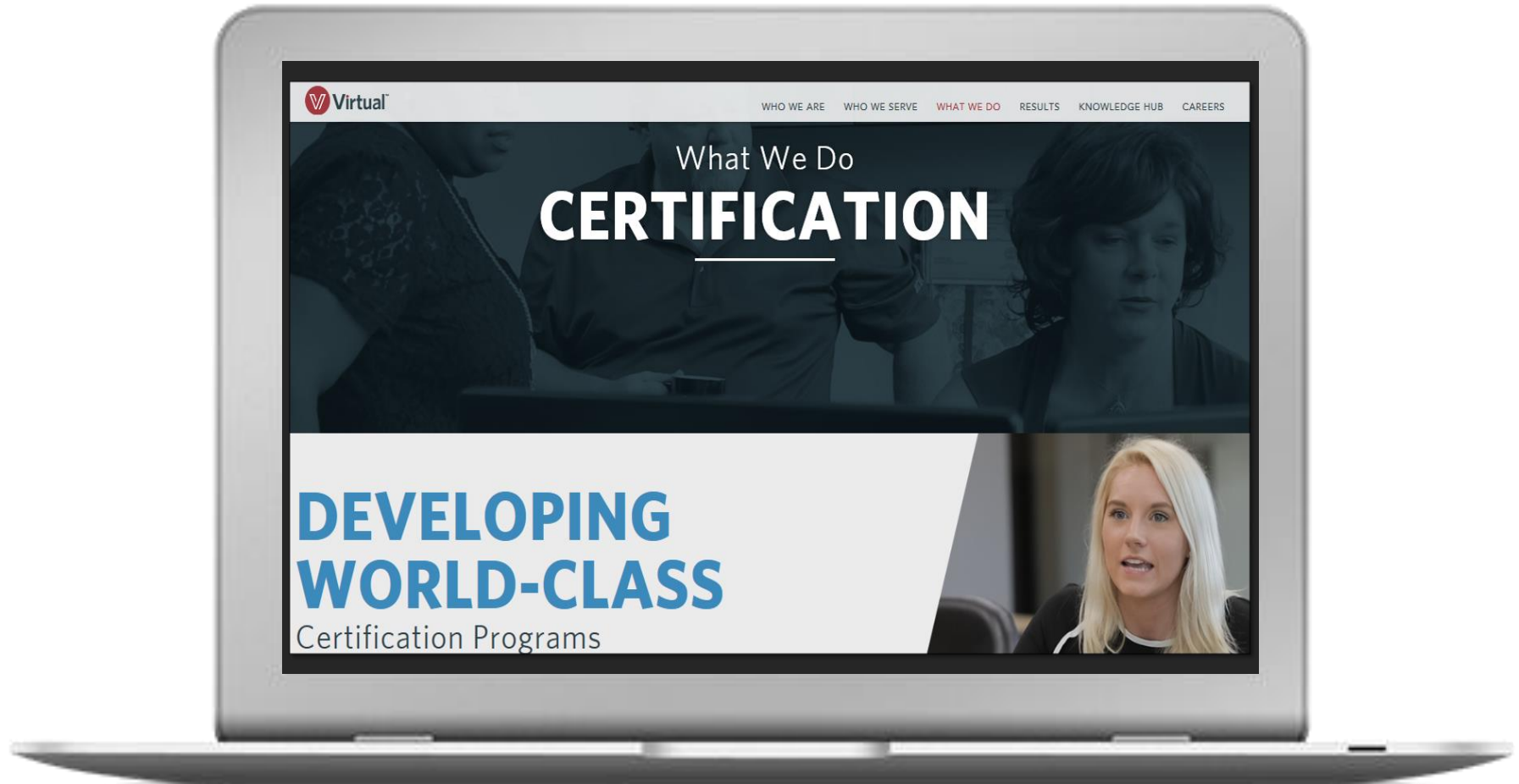
Ready

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QCARE ADMINISTRATOR: VIRTUAL, INC.



SELF-CERTIFYING WITH VERIFICATION PROCEDURES

Level 1- confirm DWC-5 filing by each employer

Level 2- sampling to verify claims administrator and insurance coverage (e.g., certificate of insurance or agent phone call)

Level 3- sampling to verify other QCARE standards (e.g., copy of injury benefit plan)

RESPECT FOR INTERESTS OF INSURANCE CARRIERS & AGENTS

- **No confidential information is needed to apply**
- **Information containment**
- **No database or solicitation**
- **Security**
- **Will not provide compliance consulting or advice**

QCARE SUMMARY

- 1. Collaboratively developed**
- 2. A Voluntary, No-Cost Designation**
- 3. Simple, Non-Intrusive & Professional Administration**
- 4. Significant Advantages for the “Good Guys”**

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**COMMENTS OR
QUESTIONS?**



TRACK RECORD OF SUCCESS

- **More covered Texas workers**
- **Bench strength: 30 professionals supporting the employer and insurance community**
- **Better results: Lower costs, faster return to work and more satisfied injured workers**

**Best positioned to deliver success
on Texas injury benefit programs and QCARE**

**PARTNERSOURCE
PROGRAMS
OUTPERFORM**



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QCARE

Thank you!

www.qcare.org



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