



[Workers' Comp](#)

A Comprehensive Guide to Texas Health Care Networks (HCNs)

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The Texas Workers' Compensation Landscape

Texas workers' compensation operates unlike any other system in the country. Employers can choose whether to provide coverage as subscribers or opt out entirely as non-subscribers. Roughly 20% of private employers are non-subscribers, while the remaining 80% participate in the workers' comp system.

For subscribers, controlling costs while ensuring quality care remain pressing challenges. Rising medical reimbursement rates, unrestricted provider choice, and longer claim durations continue to strain employers and carriers. To address these issues, the Texas Legislature created Certified Health Care Networks (HCNs) under House Bill 7 in 2006. Since then, HCNs have proven to lower medical costs, improve access to care, accelerate return-to-work, and raise injured employee satisfaction.



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