

# *Risk Management Guide for Responsible Texas Nonsubscriber Programs*

## **I. Why do some Texas Employers choose Nonsubscription over Workers' Compensation?**

1. Employer control over claims, medical providers used.
2. Cost Savings through employer involvement and reduction of fraudulent claims.
3. Ability to customize and change program to fit specific needs.
4. Improvement in employee morale through employer involvement.
5. Elimination of Chapter 451 claims for alleged discrimination against a worker reporting a workers' compensation claim.
6. Use of mediation and binding arbitration over formal litigation.

## **II. What are the components of a superior program?**

1. Workplace Safety-OSHCN Free Compliance Surveys
2. The Benefit Plan/Summary Plan Description
3. Claims Management
4. Policy that offers Employers' Liability coverage
5. Designated Medical Providers
6. Worker Orientation to the new Benefit Plan and updates
7. Regulatory Compliance
8. Program review in coordination with Human Resource & Workplace safety.



## **III. How does a Texas Employer get started?**

Work with us to design benefits and achieve cost by letting us assist you in completing the attached Request for Proposal form.

The benefit plan, claims management, designated medical providers and defense through mediation & arbitration are all included in the programs we offer.

PROFESSIONAL INSURANCE  
**MADELEY & COMPANY**  
EMPLOYEE BENEFITS

3131 Turtle Creek Blvd.  
Suite 222  
Dallas, TX 75219

Phone: 800-382-7741  
Fax: 214-522-0311

E-mail: [bmadeley@madeley.com](mailto:bmadeley@madeley.com)

***Ensuring your practice is our business.***