

# The Division of Workers' Compensation (DWC)



# About DWC

## Mission:

Regulate Texas workers' compensation efficiently, educate system participants, and achieve a balanced system in which everyone is treated fairly with dignity and respect.



**20**  
field offices



**413**  
budgeted FTEs

DWC is funded primarily through a **self-leveling maintenance tax** paid by insurance carriers and self-insured employers.

### Dispute Resolution

- Helps resolve income disputes and certain medical disputes.

### Health Care Management

- Reviews actions of health care providers.
- Provides outreach and education to health care providers.

### Claims and Customer Services

- Educates injured employees and other system participants.
- Helps parties communicate to resolve issues.

### Workplace Safety

- Provides safety education to employers and employees.
- Conducts on-site safety consultations to employers.

### Compliance and Investigations

- Monitors compliance by system participants.
- Investigates allegations of workers' compensation insurance fraud.
- Enforces violations to the system.



# DWC by the numbers

**304**

insurance carriers write workers' comp insurance in Texas



**309,673**

total policies written in 2023

**87%**

of private employees are covered by workers' comp

**2,393**

workplace safety consultations in 2023

**88,249**

claims filed in 2023

**94%**

of claims do not go through dispute resolution



**\$2.6 billion**

in total direct written premiums in Texas

**86%**

reduction in opioid prescriptions since 2009

**\$0.47**

per \$100 of payroll

**76%**

of private employers have workers' comp

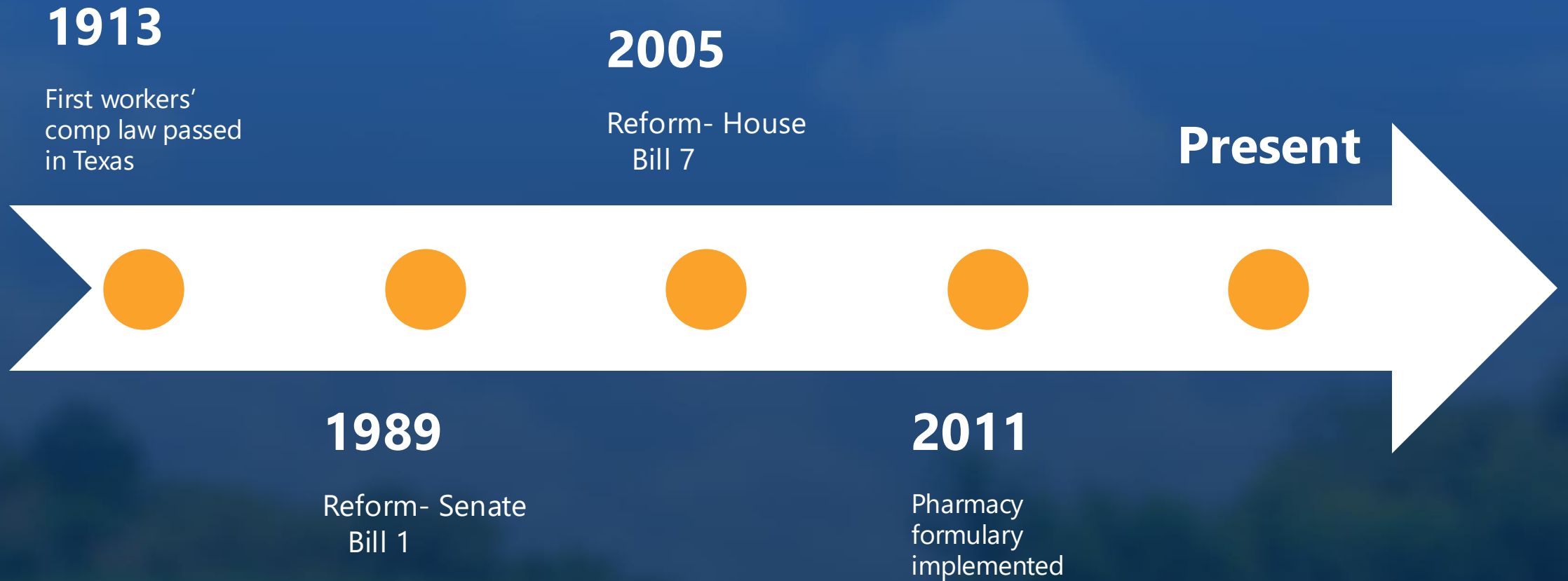


The background of the slide features a close-up of the Texas state flag, showing the white star on a blue field and the red and white stripes. In the foreground, a person's arm in a blue long-sleeved shirt and a white hard hat is visible, with a gloved hand resting on the hard hat. The text is overlaid on a dark blue rectangular area on the left side of the image.

# The Texas difference

A brief history of Texas  
legislative reforms

# History of workers' compensation in Texas



# 1913- Non-subscription

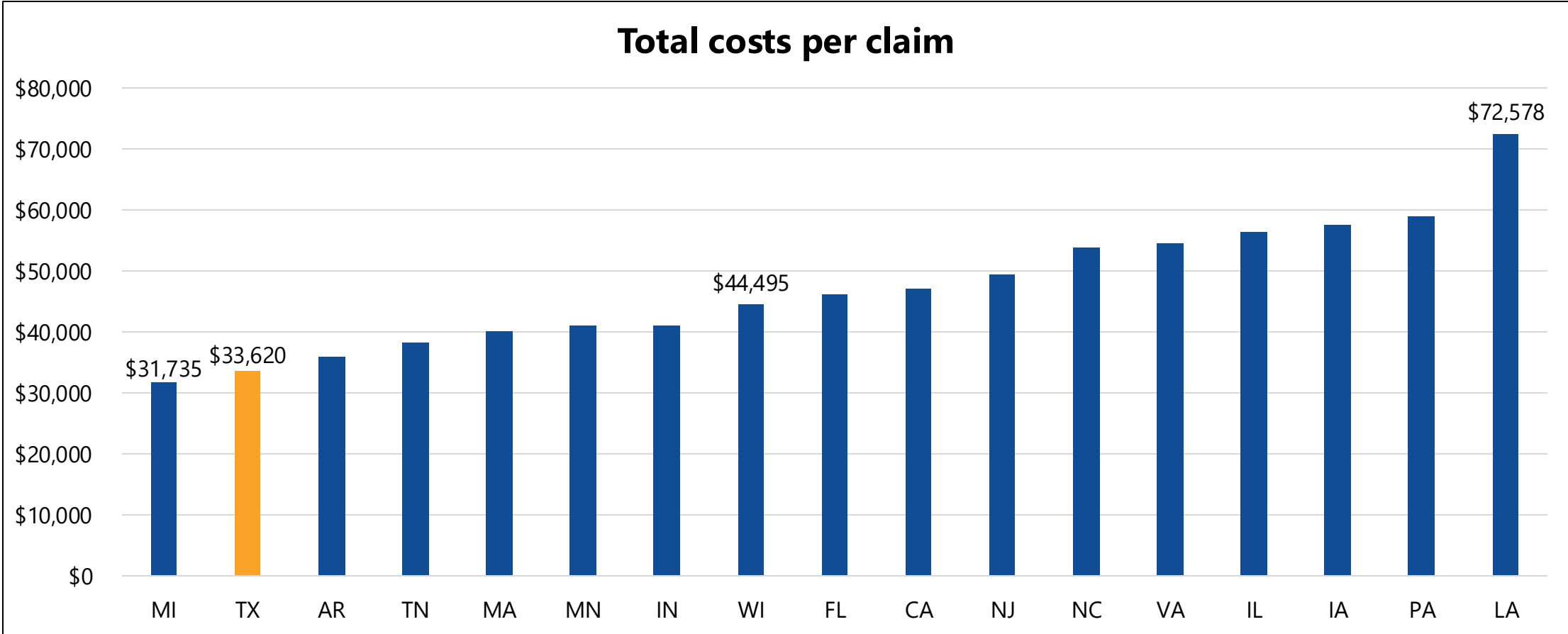


Source: Texas Workers' Compensation Research & Evaluation Group, 2024.

# 1989 reforms (Senate Bill 1)

- Eliminated settlements.
- Created new dispute resolution process.
- Limited attorney's fees.

# 1989 reforms – eliminated settlements



Source: 2020/23 Non-COVID-19 Claims With > 7 Days of Lost Time, WCRI 2024.



# 1989 reforms – dispute resolution



## **Benefit review conference (BRC)**

Informal mediation with a benefit review officer.



## **Contested case hearing (CCH)**

Formal hearing with an administrative law judge.



## **Appeals Panel**

Three-judge panel to review appeals of CCH decisions.

## **2005 reforms (House Bill 7)**

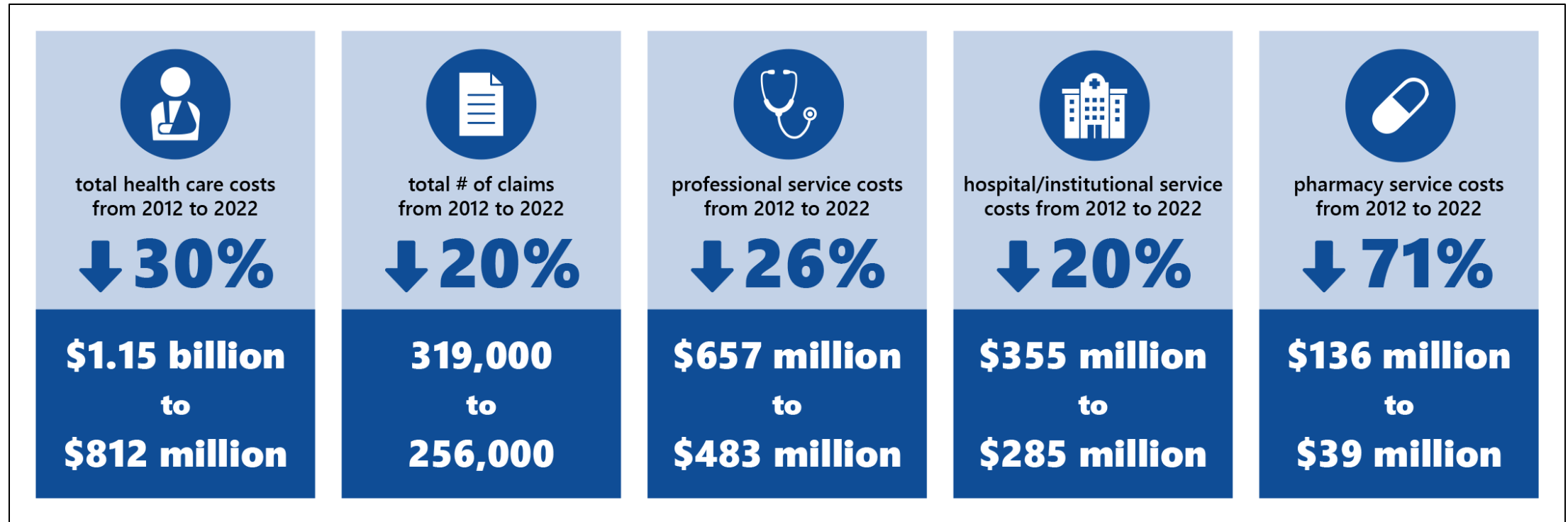
- Created the Office of Injured Employee Counsel (OIEC).
- Developed treatment and fee guidelines.
- Adopted a pharmacy formulary.

# 2005 reforms - OIEC



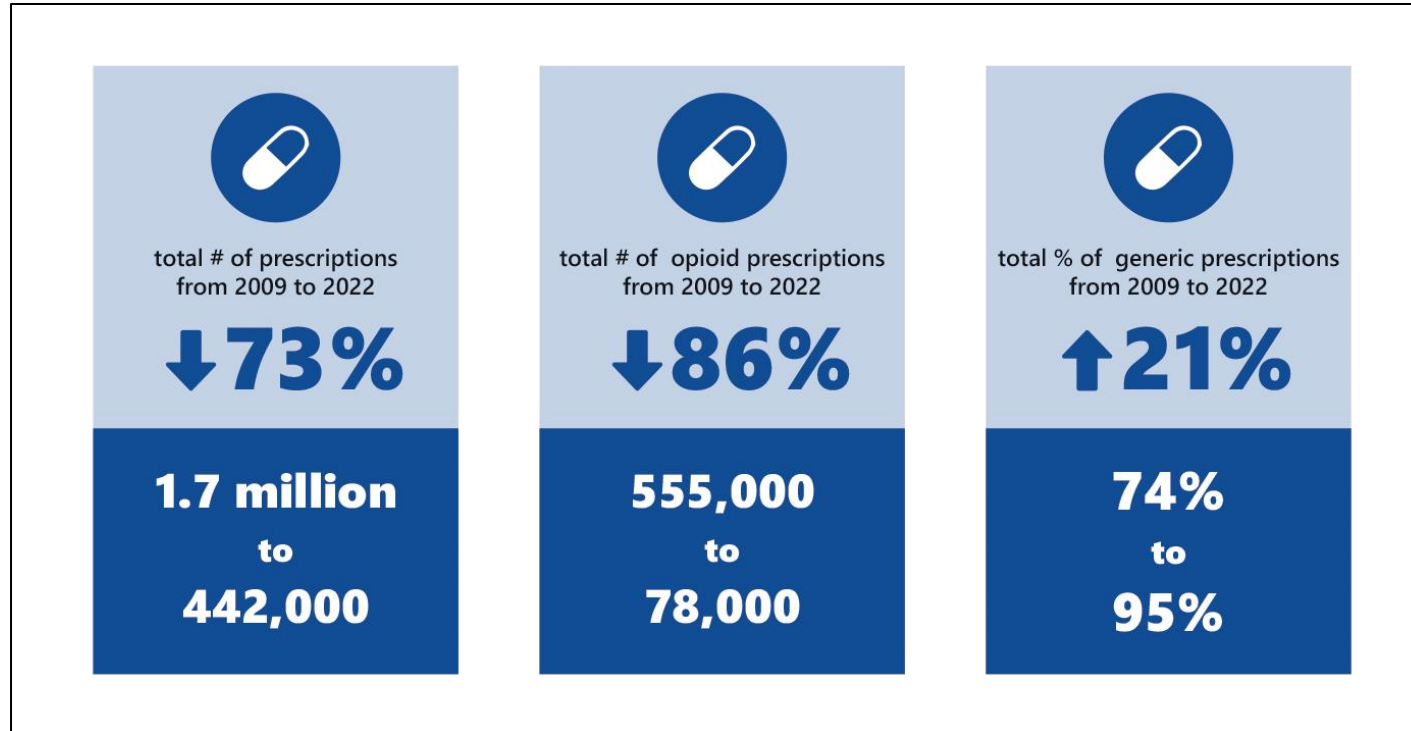
Learn more: [www.oiec.texas.gov](http://www.oiec.texas.gov)

# 2005 reforms – treatment and fee guidelines



Source: 2023 Health Care Cost and Utilization in the Texas Workers' Compensation System Report, Texas Workers' Compensation Research & Evaluation Group.

# 2005 reforms – pharmacy formulary



Source: 2023 Pharmacy Cost and Utilization Report, Texas Workers' Compensation Research & Evaluation Group.

# Upcoming legislative session issues

- Medical settlements.
- First responder presumptions and PTSD.
- Exclusive remedy exceptions.
- Telehealth exams.

Learn more:

