



QCARE Delivers Simple Injury Outcomes and is a Responsible Alternative to Workers' Compensation in Texas.

You want a competitive choice on insurance coverage when employees get hurt at work. It needs to be affordable, protect your reputation as a good employer and be easy to understand. And when an employee gets hurt at work, you want access to the best medical providers, a strong legal defense and an efficient return to work, without delay and red tape. QCARE—which stands for a [Qualified Compensation Alternative for Recovering Employees](#)—provides all of these advantages.

- The Association for Responsible Alternatives to Workers' Compensation (ARAWC) is announcing the launch of its public campaign for Texas injury benefit plans (sometimes called, “nonsubscriber” programs) to receive the QCARE designation.
- Texas employers can now:
 1. Opt-in to Workers' Compensation – Texas innovation and competition has created one of the best-performing workers' compensation systems in America.
 2. Opt-in to **QCARE** – 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.
 3. Opt-Out – May not meet industry standards for the QCARE designation or provide any injury benefits.

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- If you have workers' compensation coverage or Opt-Out, ask your insurance agent to get a quote for QCARE. And if you already have a Texas injury benefit program, make sure it gets the QCARE designation.
- Why is QCARE important to you? This voluntary, no-cost designation for Texas injury benefit programs shows that you care for your employees. It further protects your reputation and provides a stronger defense of any negligence liability claim by an injured worker.
- Assuming you meet the 10 designation standards available at [QCARE.org](https://www.qcare.org), the QCARE designation adds no new compliance requirements, no new documents or changes to your Texas injury benefit program or insurance coverage, and no new employee communications (unless you want to share the good news that you now meet the QCARE industry standard).
- Join [this list of respected Texas employers](#) that have already received the QCARE designation.
- The QCARE designation makes it clear that you are not simply "opting out" of workers' compensation.
- Three years ago, ARAWC began a disciplined process of promoting [injury benefit program improvements](#) across the Lone Star State. These improvements include enhanced benefit coverage, new claim procedure protections, and further ensure fairness for injured workers. And now for the first time, QCARE recognizes [10 essential standards](#) that should be part of every responsible Texas injury benefit program.
- Be known as a company that cares about its workers by meeting the QCARE standards or providing workers' compensation insurance coverage. And expect your vendors and suppliers to do the same. Demonstrating social responsibility towards Texas' diverse and talented workforce is important for our own companies, as well as the companies we do business with.
- Texas is home to the finest model of workers' compensation and injury benefit protection in the United States. A competitive marketplace matters — and real competition works.

- QCARE will allow the Texas model to work even better for your company.
- Read the [editorial announcing QCARE](#) that was recently published in the Texas Tribune
- To learn more about the future of on-the-job injury protection in Texas, visit QCARE.org.