BARBARA D. RICHARDSON

Commissioner



## DEPARTMENT OF BUSINESS AND INDUSTRY DIVISION OF INSURANCE

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## NETWORK ADEQUACY STANDARDS FOR CERTAIN HEALTH BENEFIT PLANS – 2017

Nevada Revised Statute ("NRS") 687B.490 vests in the Commissioner of Insurance ("Commissioner") the authority to determine the adequacy of provider networks to be used by network plans made available for sale in this State. The State's process to review network adequacy for those plans sold on the Exchange must be approved by the Centers for Medicare & Medicaid Services ("CMS").

In Nevada, individual and small group insurance carriers are required to submit health benefit plans for plan year 2017 to the Division of Insurance on or before May 2, 2016, for review. A permanent regulation regarding network adequacy, filed with the Legislative Counsel Bureau as proposed regulation R049-14, is currently being deliberated to interpret and clarify the provisions of NRS 687B.490, and will not be final before the 2017 health benefit plan submission deadline. The Commissioner recognizes that carriers need to know the network adequacy requirements for these 2017 plans before carriers are able to design and submit them for review.

In recognition of these time constraints, the Commissioner will review network adequacy for plans effective January 1, 2017, using the standards and process described in the 2017 Letter to Issuers in the Federally-facilitated Marketplaces<sup>1</sup> issued on February 29, 2016, by CMS, as well as any state-mandated coverage that is not already included in the CMS standards.

This Bulletin applies to all 2017 health benefit plans in the individual and small group markets, as defined in NRS 689A and 689C, respectively, utilizing a network plan, and issued or renewed on or after January 1, 2017. For questions or clarification with regard to this Bulletin, please contact the Life & Health Section at (888-872-3234) or insinfo@doi.nv.

BARBARA D. RICHARDSON Commissioner of Insurance

By:

AMY L.PARKS
Chief Insurance Counsel
With Delegation of Authority

<sup>&</sup>lt;sup>1</sup> Available online at <a href="http://doi.nv.gov/Insurers/Life-Health/Health-Care-Reform-For-Insurers/">http://doi.nv.gov/Insurers/Life-Health/Health-Care-Reform-For-Insurers/</a>. Also available through CMS at <a href="https://www.cms.gov/cciio/resources/regulations-and-guidance/">https://www.cms.gov/cciio/resources/regulations-and-guidance/</a>.