

Nevada Division of Insurance

Department of Business & Industry



Network Adequacy Advisory Council

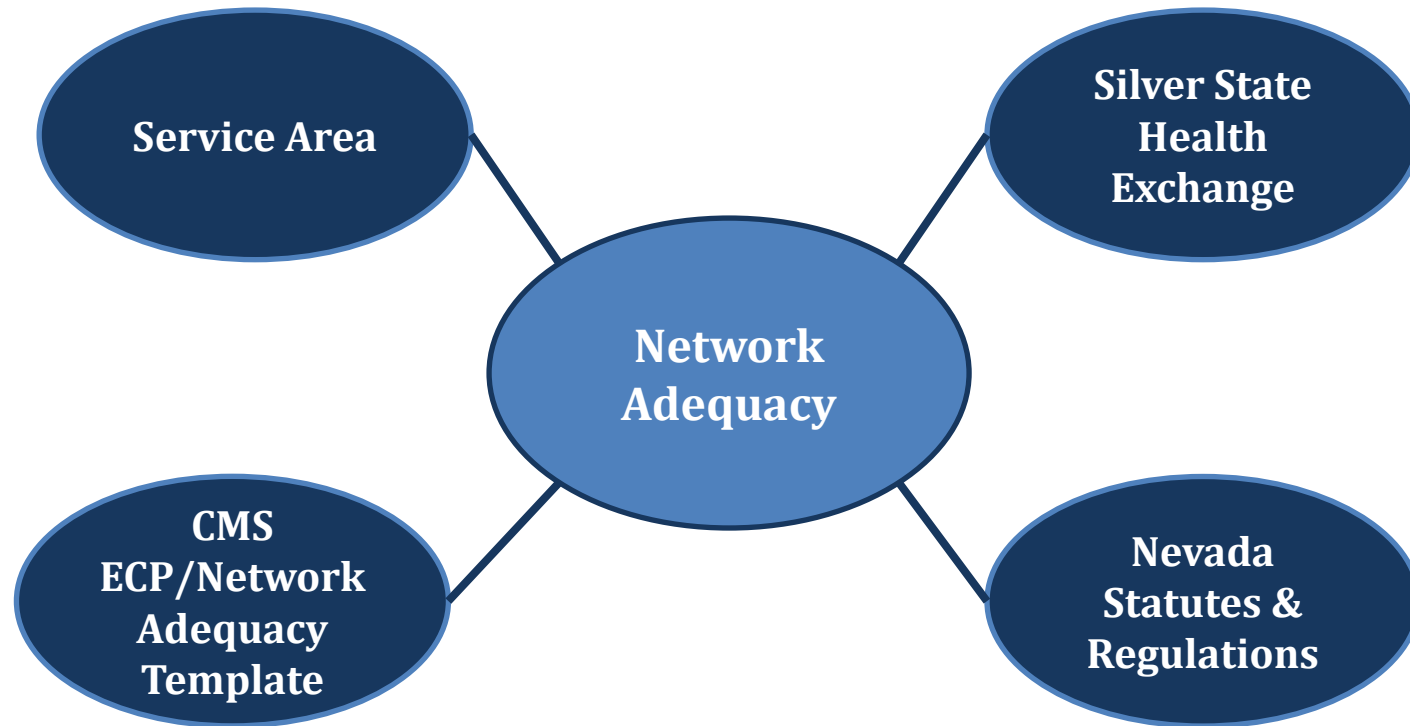
Introduction & Overview



Network Adequacy Overview & Plan Year 2022 Standards



Network Adequacy

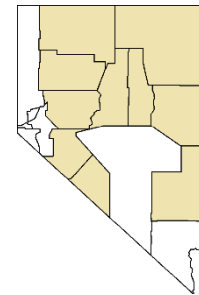
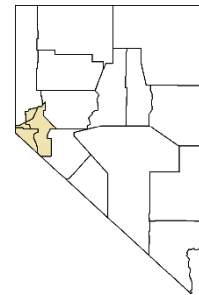
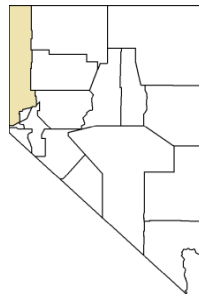
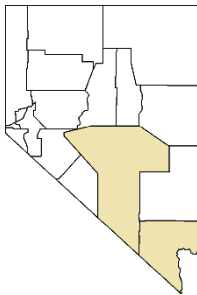




Service Area

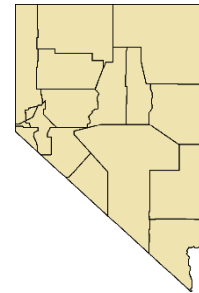
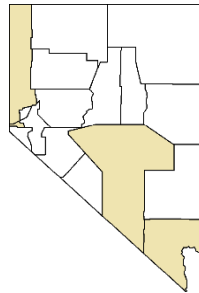
➤ Plans sold on the Silver State Health Exchange

➤ 4 Distinct Service Areas



➤ Off Exchange Plans

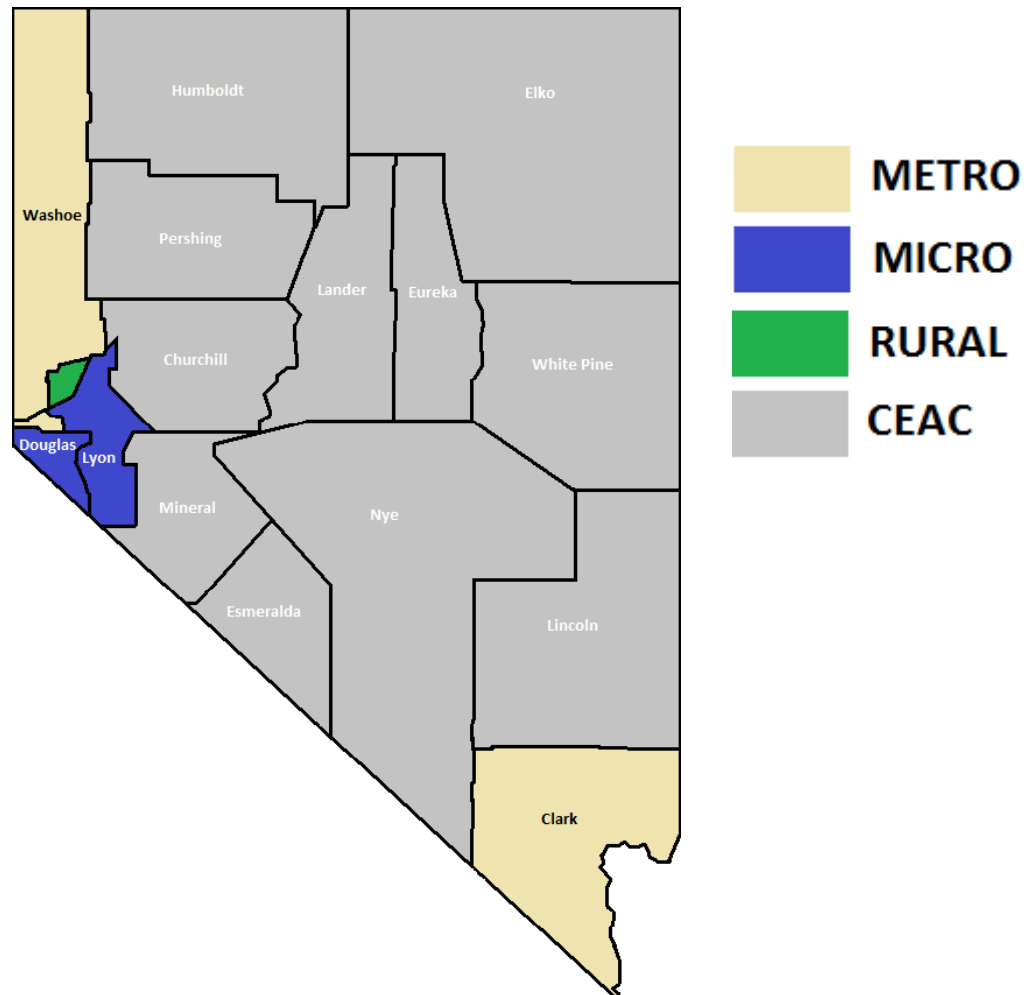
➤ Defined by carrier





County Designations

- Designations based on methodology designed by Office of Personnel Management (OPM)
- Designations utilized by CMS in setting FFM standards
- Based on population size and population density



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2022 Network Adequacy Standards

Specialty	Metro		Micro		Rural		CEAC	
	Max Time (Mins)	Max Distance (Miles)	Max Time (Mins)	Max Distance (Miles)	Max Time (Mins)	Max Distance (Miles)	Max Time (Mins)	Max Distance (Miles)
Primary Care	15	10	30	20	40	30	70	60
Endocrinology	60	40	100	75	110	90	145	130
Infectious Diseases	60	40	100	75	110	90	145	130
<i>Psychiatrist</i>	<i>45</i>	<i>30</i>	<i>60</i>	<i>45</i>	<i>75</i>	<i>60</i>	<i>110</i>	<i>100</i>
<i>Psychologist</i>	<i>45</i>	<i>30</i>	<i>60</i>	<i>45</i>	<i>75</i>	<i>60</i>	<i>110</i>	<i>100</i>
<i>Licensed Clinical Social Worker (LCSW)</i>	<i>45</i>	<i>30</i>	<i>60</i>	<i>45</i>	<i>75</i>	<i>60</i>	<i>110</i>	<i>100</i>
Oncology - Medical/Surgical	45	30	60	45	75	60	110	100
Oncology - Radiation/Radiology	60	40	100	75	110	90	145	130
<i>Pediatrics</i>	<i>25</i>	<i>15</i>	<i>30</i>	<i>20</i>	<i>40</i>	<i>30</i>	<i>105</i>	<i>90</i>
Rheumatology	60	40	100	75	110	90	145	130
Hospitals	45	30	80	60	75	60	110	100
Outpatient Dialysis	45	30	80	60	90	75	125	110

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SERVICE AREA

STANDARDS

Primary Care
Endocrinology
Infectious Diseases
Psychiatry
Psychology
LCSW
Oncology –
Medical/Surgery
Oncology –
Radiation/Radiation
Pediatrics
Rheumatology
Hospitals
Outpatient Dialysis



SPECIALTY CODES

001 General Practice
002 Family Medicine
003 Internal Medicine
005 Primary Care – Physician Assistant
006 Primary Care – Nurse Practitioner
012 Endocrinology
017 Infectious Diseases
029 Psychiatry
102 Licensed Clinical Social Workers
103 Psychology
021 Medical & Surgical Oncology
022 Radiation Oncology
101 Pediatrics - Routine/Primary Care
031 Rheumatology
040 General Acute Care Hospital
043 Critical Services – ICU
044 Outpatient Dialysis



METRICS

Time
Distance



2022 Essential Community Provider Standards

A carrier must:

- Contract with at least **30%** of available Essential Community Providers (ECP) in each plan's **service area**
- Offer contracts in good faith to all available Indian health care providers in the **service area**
- Offer contracts in good faith to at least one ECP in each category in each **county** in the service area
 - ECP Categories: Family Planning Providers, Federally Qualified Health Center (FQHC), Hospitals, Indian Health Care Providers, Ryan White Providers, and Other ECP Providers
- Offers contracts in good faith to all available ECPs in all counties designated as Counties with Extreme Access Considerations (CEAC) included in the plan's service area



2022 Dental Network Adequacy

A carrier must:

- Have at least one general dentist, one periodontist, one oral surgeon, and one orthodontist in county within the service area with the following time or distance standards:

Urban Counties (Carson City, Clark, Washoe): 45 miles or 45 Minutes

Rural Counties (Douglas, Lyon, Storey): 60 miles or 1 hour

Remainder of State: 100 miles or 2 hours

- Contract with at least 20% of available ECPs in each plan's service area
- Offer contracts in good faith to all available Indian health care providers in the service area.



Network Adequacy

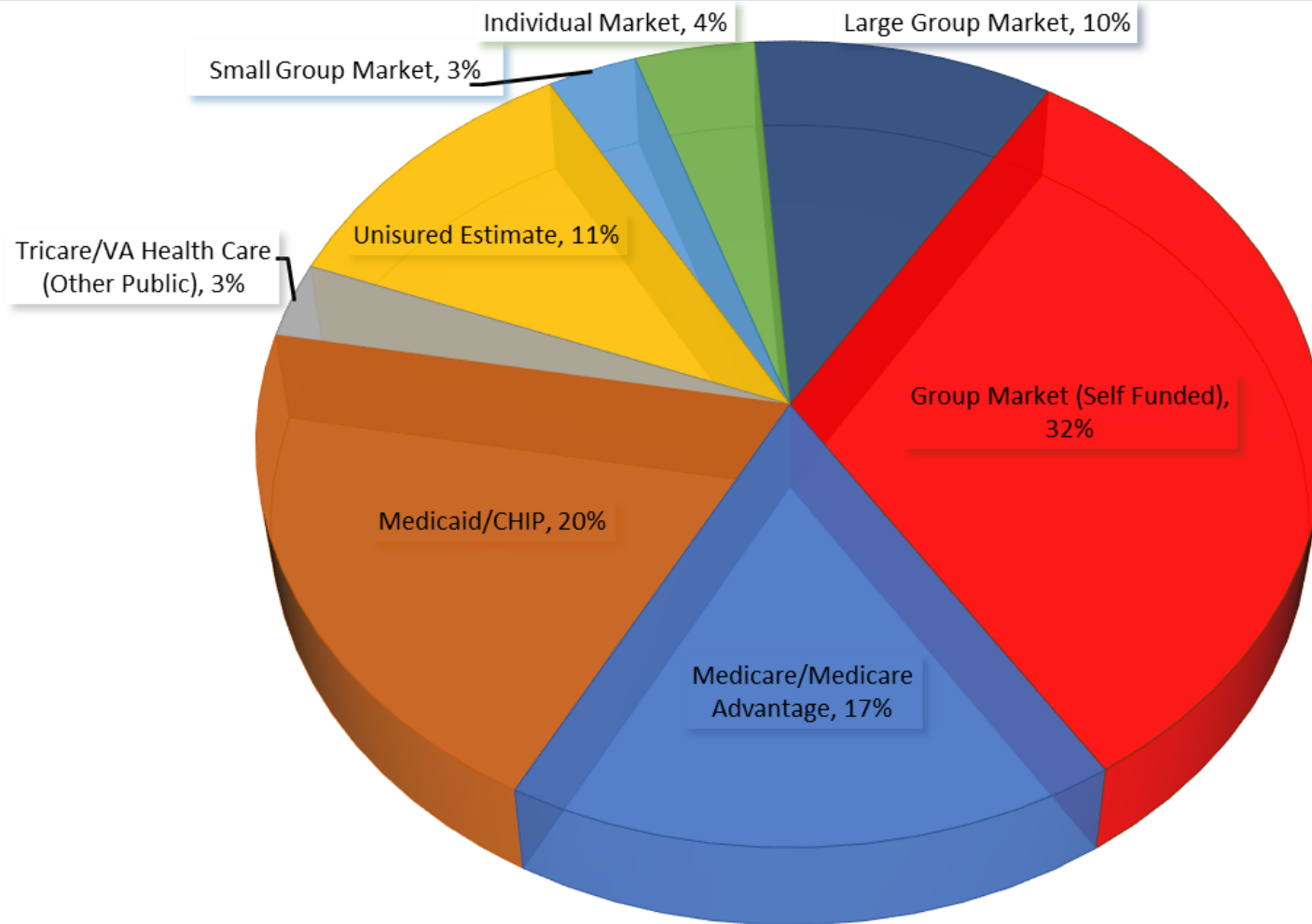
Market Data

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Insurance Coverage Snapshot



****This snapshot represents an estimate of the overall insurance coverage in the state of Nevada using data from a variety of sources. The accuracy of this snapshot is dependent on the accuracy of the data provided by each of the individual sources.**

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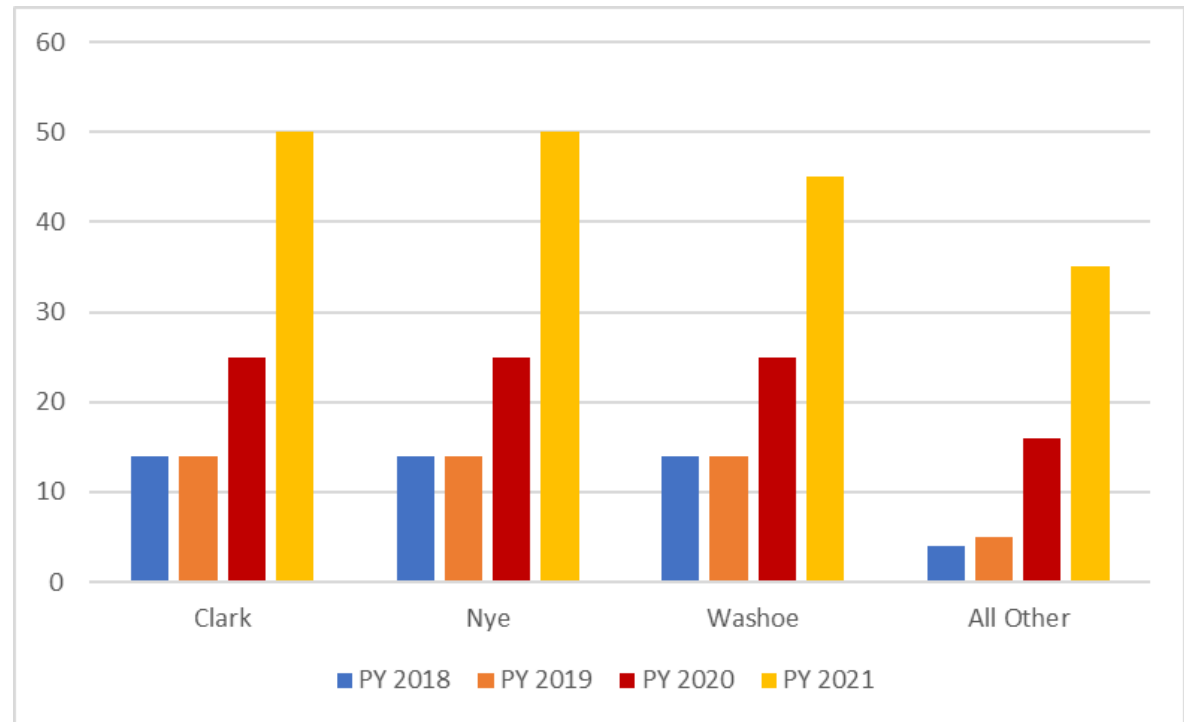
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Plan Offerings by County

Individual Market On Exchange

County	PY 2018	PY 2019	PY 2020	PY 2021
Clark	14	14	25	50
Nye	14	14	25	50
Washoe	14	14	25	45
All Other	4	5	16	35



****Carriers offering catastrophic plans only are not included in this data set.**

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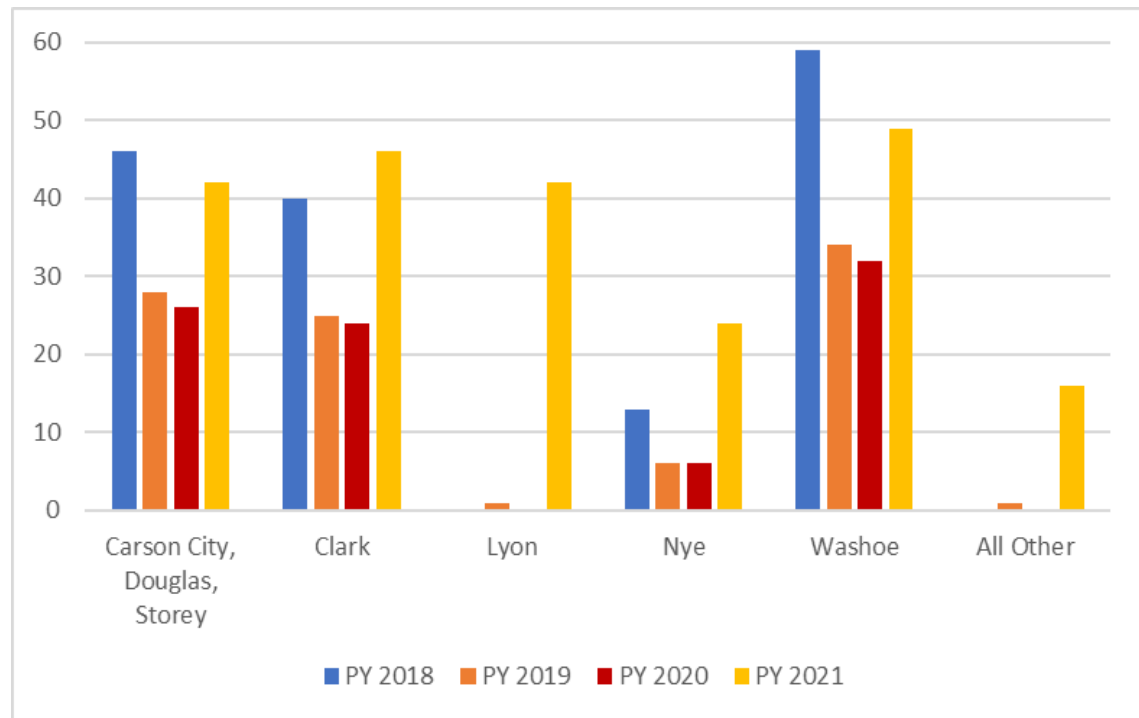
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Plan Offerings by County

Individual Market Off Exchange

County	PY 2018	PY 2019	PY 2020	PY 2021
Carson City Douglas Storey	46	28	26	42
Clark	40	25	24	46
Lyon	0	1	0	42
Nye	13	6	6	24
Washoe	59	34	32	49
All Other	0	1	0	16



****Carriers offering catastrophic plans only are not included in this data set.**

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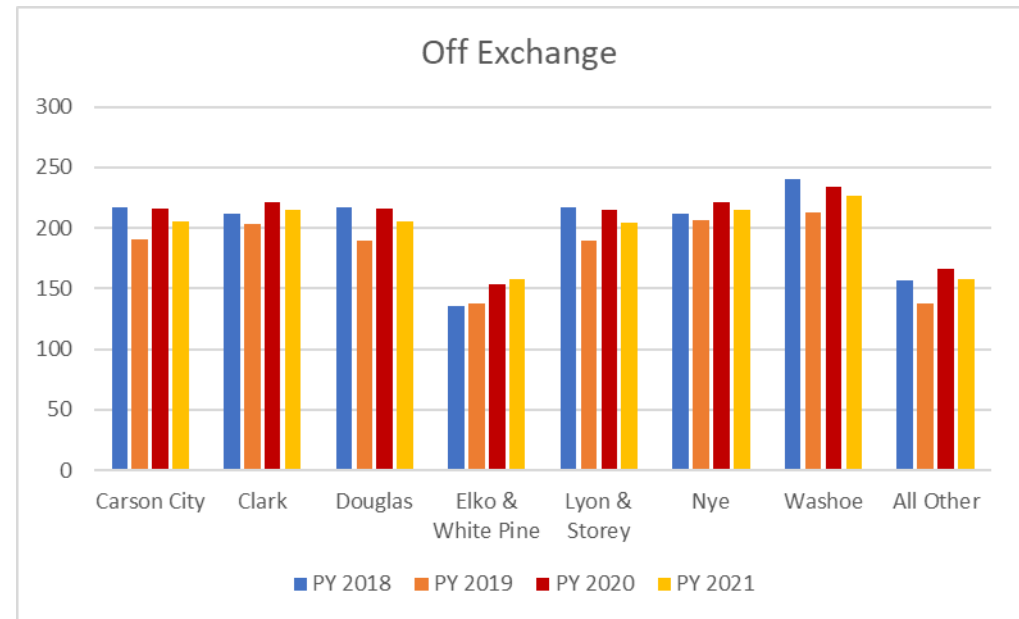
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Plan Offerings by County

Small Employer Group Market

County	PY 2018	PY 2019	PY 2020	PY 2021
Carson City	217	190	216	205
Clark	212	203	221	215
Douglas	217	189	216	205
Elko/White Pine	135	138	153	158
Lyon & Storey	217	189	215	204
Nye	212	206	221	215
Washoe	240	213	234	226
All Other	157	138	166	158



****Carriers offering catastrophic plans only are not included in this data set.**



DOI Consumer Complaints

Complaint Category	Policy Type	2015	2016	2017	2018	2019	2020	2021
Network Adequacy	Group	4	1	0	0	0	1	0
	Individual	8	4	1	1	1	4	2
	Not Specified	2	1	1	2	1	0	0
Network Adequacy Total		14	6	2	3	2	5	0
Provider Directory Errors	Group	1	0	0	0	0	1	0
	Individual	8	5	2	7	0	8	3
	Not Specified	0	1	1	0	1	0	0
Provider Directory Errors Total		9	6	3	7	1	9	3

****Consumer Complaint data as of 03/08/2021**



Provider Denial Report 2020

- 324 Denial Letters Received
- 178 Unique Providers
- 67 Unique Specialties
- 218 in Metro Areas (Washoe, Clark, Carson)
- 61.6% of denials dues to Not Accepting New Care Providers within Specialty/Region or No Network Need
- Top 5 Denied Specialties: Physical Therapy, Laboratory, Family Practice, Pain Management, and Optometry

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Network Adequacy

Data Sources & Methodologies



Network Adequacy Data Sources

- **CMS ECP/Network Adequacy Template**
 - Essential Community Provider Template
 - Network Adequacy Template
- **Nevada Declaration Document**
 - Autism Provider Template
 - Telehealth Services
- **Carrier Filing Documentation**
 - Rate Review Template
- **Additional Data Sources**
 - Licensing Board Mailing List
 - Legislative Reporting (e.g. SB 234, AB 469, AB170)



Network Adequacy Methodologies

- Geographic Criteria
 - Time
 - Distance
- Provider to Enrollee Ratios
- Wait time requirements based on type of appointment
 - Routine Care
 - Routine Care with symptoms
 - Emergent or urgent care
 - Preventative Care
 - Laboratory Services
- Emergency Services
 - Wait times
 - Geographic Criteria



Questions





Appendix

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CMS Network Adequacy Template

Specialty Codes

001 General Practice	018 Nephrology	040 General Acute Care Hospital	057 Ambulatory Health Care Facilities - Infusion Therapy/Oncology/Radiology
002 Family Medicine	019 Neurology	041 Cardiac Surgery Program	061 Heart Transplant Program
003 Internal Medicine	020 Neurological Surgery	042 Cardiac Catheterization Services	062 Heart/Lung Transplant Program
004 Geriatrics	021 Medical Oncology & Surgical Oncology	043 Critical Care Services - Intensive Care Units	064 Kidney Transplant Program
005 Primary Care - Physician Assistant	022 Radiation Oncology	044 Outpatient Dialysis	065 Liver Transplant Program
006 Primary Care - Nurse Practitioner	023 Ophthalmology	045 Surgical Services	066 Lung Transplant Program
007 Allergy and Immunology	025 Orthopedic Surgery	046 Skilled Nursing Facilities	067 Pancreas Transplant Program
008 Cardiovascular Disease	026 Physical Medicine & Rehabilitation	047 Diagnostic Radiology	000 OTHER
010 Chiropractic	027 Plastic Surgery	048 Mammography	101 Pediatrics - Routine/Primary Care
011 Dermatology	028 Podiatry	049 Physical Therapy	102 Licensed Clinical Social Workers
012 Endocrinology	029 Psychiatry	050 Occupational Therapist	103 Psychology
013 ENT/Otolaryngology	030 Pulmonology	051 Speech Therapy	Dental - General
014 Gastroenterology	031 Rheumatology	052 Inpatient Psychiatry	Dental - Orthodontist
015 General Surgery	033 Urology	054 Orthotics and Prosthetics	Dental - Periodontist
016 Gynecology (OB/GYN)	034 Vascular Surgery	055 Home Health	Dental - Endodontist
017 Infectious Diseases	035 Cardiothoracic Surgery	056 Durable Medical Equipment	Pharmacy

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Essential Community Provider (ECP) Categories

Major ECP Category	ECP Provider Types
Family Planning Providers	Title X Family Planning Clinics and Title X "Look-Alike" Family Planning Clinics
Federally Qualified Health Center (FQHC)	FQHC and FQHC "Look-Alike" Clinics, Outpatient health programs/facilities operated by Indian tribes, tribal organizations, programs operated by Urban Indian Organizations
Hospitals	Disproportionate Share Hospital (DSH) and DSH-eligible Hospitals, Children's Hospitals, Rural Referral Centers, Sole Community Hospitals, Free-standing Cancer Centers, Critical Access Hospitals
Indian Health Care Providers	Indian Health Service (IHS providers), Indian Tribes, Tribal organizations, and urban Indian Organizations
Ryan White Providers	Ryan White HIV/AIDS Program Providers
Other ECP Providers	STD Clinics, TB Clinics, Hemophilia Treatment Centers, Black Lung Clinics, Community Mental Health Centers, Rural Health Clinics, and other entities that serve predominantly low-income, medically underserved individuals