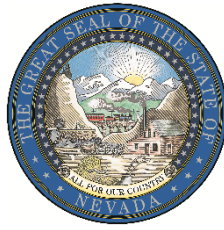


STEVE SISOLAK
Governor

STATE OF NEVADA

TERRY REYNOLDS
Director



BARBARA D. RICHARDSON
Commissioner

DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE

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March 4, 2022

Honorable Steve Sisolak
State Capitol Building
101 N. Carson Street
Carson City, NV 89701

Brenda Erdoes, Director
Legislative Counsel Bureau
401 S. Carson Street
Carson City, NV 89701-4747

Dear Governor Sisolak and Director Erdoes,

The Nevada Division of Insurance (Division) provides the following aggregated provider denial report for calendar year 2021 as per Nevada Revised Statute ("NRS") 679B.124,3. Provider denial letters submitted by health carriers per subsection 2 of NRS 679B.124 as the basis of the report. The report includes the memorandum and data sheets attached.

Please let us know if you have any questions.

Best regards,

A handwritten signature in black ink, appearing to be "Barbara".

Barbara Richardson
Commissioner of Insurance
Nevada Division of Insurance

MEMORANDUM

TO: STEVE SISOLAK, GOVERNOR OF THE STATE OF NEVADA

BRENDA ERDOES, DIRECTOR OF THE LEGISLATIVE COUNSEL BUREAU

FROM: BARBARA RICHARDSON, COMMISSIONER OF THE NV DIVISION OF INSURANCE 

SUBJECT: ANNUAL REPORT ON PROVIDER DENIALS PURSUANT TO NRS 679B.124

DATE: March 4, 2022

During Nevada's 2019 Legislative session, Senate Bill 234 was adopted and codified in the Nevada Revised Statutes ("NRS") under 679B.124. The statutes require the Commissioner of Insurance ("Commissioner") to develop, prescribe and make available a form letter that a health carrier must use to notify a provider of health care of the denial of his or her application to be included in the network of providers of the health carrier. The bill also requires that the health carrier, at the same time the denial letter is sent to the provider, also send a copy of that letter to the Commissioner. This data is used to compile an annual aggregate report.

Public meetings were held to give an opportunity for the public and interested parties to provide feedback on a proposed provider denial letter. These meetings were held in 2019 on June 27, July 23 and August 13. The provider denial form letter and bulletin 20-001 were released to health carriers in January of 2021 and made available on the Insurance Division's ("Division") website.

During Nevada's 2021 Legislative session, NRS 679B.124 was amended under AB 45 to allow the Commissioner to set the frequency by which a health carrier must submit the provider denial letters to the Division. The Division is currently evaluating the appropriate frequency for submissions with feedback from the public and interested parties.

For calendar year 2021, the Division received 204 submissions, representing 17 companies, and 624 total provider denials. These submissions included 346 unique providers and 86 unique provider specialties. The majority of the denial letters received (365) were for providers located in the metro areas of Las Vegas and Reno. The next two highest groupings were denial letters to out of state providers at 214 denials, and 13 denials in counties with extreme access conditions.

The main reasons indicated for denial were:

- 1) carriers not accepting new providers within the specialty/region or no network need (50.96%)
- 2) insurance carriers not having members in the provider's area (15.71%).

The Division of Insurance continues to work with the data and the denials submitted to gain insights on denial trends.

Please see a summary of the provider denial submissions below:

Provider Denial Data for Calendar Year 2021

Total Number of Unique Providers Denied	346
Total Number of Providers Denied for all Companies	624
Total Number of Unique Specialties	86

County Designation	Provider Count
Metro (Washoe, Clark, & Carson)	395
Micro (Douglas & Lyon)	2
Rural (Storey)	0
Counties with Extreme Access Conditions (Remainder of State)	13
Out of State Providers	214

Reasons for Denial to Carrier Network	% of Denials
Not Accepting New Care Providers within Specialty/Region or No network need	50.96%
We currently do not have any members in your area	15.71%
Business decision	13.78%
History of Action/Sanction/License revocation/Noncompliance	11.70%
Did not demonstrate acceptable inpatient admitting arrangement/hospital privileges	2.24%
Incomplete Application/Missing documentation/Unable to verify information/Failure to respond	1.60%
Insufficient licenses, registrations, etc.	1.44%
Does not meet the education/training requirements	0.96%
Does not have acceptable history of malpractice/liability claim experience	0.64%
Failure to disclose state board action/Malpractice Issue	0.48%
Inactive license	0.32%
Lack of insurance or lack of a certain level of insurance	0.16%

Specialties Denied	Provider Count	Specialties Denied	Provider Count
Acupuncture	4	Neurology	6
Advanced Practice Registered Nurse	2	Nurse Anesthetist	1
Ambulatory Surgery Center	2	Nurse Midwife	1
Anesthesiology	8	Nurse Practitioner	7
Applied Behavior Analysis	6	Nurse Practitioner (Mental Health)	4
Audiology	2	Nutritionist/Dietician	7
Behavioral Health	2	OB/GYN	12
Cardiology	4	Occupational Medicine	2
Cardiovascular Disease	3	Occupational Therapy	8
Chiropractic	30	Ophthalmologist	2
Clinic or Center (Mental Health)	1	Optometry	18

Provider Denial Data for Calendar Year 2021

Specialties Denied	Provider Count	Specialties Denied	Provider Count
Clinic or Center (Radiology)	1	Orthopedic Surgery	2
Clinical Medical Laboratory	5	Orthotics/Prosthetics	2
Community/Behavioral Health	2	Orthotics/Prosthetics Supply	1
Counselor	4	Otolaryngology	4
Critical Care Medic	1	Pain Management	19
Dental	1	Pallative Care	4
Dental Hygenist	2	Pathology	6
Dentist	8	Pediatrics	2
Dermatology	2	Personal Care Assistant	62
Durable Medical Equipment	41	Pharmacy	8
Emergency Medicine	1	Physical Therapy	29
Family Medicine	5	Physician Assistant	2
Family Nurse Practitioner	3	Podiatry	12
Family Practice	42	Primary Care	2
General Denistry	1	Psychiatry	5
General Medicine	2	Psychology	2
General Practice	10	Radiology	6
General Surgery	11	Rehabilitation	6
Genetics	2	Rheumatology	2
Group Practice	6	Sleep Study	2
Hematology/Oncology	4	Social Worker	1
Home Health	15	Speech Pathology	2
Hospice Care	5	Sports Medicine	3
Infectious Disease	6	Substance Abuse Rehabilitation	2
Infusion Therapy	11	Telemedicine	1
Internal Medicine	44	Thoracic-Cardiac Surgery	2
Laboratory	42	Urgent Care	2
Marriage and Family Counselor	3	Urology	2
Mental Health/Substance Abuse	2	Wound Care	3
Midwife	2	Emergency Response System Companies	1
Multi-Specialty	8		