

# **Report on the Plan Year 2028 Recommendations for Network Adequacy Standards**

**Presented by:  
The Network Adequacy Advisory Council (NAAC)**

**To: Ned Gaines  
Commissioner of Insurance, Nevada Division of Insurance**

**Prepared by: Reida Wagner,  
Nevada Division of Insurance**

**August 13, 2026**



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# NAAC Recommendations for Network Adequacy Standards for Plan Year 2028

## Overview of the NAAC Recommendations Process

This section includes a description of the:

- 1) Commencement of the Plan Year 2028 meetings of the Network Adequacy Advisory Council (hereinafter referred to as “Council” or “NAAC”).
- 2) Process of Plan Year 2028 NAAC meetings.
- 3) Timeline and significant discussions at each of the three meetings.

The NAAC is composed of nine individuals representing consumers across Nevada, providers of health care services, and health insurance carriers. The Council’s first meeting for Plan Year 2028 was held on April 9, 2026. The Council continued to meet through August 13, 2026, to finalize its recommendations for network adequacy standards for Plan Year 2028. The Council recommends these standards to achieve network adequacy for individual and small employer group health benefit plans.

A total of three public meetings were conducted. The results of these meetings are contained in this report, which will be submitted to the Commissioner of Insurance on or before September 15, 2026. The video recordings of the meetings and supporting materials are available on the Division website at Nevada Division of Insurance ([doi.nv.gov](https://doi.nv.gov)). Included in the Appendix of this Report are the minutes of each meeting.

At the April 9, 2026, meeting, the Council revisited its vision for what it hoped to achieve during the Plan Year 2028 NAAC meetings and made no changes. The vision is:

- Standards are pragmatic, achievable and meaningful.

In addition, the Council continues to be committed to creating conditions that ensure Nevada has:

1. Maximized access for consumers with adequate workforce and providers cost containment.
2. Validated data about whether providers are available.
3. Access to care<sup>1</sup>.
4. Access to health insurance.
5. Maximized health and wellness.
6. Educate consumers so that, whether their health needs are emergent or non-emergent:
  - a. Consumers know how to use their network care;
  - b. Are informed; and
  - c. Access care appropriately.
7. Contribute to health literacy: transparent to consumer.
8. Provide care that is culturally and linguistically appropriate.
9. Influenced the other 93% of non-regulated plans.

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<sup>1</sup> Access to care: Consumers can use their health plan benefits; access refers to clinical best practice.

## **April 9th Meeting**

Minutes from the final Plan Year 2027 meeting (9/11/25) were approved and posted to the Division website.

At the request of the Council, the Division facilitated a presentation from Blayne Osborn, President of Nevada Rural Hospital Partners, regarding the availability of providers in rural areas and plans on how to expand access. Council members appreciated the presentation, and the recording is available on the Division website ([Nevada Division of Insurance](#)).

Discussion ensued on the Council's goals for Plan Year 2028. The Council asked how it could have authority/influence over more carrier types than the current fully insured individual and small business carriers that fall under Nevada law and the purview of the Division. This inquiry is intended as a mechanism to provide more continuity of network adequacy provisions among all plan types. The Division advised the Council that changes to its authority would require a change to NRS. Dr. Baron also asked the Division to provide insurance enrollment demographics for review by the Council prior to the July meeting to inform its recommendations.

## **July 9th Meeting**

Minutes from the April 9th meeting were approved. Council members were advised that Shae Herbert, one of the three consumer representatives, had left employment with the State and that her position is now open. Council members were asked to provide recommendations for a replacement. The Division advised that, due to other commitments, Daniel Rogoff (Senior Associate General Counsel, UnitedHealthcare) requested he be replaced by Jean McFarlane (Vice President, Network Contracting & Provider Services, UnitedHealthcare). This replacement keeps all three insurance representative positions filled.

The Council discussed the Nevada health insurance enrollment demographics, network adequacy standards and the objectives for the NAAC members. The Council proposed reviewing the feasibility of adding six new modalities to the existing standards: Cardiology, Gastroenterology, Mental Health/Substance Use Disorder (Adult and Pediatric), OB/GYN, Occupational/Physical/Speech Therapy and Pharmacies. This recommendation is partly to provide continuity among fully insured individual/commercial plans and Medicaid plans as well as expand existing standards if feasible. Following the meeting, the Division provided a template for the NAAC carrier representatives to review and complete, indicating whether their respective companies can meet these standards. If it is determined that any, or all, of the new modalities could meet the standards, the Council members will recommend this proposal to the Commissioner via the annual Report to the Commissioner.

## **August 13th Meeting**

Minutes from the July 9th meeting were approved. Council members discussed the feasibility of adding new provider types to the Nevada time and distance standards. The Council reviewed the draft Report to the Commissioner and approved it with no changes.

## **Council's Recommendation for Plan Year 2028**

The Council recommends that the following modalities, with the stipulations noted, be added to the time and distance standards in NAC 687B.768 through the regulation adoption process, effective January 1, 2028:

- Cardiology
- Gastroenterology
- Mental Health/Substance Use Disorder (Adult and Pediatric)
- OB/GYN (excluding counties with Extreme Access designation)
- Occupational/Physical/Speech Therapy (inclusive of Critical Access Hospitals)
- Pharmacies

The time and distance standards for these modalities will be identical to the federal time and distance standards outlined in the 2023 Final Letter to Issuers (pages 12-14).

[2023 Final Letter to Issuers in the Federally-facilitated Exchanges](#)

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### **Future Considerations**

- 1) Status of the Council's additional provider recommendations as presented to the Commissioner.

## **Appendix A - Minutes from NAAC Meetings:**

**April 9, 2026 – APPROVED**

**July 9, 2026 – APPROVED**

**August 13, 2026 – PENDING**

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### **Commissioner's Network Adequacy Advisory Council (NAAC)**

#### **Meeting Minutes for April 9, 2026**

This Council conducted a virtual public meeting on April 9, 2026, at 10:00 am.

The Council members present were:

1. Ms. Heidi Sterner (in late)
2. Mr. Thomas McCoy
3. Dr. Vu Luu
4. Dr. Howard Baron
5. Ms. Sarah Fox

The Council members absent were:

1. Mr. Patrick Kelly
2. Ms. Shae Herbert
3. Mr. Daniel Rogoff (per 12/2/25 email)
4. Ms. Ashley DeLanis

1. Call to Order/Roll Call – Ms. Wagner noted a correction to the absent members. i.e., corrected from Ms. Fox (a carryover comment from 2025) to Mr. Rogoff (as arranged in December 2025). The meeting was called to order and roll was called by Ms. Wagner.
2. Introductory Remarks – Ms. Wagner reminded the Council and public of the Council's charge which establishes the scope of the Council's work and determines recommendations to the Commissioner as to what network adequacy requirements should be. She also reminded participants that Nevada's Open Meeting Law applies which means that the meeting will be recorded, and minutes will be taken. This information will be made available to the public through the Division's website.
3. Public Comment – None.
4. Minutes from the September 11<sup>th</sup>, 2025 meeting were unanimously approved once Ms. Sterner joined the meeting, with no changes.
5. Presentation by Blayne Osborn (please refer to recording of meeting for details).
6. Objective(s) for 2026 (NAAC Members) – Ms. Wagner asked the Members to reflect on the Council objectives in 2026 for Plan Year 2028 and to present those thoughts before the July meeting.
7. July 9, 2026 Meeting Agenda (NAAC Members) – Ms. Wagner asked for suggestions for the July 2026 agenda. Dr. Baron asked for 2026 Division network adequacy guidance, specific to time and distance standards for 2027. As the NBPP is still in draft form, Ms. Wagner stated that guidance would be shared once it was finalized for the NAAC Members review.

Dr. Baron asked how the Council Members could have authority/influence over more carrier types than the current fully insured individual and small business carriers that fall under Nevada law and the purview of the Division. This request is intended as a mechanism to provide more continuity of network adequacy provisions among all plan types. Ms. Wagner stated Nevada law would have to be revised and encouraged the Council Members to contact the appropriate Legislative staff member.

Dr. Baron asked for enrollment information by plan type for the July 2026 meeting, e.g., self-funded, individual, commercial, Medicare, Medicaid, etc.

8. Public Comment – None.

9. Adjournment – Ms. Wagner asked for a move to adjourn. The meeting was adjourned after so moved by the Members.

This recording and all recordings of past Council meetings can be found on the Division's website:

[https://doi.nv.gov/Insurers/Life\\_and\\_Health/Network\\_Adequacy\\_Advisory\\_Council/](https://doi.nv.gov/Insurers/Life_and_Health/Network_Adequacy_Advisory_Council/)

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### **Commissioner's Network Adequacy Advisory Council (NAAC) Meeting Minutes for July 9, 2026**

This Council conducted a virtual public meeting on July 9, 2026, at 10:00 am. Two locations were provided for public access to the meeting:

State of Nevada  
Department of Business & Industry  
Division of Insurance  
1818 College Parkway, Suite 103  
Carson City Nevada 89701  
Meeting - Suite 103A - Hearing Room

Nevada State Business Center (NSBC)  
Department of Business & Industry  
Division of Insurance  
3300 West Sahara Avenue  
Las Vegas, Nevada 89102  
Meeting - Suite 440 - Rock Room

The Council members present were:

1. Mr. Thomas McCoy
2. Dr. Vu Luu
3. Dr. Howard Baron
4. Ms. Sarah Fox
5. Mr. Patrick Kelly
6. Mr. Daniel Rogoff
7. Ms. Ashley DeLanis

The Council members absent were:

1. Ms. Shae Herbert (has left the Council)
2. Ms. Heidi Sterner

1. Call to Order/Roll Call – Ms. Wagner noted that Ms. Shae Herbert has left employment with the Silver State Health Exchange and would no longer be on the Council. Ms. Wagner asked Council members to make a recommendation for a new Consumer representative.
2. Introductory Remarks – Ms. Wagner reminded the Council and public of the Council's charge which establishes the scope of the Council's work and determines recommendations to the Commissioner as to what network adequacy requirements should be. She also reminded

participants that Nevada's Open Meeting Law applies which means that the meeting will be recorded, and minutes will be taken. This information will be made available to the public through the Division's website.

3. Public Comment – None.
4. Minutes from the April 9, 2026 meeting were unanimously approved with no changes.
5. April Action Items - The Council discussed the Nevada health insurance enrollment demographics, network adequacy standards and the objectives for the NAAC members.
  - a. Demographics: Dr. Baron noted that the demographics indicated the Council's purview was over a small subset of the overall population of Nevada. However, it was noted and agreed that a quarter of a million residents was not an insignificant portion affected by the law.
  - b. Network Adequacy Standards: There was a lively and engaged discussion among the Council members regarding current time and distance standards.

It was proposed, by the Council, to review the feasibility of adding six new modalities to the existing standards: Cardiology, Gastroenterology, Mental Health/Substance Use Disorder (Adult and Pediatric), OB/GYN, Occupational/Physical/Speech Therapy and Pharmacies. The Division is to provide<sup>1</sup> a template for the NAAC Carrier representatives' review and response to ascertain if these standards can be met by their respective companies. The Carrier representatives on the Council will provide Ms. Wagner the results no later than August 6, 2026 so they can be incorporated into the August agenda. If it is determined that any, or all, of the new modalities could meet the standards, the Council members will recommend this proposal to the Commissioner via the annual Report to the Commissioner.

<sup>1</sup>(Provided 07/09/26)

- c. NAAC member objectives: refer to 5b.
6. Perinatal Provider Accessibility Discussion – Mr. Kelly shared the anecdotal stories raised during an interim Legislative session regarding OB/GYN providers being denied employment by Nevada health carriers. He stated that he met with the Division regarding this complaint and subsequently determined there was no merit to this assertion. Ms. Fox unequivocally stated that she was willing to employ any properly credentialed provider, given the dearth of the particular specialty in Nevada.
7. August 13, 2026 Meeting Agenda
8. Public Comment – None.
9. Adjournment – Ms. Wagner asked for a move to adjourn. The meeting was adjourned after so moved by the Members.

This recording and all recordings of past Council meetings can be found on the Division's website:

[https://doi.nv.gov/Insurers/Life\\_and\\_Health/Network\\_Adequacy\\_Advisory\\_Council/](https://doi.nv.gov/Insurers/Life_and_Health/Network_Adequacy_Advisory_Council/)

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**Commissioner's Network Adequacy Advisory Council (NAAC)**  
**Meeting Minutes for August 13, 2026**

This Council conducted a virtual public meeting on August 13, 2026, at 10:00 am. Two locations were provided for public access to the meeting:

State of Nevada  
Department of Business & Industry  
Division of Insurance  
1818 College Parkway, Suite 103  
Carson City Nevada 89701  
Meeting - Suite 103A - Hearing Room

Nevada State Business Center (NSBC)  
Department of Business & Industry  
Division of Insurance  
3300 West Sahara Avenue  
Las Vegas, Nevada 89102  
Meeting - Suite 440 - Rock Room

The Council members present were:

1. Ms. Heidi Sterner
2. Dr. Howard Baron
3. Ms. Sarah Fox
4. Mr. Patrick Kelly
5. Ms. Jean MacFarlane
6. Ms. Ashley DeLanis

The Council members absent were:

1. Mr. Thomas McCoy
2. Dr. Vu Luu

1. Call to Order/Roll Call – Ms. Wagner welcomed Ms. MacFarlane to her first meeting as a carrier representative.
2. Introductory Remarks – Ms. Wagner reminded the Council and public of the Council's charge which establishes the scope of the Council's work and determines recommendations to the Commissioner as to what network adequacy requirements should be. She also reminded participants that Nevada's Open Meeting Law applies which means that the meeting will be recorded, and minutes will be taken. This information will be made available to the public through the Division's website.

Prior to public comment, Ms. Rosalie Bordelove, Chief Deputy Attorney General, stated that the TEAMS link to the video conference was not in working order and, therefore, the meeting would be treated as a telephonic conference. At her direction, all participants turned off the camera function in TEAMS.

3. Public Comment – Provided by Ms. Elisa Cafferata of the Children's Advocacy Alliance. Ms. Cafferata's comments were extemporaneous in the Council meeting, but she had pre-emptively provided a formal summary of them to the Division via email on August 10, 2026. That document is appended to these meeting minutes.
4. Minutes from the July 9, 2026 meeting were amended during the call and then unanimously approved with the changes.
5. July Action Items – Discussed under item 6.
6. Network Adequacy Advisory Council Report to the Commissioner – the Council members had been provided with a draft of the report on August 10, 2026. The draft report was shared, via TEAMS, with the meeting participants and approved with no changes by the NAAC members. Joseph Fillipi, a staff member of the Nevada Health Authority, made a recommendation regarding the inclusion of a link to a referenced document for ease of public

access. Ms. Wagner agreed to include one.

7. Public Comment – None.
8. Adjournment – Ms. Wagner expressed the Division’s appreciation to the Council members and asked for a move to adjourn until 2027. The meeting was adjourned after so moved by the Members.

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[https://doi.nv.gov/Insurers/Life\\_and\\_Health/Network\\_Adequacy\\_Advisory\\_Council/](https://doi.nv.gov/Insurers/Life_and_Health/Network_Adequacy_Advisory_Council/)