

Network Adequacy: Public Information Session

Preview of Marketplace Issuer Networks for the 2015 Plan Year

New Hampshire Insurance Department
June 17, 2014



Agenda (Contents)

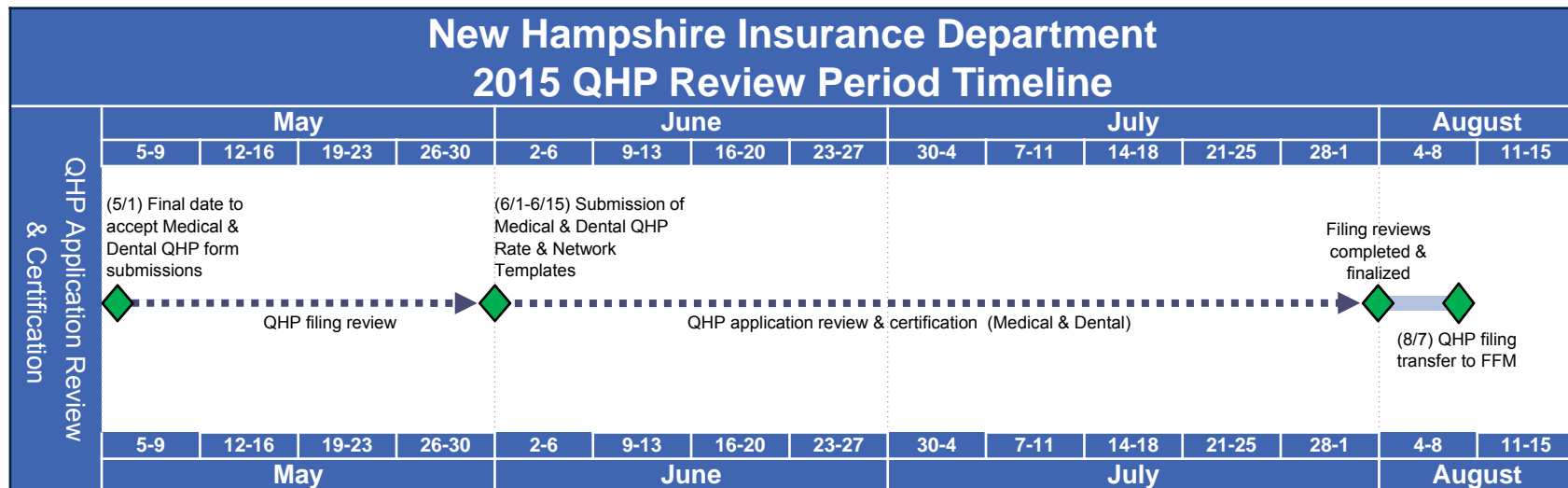
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The ACA and the NH Marketplace

- **Marketplace** – operated by federal government in New Hampshire
 - Consumers buy plans offered by private carriers
 - Income-eligible consumers get subsidies, but only if use Marketplace
- **Partnership** – Department role is to recommend certification, not give final approval
 - RSA 420-N: take all comers, if meet standards
 - Carriers to decide whether to offer plans
 - No mechanism to force carriers to participate



Key Dates: 2015 Marketplace Plan Review



- **May 1 - June 15, 2014** - carriers submit plans to Department (QHPs)
- **August 10, 2014** - Department submits QHP certification recommendations to federal agency (CCIIO)
- **September 2014** - CCIIO decides which plans to certify for sale on Marketplace
- **November 15, 2014** - Marketplace open to public to enroll, view plan details and rates

Statutory Standard for Network Adequacy

RSA 420-J:7 - Network Adequacy

A health carrier shall maintain a network that is sufficient in numbers, types, and geographic location of providers to ensure that all services to covered persons will be accessible without unreasonable delay



ACA and Network Adequacy

For Marketplace plans, Department's network adequacy review focuses on **geographic accessibility** (Ins 2701.06)

ACA network adequacy language similar to NH language, so state standard used

For QHPs, network adequacy review conducted up front, not just after-the-fact through market conduct



Senate Bill 340 passed in 2014; has not yet taken effect

Encourages transparency in network review

- Two public info sessions in different parts of state
 - Concord: June 17, 2014
 - Conway: June 19, 2014
- Present info on hospital and ECP networks
- Public comment – through July 8, 2014
- Post slides, video on Department website
- Include network changes prior to August 1

Part 2 – Preview of Marketplace Issuer Networks

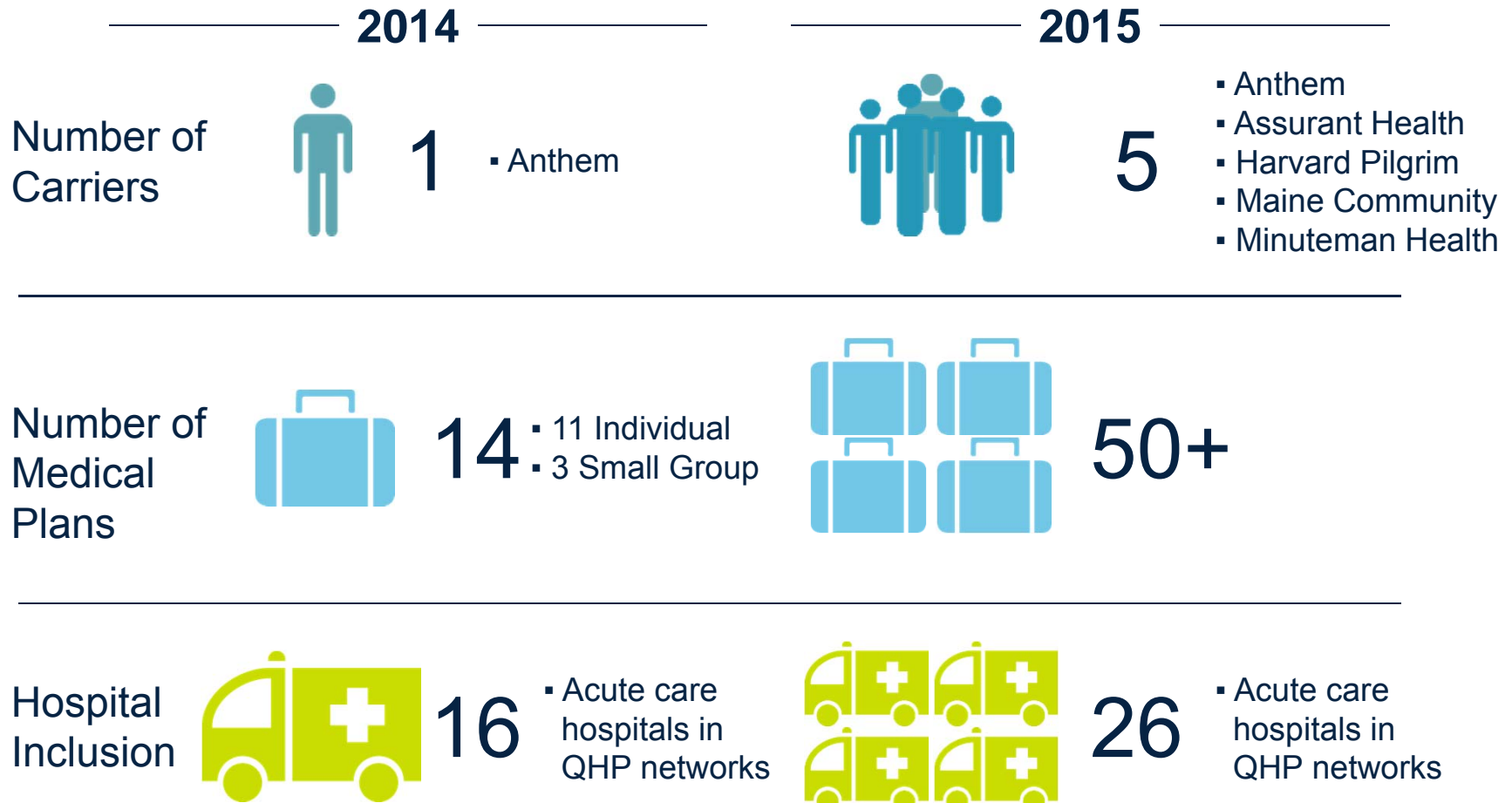


All information provided in this presentation has been generated from insurance carrier applications and is current as of June 15, 2014.

This information does not represent final networks as they will appear on the Health Insurance Marketplace in 2015. Carriers continually negotiate contract terms with providers, and state review of these networks may result in changes to provider contracts or geographic coverage of health plans.

2015 New Hampshire Insurance Market Profile

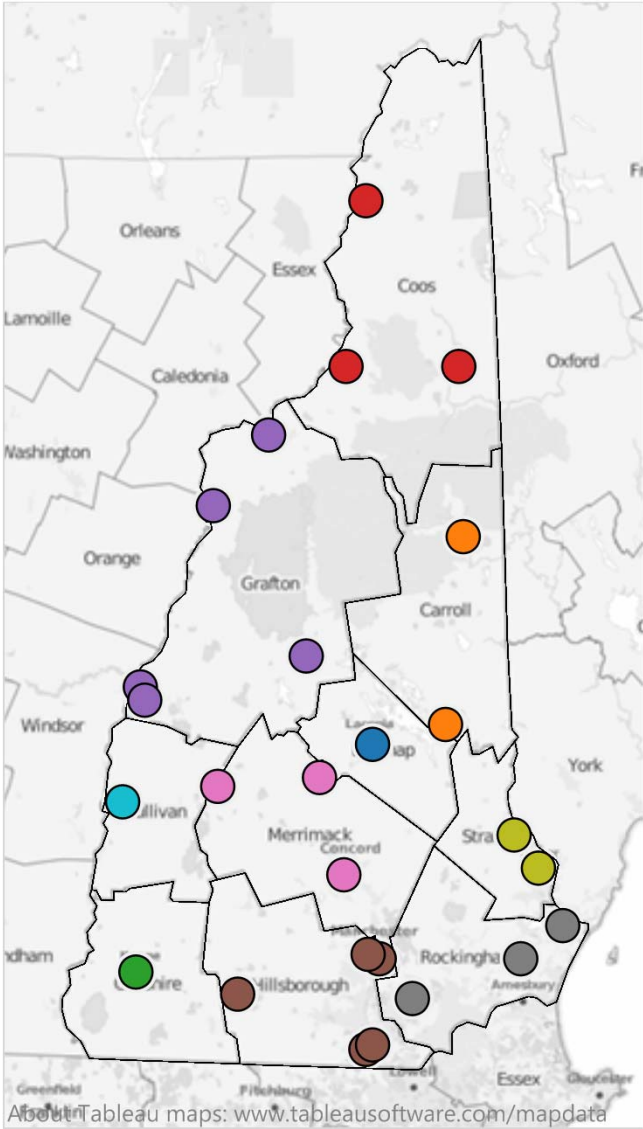
New Hampshire's insurance market will experience increased competition and selection during 2015



2015 Network Profile – Hospital Coverage

New Hampshire has 26 acute care hospitals, with at least 1 hospital present in each county

County	Hospitals
Belknap	1
Carroll	2
Cheshire	1
Coos	3
Grafton	5
Hillsborough	5
Merrimack	3
Rockingham	3
Strafford	2
Sullivan	1
TOTAL	26



2015 Network Profile – Anthem (Medical)

Markets Covered

- Individual Health
- Small Group Health

Product Types Offered

- HMO

Network Offerings

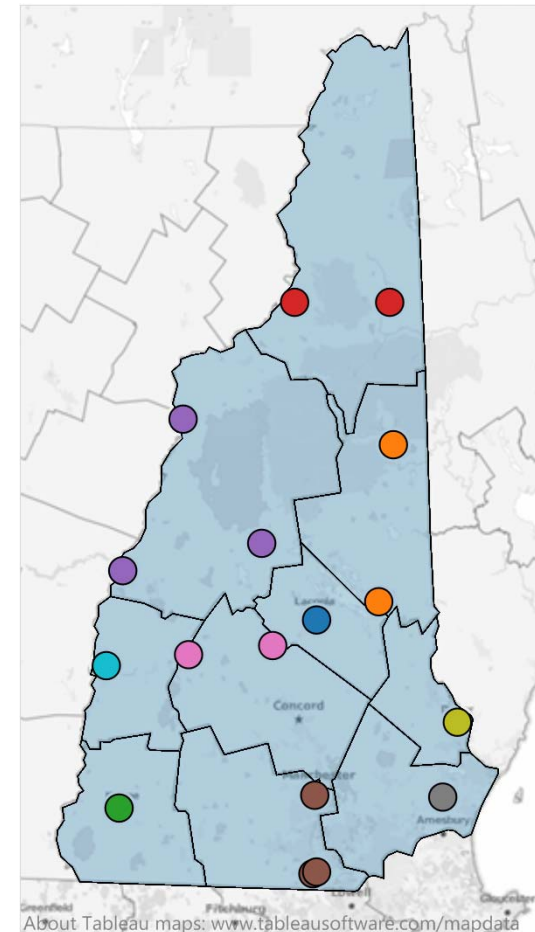
- Pathway

County & Hospital Coverage

Pathway

- 10 Counties included in Service Area (Statewide)
- 17 In-State Hospitals included in Provider Network
- 2 Out-of-State Hospitals
 - Maine Medical Center
 - Lahey Hospital & Medical Center

Pathway



Counties: 10
Hospitals: 17

2015 Network Profile – Assurant Health (Time Insurance Company) (Medical)

Markets Covered

- Individual Health

Product Types Offered

- PPO

Network Offerings

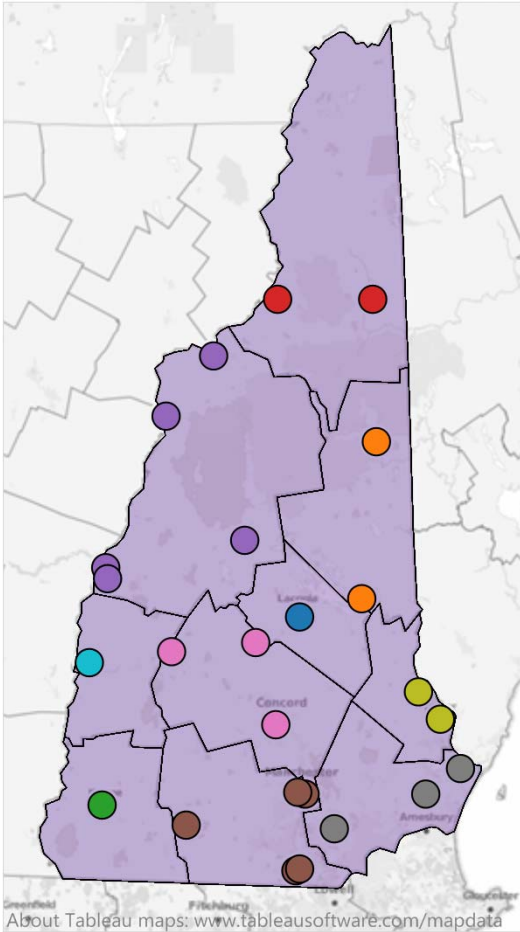
- Network Savings 1

County & Hospital Coverage

Network Savings 1

- 10 Counties included in Service Area (Statewide)
- 25 In-State Hospitals included in Provider Network

Network Savings 1



Counties: 10
Hospitals: 25

2015 Network Profile – Harvard Pilgrim Health Care (Medical)

Markets Covered

- Individual Health
- Small Group Health

Product Types Offered

- HMO

Network Offerings

- ElevateHealth
- New England HMO
- New Hampshire Network

County & Hospital Coverage

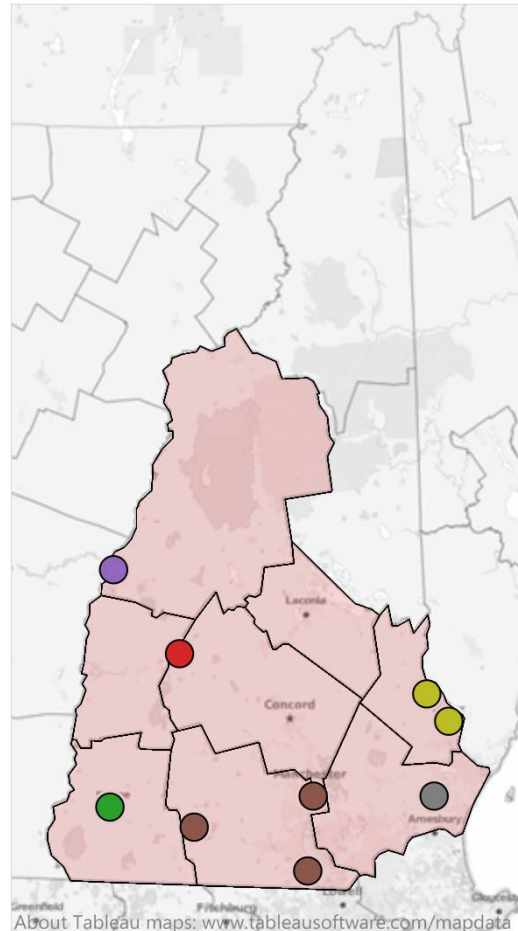
ElevateHealth

- 8 Counties in Service Area
- 9 In-State Hospitals in Provider Network

New England HMO & NH Network

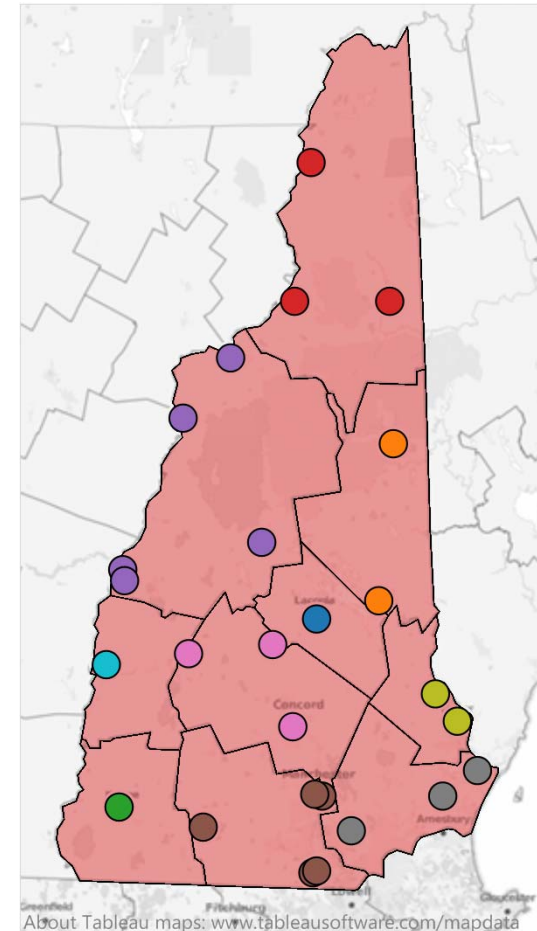
- 10 Counties in Service Area
- 26 In-State Hospitals in Provider Network

ElevateHealth



Counties: 8
Hospitals: 9

New England HMO;
New Hampshire Network



Counties: 10
Hospitals: 26

2015 Network Profile – Maine Community Health Options (Medical)

Markets Covered

- Individual Health
- Small Group Health

Product Types Offered

- PPO

Network Offerings

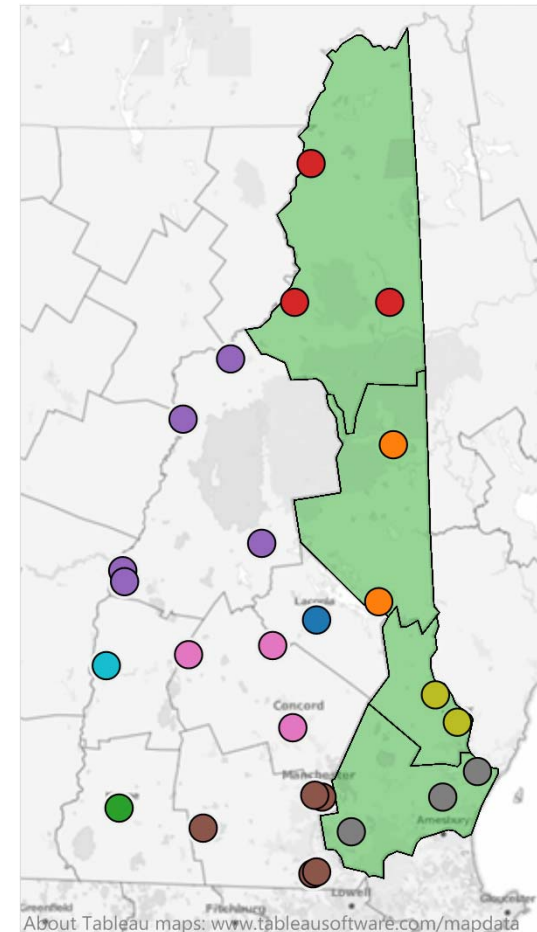
- NH MCHO Network

County & Hospital Coverage

NH MCHO Network

- 4 Counties in Service Area
- 26 In-State Hospitals in Provider Network
- 1 Out-of-State Hospital
 - Maine Medical Center

NH MCHO Network



Counties: 4
Hospitals: 26

2015 Network Profile – Minuteman Health (Medical)

Markets Covered

- Individual Health
- Small Group Health

Product Types Offered

- HMO
- POS

Network Offerings

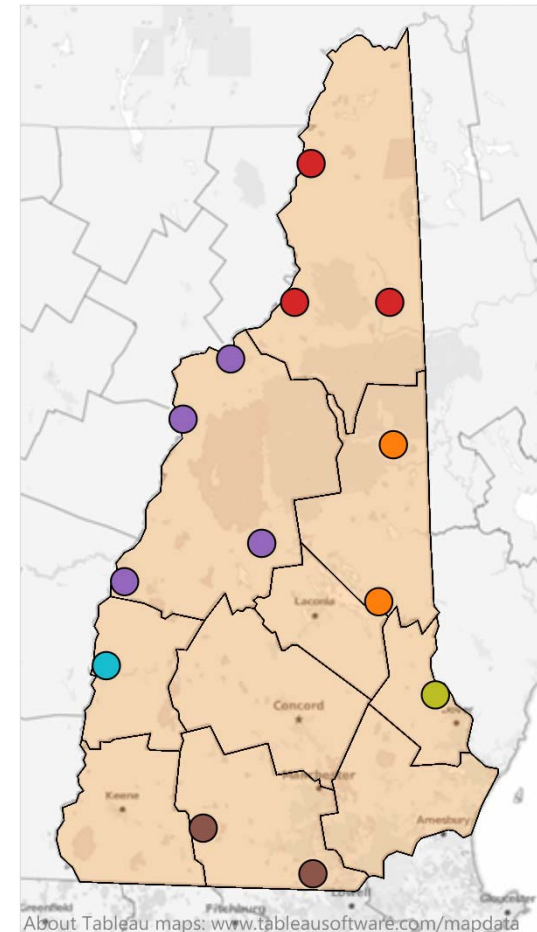
- MHI Network 1
- MHI Network 2

County & Hospital Coverage

MHI Network 1 & 2

- 10 Counties in Service Area
- 13 In-State Hospitals in Provider Network

MHI Network 1; MHI Network 2



Counties: 10
Hospitals: 13

Additional Resources



Questions and Comments

The NHID will post this presentation and additional related documentation to its website under Federal Health Reform:

<http://www.nh.gov/insurance/consumers/fedhealthref.htm>

Please send written comments by Tuesday, July 8 to Danielle.Barrick@ins.nh.gov. Please include “Network Comments” in the subject line.

We encourage interested parties to regularly check the Department website for additional guidance and bulletins.

Appendix - NH Health Insurance Marketplace Model

Federal Marketplace Operation

The Marketplace set up by the federal government performs the following tasks:

- Maintains the website (www.healthcare.gov) to provide plan information and options in a standardized format.
- Operates the toll-free hotline (1-800-318-2596).
- Make final decisions on which health plans should be certified as Qualified Health Plans.
- Administers the advanced premium tax credit
- Make available a calculator to determine actual cost of coverage after subsidies.
- Administers the individual responsibility mandate.
- Oversees the Navigator program and provides grants to entities that assist consumers
- Operates the SHOP Exchange for small employers

Plan Management: NH Insurance Department

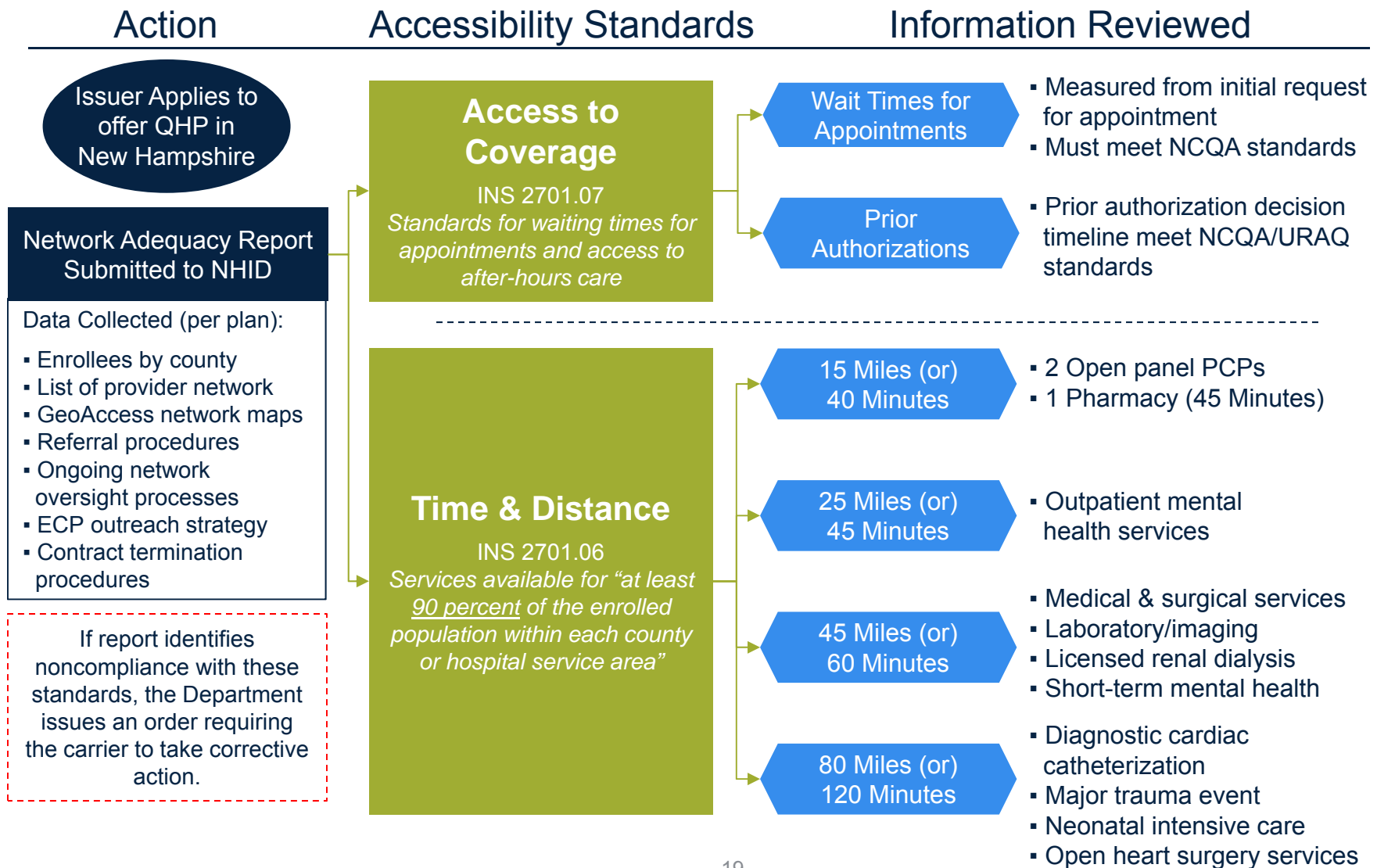
- Qualified Health Plan review, including licensure and good standing, Essential Health Benefits, meaningful difference review, network adequacy
- Recommendation on certification of QHPs
- Collection and analysis of plan rate and benefit package information
- Ongoing issuer oversight
- Plan monitoring, oversight, data collection and analysis for quality
- Assist consumers who have complaints about carriers or plans.

Consumer Assistance: New Hampshire Health Plan

- NH Health Plan Role:
 - State-specific outreach and education
 - Oversee conduct of Navigators
 - Possible supplemental in-person assistance program
- Federal role:
 - Call center operations
 - Website management
 - Written correspondence with consumers on eligibility/enrollment
 - Selection of Navigators

Note: NH DHHS continues to operate state Medicaid program, including an interface with the Marketplace.

Appendix – New Hampshire Network Adequacy

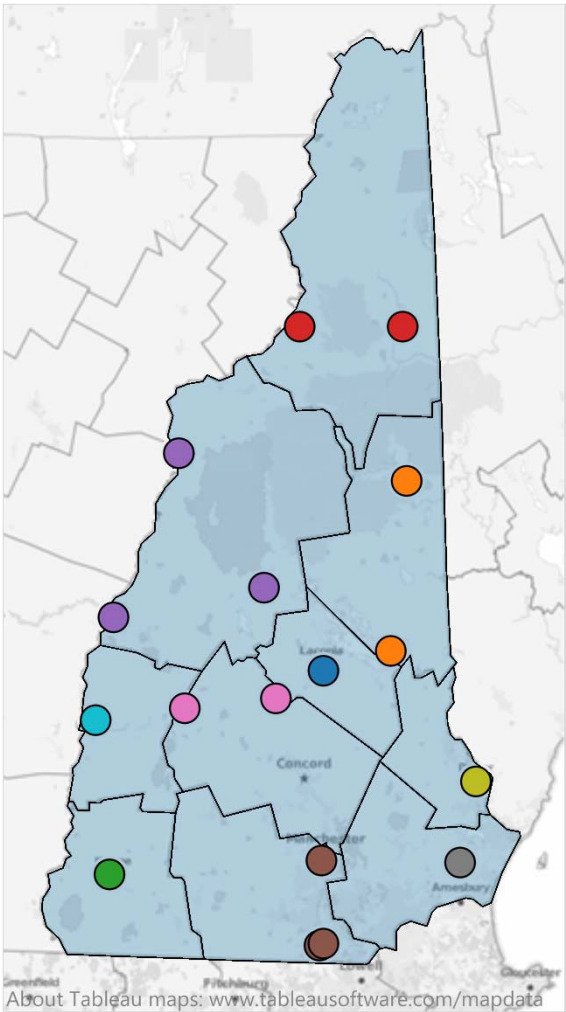


Appendix – New Hampshire Hospital Listings by Issuer Network

Anthem

County	Hospital Name
Belknap	Lakes Region General Hospital
Carroll	Huggins Hospital
	Memorial Hospital
Cheshire	Cheshire Medical Center
Coos	Androscoggin Valley Hospital
	Weeks Medical Center
Grafton	Cottage Hospital
	Mary Hitchcock Memorial Hospital
	Speare Memorial Hospital
Hillsborough	Catholic Medical Center
	Southern NH Medical Center
	St. Joseph Hospital
Merrimack	Franklin Regional Hospital
	New London Hospital
Rockingham	Exeter Hospital
Strafford	Wentworth-Douglass Hospital
Sullivan	Valley Regional Hospital

Pathway



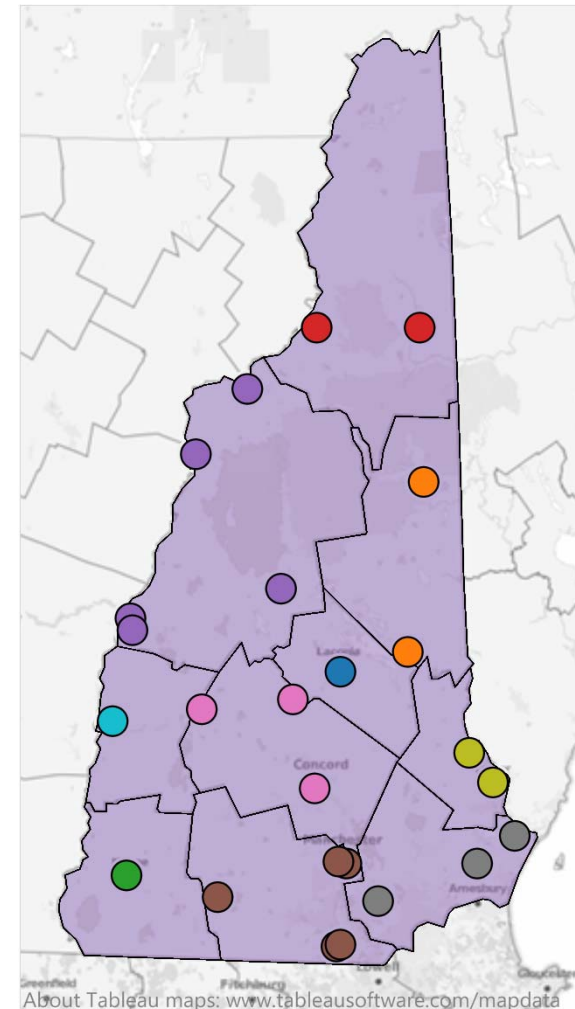
Counties: 10
Hospitals: 17

Appendix – New Hampshire Hospital Listings by Issuer Network

Assurant Health (Time Insurance Company)

County	Hospital Name
Belknap	Lakes Region General Hospital
Carroll	Huggins Hospital
	Memorial Hospital
Cheshire	Cheshire Medical Center
Coos	Androscoggin Valley Hospital
	Weeks Medical Center
Grafton	Alice Peck Day Memorial Hospital
	Cottage Hospital
	Littleton Regional Healthcare
	Mary Hitchcock Memorial Hospital
	Speare Memorial Hospital
Hillsborough	Catholic Medical Center
	Elliot Hospital
	Monadnock Community Hospital
	Southern NH Medical Center
	St. Joseph Hospital
Merrimack	Concord Hospital
	Franklin Regional Hospital
	New London Hospital
Rockingham	Exeter Hospital
	Parkland Medical Center
	Portsmouth Regional Hospital
Strafford	Frisbie Memorial Hospital
	Wentworth-Douglass Hospital
Sullivan	Valley Regional Hospital

Network Savings 1



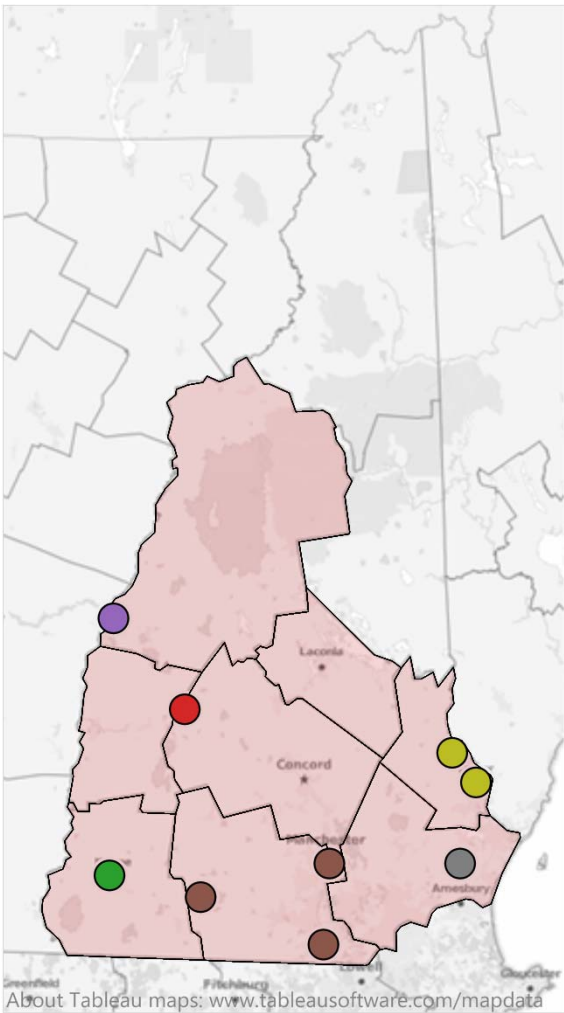
Counties: 10
Hospitals: 25

Appendix – New Hampshire Hospital Listings by Issuer Network

Harvard Pilgrim Health Care

County	Hospital Name
Cheshire	Cheshire Medical Center
Grafton	Mary Hitchcock Memorial Hospital
Hillsborough	Elliot Hospital
	Monadnock Community Hospital
	Southern NH Medical Center
Merrimack	New London Hospital
Rockingham	Exeter Hospital
Strafford	Frisbie Memorial Hospital
	Wentworth-Douglass Hospital

ElevateHealth



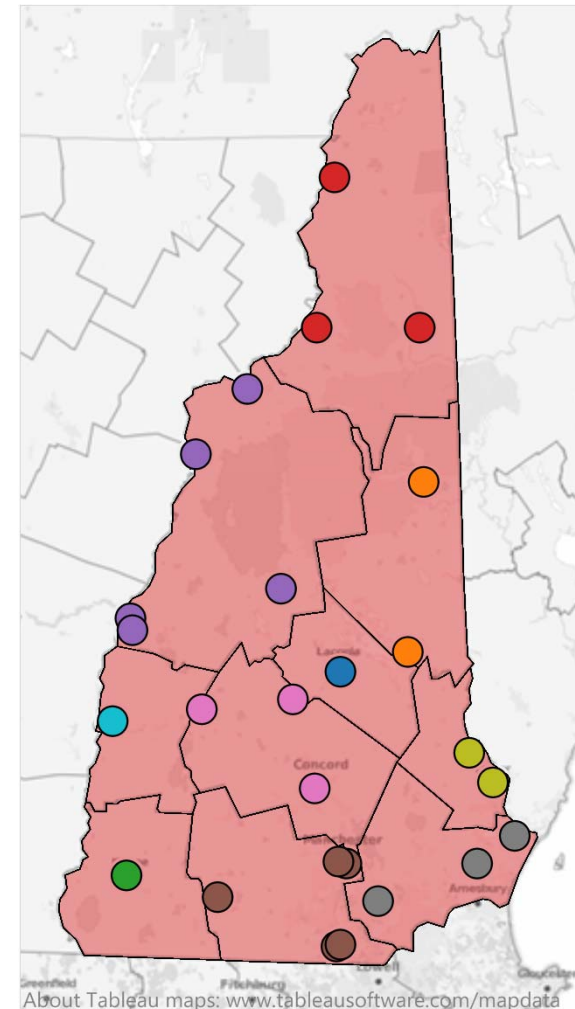
Counties: 8
Hospitals: 9

Appendix – New Hampshire Hospital Listings by Issuer Network

Harvard Pilgrim Health Care

County	Hospital Name
Belknap	Lakes Region General Hospital
Carroll	Huggins Hospital
	Memorial Hospital
Cheshire	Cheshire Medical Center
Coos	Androscoggin Valley Hospital
	Upper Connecticut Valley Hospital
	Weeks Medical Center
Grafton	Alice Peck Day Memorial Hospital
	Cottage Hospital
	Littleton Regional Healthcare
	Mary Hitchcock Memorial Hospital
	Speare Memorial Hospital
Hillsborough	Catholic Medical Center
	Elliot Hospital
	Monadnock Community Hospital
	Southern NH Medical Center
	St. Joseph Hospital
Merrimack	Concord Hospital
	Franklin Regional Hospital
	New London Hospital
Rockingham	Exeter Hospital
	Parkland Medical Center
	Portsmouth Regional Hospital
Strafford	Frisbie Memorial Hospital
	Wentworth-Douglass Hospital
Sullivan	Valley Regional Hospital

New England HMO; New Hampshire Network



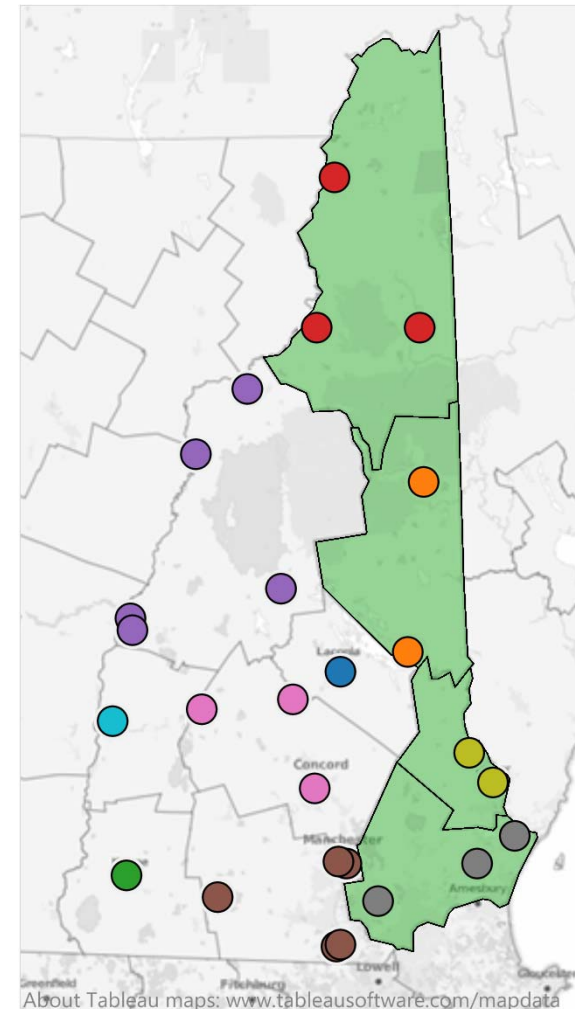
Counties: 10
Hospitals: 26

Appendix – New Hampshire Hospital Listings by Issuer Network

Maine Community Health Options

County	Hospital Name
Belknap	Lakes Region General Hospital
Carroll	Huggins Hospital
	Memorial Hospital
Cheshire	Cheshire Medical Center
Coos	Androscoggin Valley Hospital
	Upper Connecticut Valley Hospital
	Weeks Medical Center
Grafton	Alice Peck Day Memorial Hospital
	Cottage Hospital
	Littleton Regional Healthcare
	Mary Hitchcock Memorial Hospital
	Speare Memorial Hospital
Hillsborough	Catholic Medical Center
	Elliot Hospital
	Monadnock Community Hospital
	Southern NH Medical Center
	St. Joseph Hospital
Merrimack	Concord Hospital
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Strafford	Frisbie Memorial Hospital
	Wentworth-Douglass Hospital
Sullivan	Valley Regional Hospital

NH MCHO Network



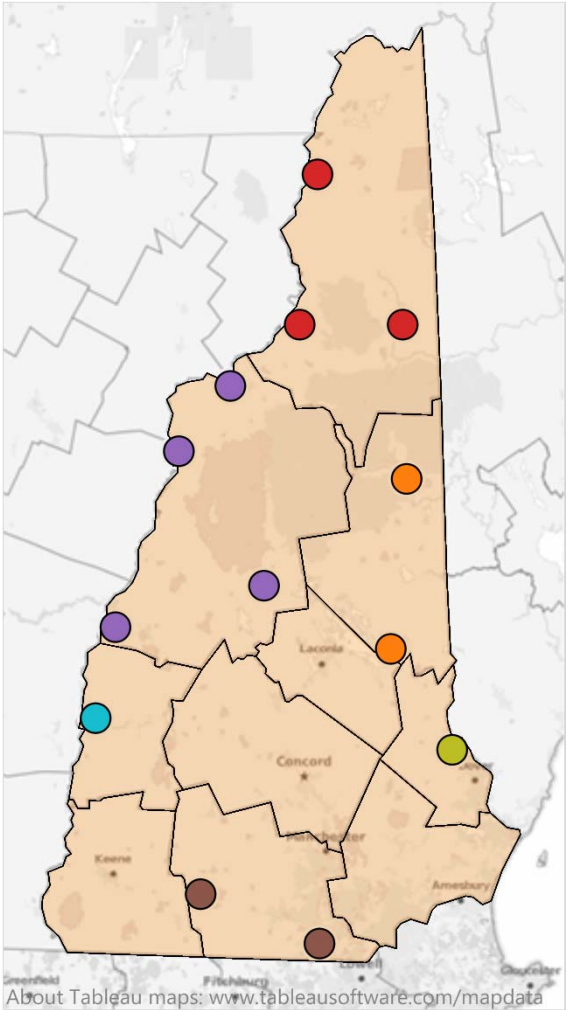
Counties: 4
Hospitals: 10

Appendix – New Hampshire Hospital Listings by Issuer Network

Minuteman Health

County	Hospital Name
Carroll	Huggins Hospital
	Memorial Hospital
Coos	Androscoggin Valley Hospital
	Upper Connecticut Valley Hospital
	Weeks Medical Center
Grafton	Alice Peck Day Memorial Hospital
	Cottage Hospital
	Littleton Regional Healthcare
	Speare Memorial Hospital
Hillsborough	Monadnock Community Hospital
	St. Joseph Hospital
Strafford	Frisbie Memorial Hospital
Sullivan	Valley Regional Hospital

MHI Network 1;
MHI Network 2



Counties: 10
Hospitals: 13