# **Network Adequacy:**Public Information Session

**Preview of Marketplace Issuer Networks for the 2015 Plan Year** 

New Hampshire Insurance Department

June 17, 2014



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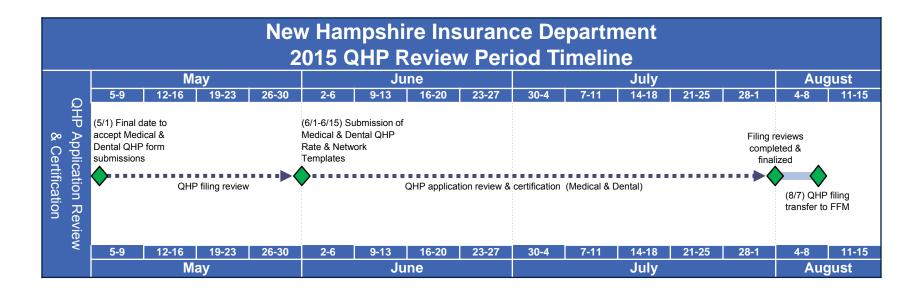
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### The ACA and the NH Marketplace

- 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 afterthe-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

# NEW HAMPSHIRE Insurance Department

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 2014 Anthem Assurant Health Number of Anthem Harvard Pilgrim **Carriers**  Maine Community Minuteman Health Number of 4 • 11 Individual • 3 Small Group Medical **Plans** 



16 Acute care hospitals in QHP networks

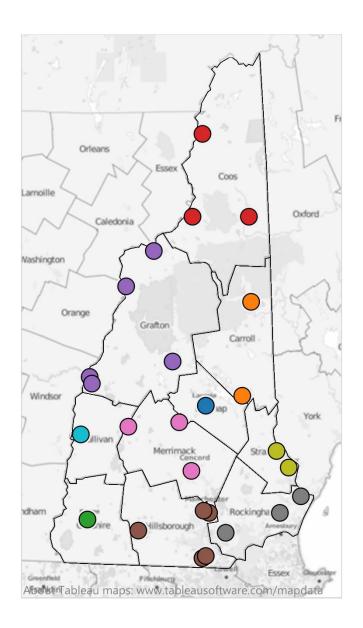


Acute care hospitals in QHP networks

# **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
T	OTAL	26



### **2015 Network Profile – Hospital Coverage**

Each hospital appears in **at least 3** issuer networks in 2015, with several plans offering coverage at each facility

County	Hospital Name	# Issuers
Belknap	Lakes Region General Hospital	4
Carroll	Huggins Hospital	5
Carroll	Memorial Hospital	5
Cheshire	Cheshire Medical Center	4
	Androscoggin Valley Hospital	5
Coos	Upper Connecticut Valley Hospital	3
	Weeks Medical Center	5
	Alice Peck Day Memorial Hospital	4
	Cottage Hospital	5
Grafton	Littleton Regional Healthcare	4
	Mary Hitchcock Memorial Hospital	4
	Speare Memorial Hospital	5
	Catholic Medical Center	4
	Elliot Hospital	3
Hillsborough (	Monadnock Community Hospital	4
	Southern NH Medical Center	4
	St. Joseph Hospital	5
	Concord Hospital	3
Merrimack •	Franklin Regional Hospital	4
	New London Hospital	4
	Exeter Hospital	4
Rockingham •	Parkland Medical Center	3
	Portsmouth Regional Hospital	3
Strafford	Frisbie Memorial Hospital	4
Stratioid	Wentworth-Douglass Hospital	4
Sullivan	Valley Regional Hospital	5

### — Issuer Contracts per Hospital -



### 2015 Network Profile – Anthem (Medical)

#### **Markets Covered**

- Individual Health
- Small Group Health

### **Product Types Offered**

HMO

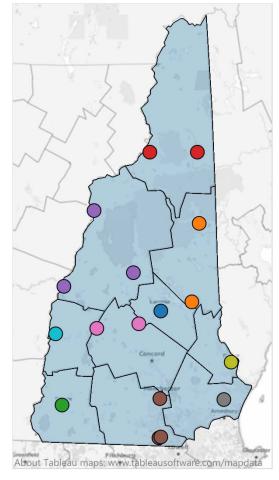
### **Network Offerings**

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



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

#### **Markets Covered**

Individual Health

### **Product Types Offered**

PPO

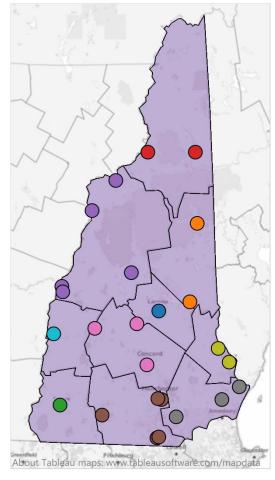
### **Network Offerings**

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**



### **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

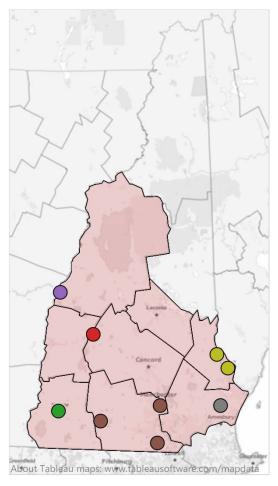
### County & Hospital Coverage ElevateHealth

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

### **New England HMO & NH Network**

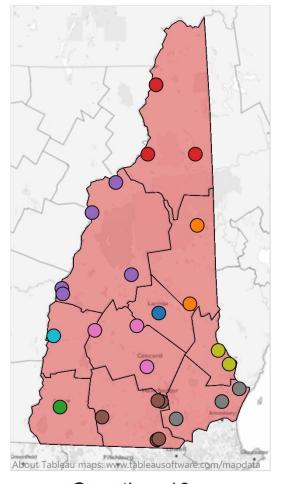
- 10 Counties in Service Area
- 26 In-State Hospitals in Provider Network

### ElevateHealth



Counties: 8 Hospitals: 9

New England HMO; New Hampshire Network



### **2015 Network Profile – Maine Community Health Options (Medical)**

#### **Markets Covered**

- Individual Health
- Small Group Health

### **Product Types Offered**

PPO

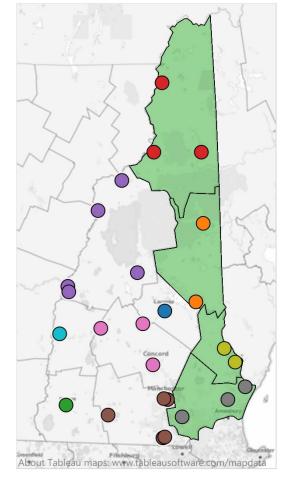
### **Network Offerings**

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**



### **2015 Network Profile – Minuteman Health (Medical)**

### **Markets Covered**

- Individual Health
- Small Group Health

### **Product Types Offered**

- HMO
- POS

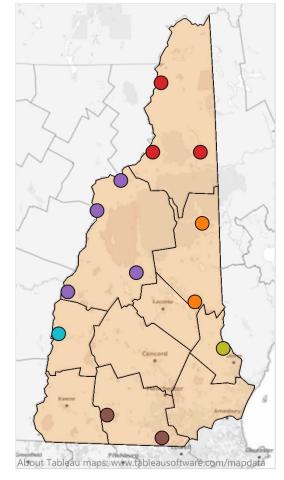
### **Network Offerings**

- 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



### **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 <a href="mailto:Danielle.Barrick@ins.nh.gov">Danielle.Barrick@ins.nh.gov</a>. 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 (<u>www.healthcare.gov</u>) 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.

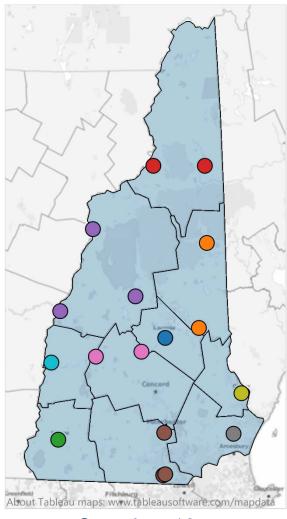
### Appendix – New Hampshire Network Adequacy

#### Action Accessibility Standards Information Reviewed Measured from initial request Issuer Applies to Wait Times for Access to for appointment offer QHP in **Appointments** Must meet NCQA standards Coverage **New Hampshire** INS 2701.07 Prior authorization decision Prior Standards for waiting times for timeline meet NCQA/URAQ **Network Adequacy Report Authorizations** appointments and access to Submitted to NHID standards after-hours care Data Collected (per plan): Enrollees by county 15 Miles (or) 2 Open panel PCPs List of provider network 1 Pharmacy (45 Minutes) 40 Minutes GeoAccess network maps Referral procedures Ongoing network oversight processes 25 Miles (or) Outpatient mental **Time & Distance** ECP outreach strategy 45 Minutes health services INS 2701.06 Contract termination Services available for "at least procedures Medical & surgical services 90 percent of the enrolled Laboratory/imaging 45 Miles (or) population within each county If report identifies Licensed renal dialysis 60 Minutes or hospital service area' noncompliance with these Short-term mental health standards, the Department issues an order requiring Diagnostic cardiac the carrier to take corrective 80 Miles (or) catheterization action. 120 Minutes Major trauma event Neonatal intensive care Open heart surgery services

# **Anthem**

County	Hospital Name
Belknap	Lakes Region General Hospital
Comell	Huggins Hospital
Carroll	Memorial Hospital
Cheshire	Cheshire Medical Center
Cooo	Androscoggin Valley Hospital
Coos	Weeks Medical Center
	Cottage Hospital
Grafton	Mary Hitchcock Memorial Hospital
	Speare Memorial Hospital
	Catholic Medical Center
Hillsborough	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

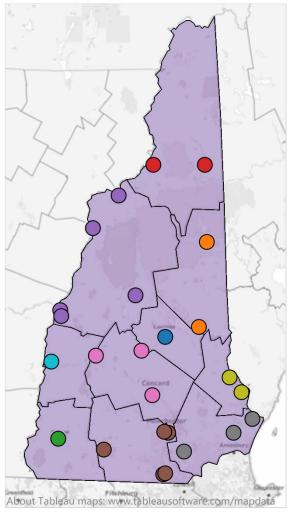
# Pathway



# **Assurant Health (Time Insurance Company)**

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

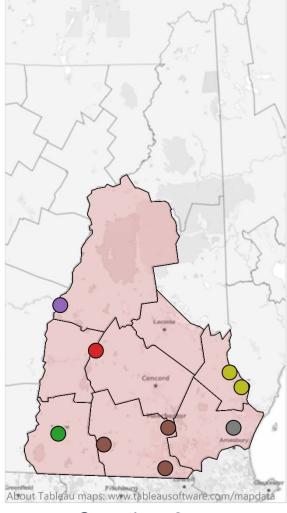
# **Network Savings 1**



# **Harvard Pilgrim Health Care**

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

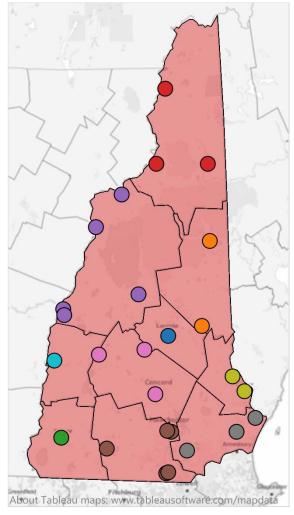
### ElevateHealth



# **Harvard Pilgrim Health Care**

County	Hospital Name
Belknap	Lakes Region General Hospital
Carroll	Huggins Hospital
	Memorial Hospital
Cheshire	Cheshire Medical Center
	Androscoggin Valley Hospital
Coos	Upper Connecticut Valley Hospital
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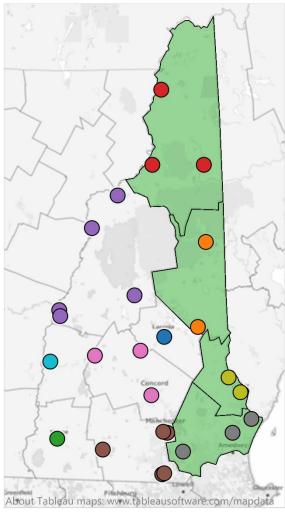
### New England HMO; New Hampshire Network



# **Maine Community Health Options**

County	Hospital Name
Belknap	Lakes Region General Hospital
Carroll	Huggins Hospital
	Memorial Hospital
Cheshire	Cheshire Medical Center
	Androscoggin Valley Hospital
Coos	Upper Connecticut Valley Hospital
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Rockingham	Exeter Hospital
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	Portsmouth Regional Hospital
Strafford	Frisbie Memorial Hospital
Stratioid	Wentworth-Douglass Hospital
Sullivan	Valley Regional Hospital

### NH MCHO Network



### **Minuteman Health**

County	Hospital Name
	Huggins Hospital
Carroll	Memorial Hospital
	Androscoggin Valley Hospital
	Upper Connecticut Valley Hospital
Coos	Weeks Medical Center
	Alice Peck Day Memorial Hospital
	Cottage Hospital
	Littleton Regional Healthcare
Grafton	Speare Memorial Hospital
	Monadnock Community Hospital
Hillsborough	St. Joseph Hospital
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MHI Network 1; MHI Network 2

