

Measuring Network Size of Health Insurance Exchange Plans

SUMR 2015 Program

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Research Motivation:

Provide greater transparency for consumers about health insurance networks by publicly reporting the size and breadth of silver plans on the Health Insurance Marketplace

Health Insurance Marketplace

- HealthCare.gov
 - Federally-Facilitated vs. State-Based
- Online organization set up to facilitate the comparison and purchase of health insurance plans*



BACK TO RESULTS

Compare

Estimated tax credit: **\$46/month**

COMPARE

a Cigna Healthcare · myCigna
Health Flex 1500

b Cigna Healthcare · myCigna
Health Savings 3400

c Blue Cross and Blue Shield
of Texas · Blue Choice
Silver PPOSM 003

d Blue Cross and Blue Shield
of Texas · Blue Choice Gold
PPOSM 001

REMOVE ALL PLANS ✕

Blue Cross and Blue Shield of Texas · Blue Choice Silver PPOSM 003

Silver | PPO
National Provider Network
Plan ID: 33602TX0420003

ESTIMATED MONTHLY PREMIUM

\$233

Number of people covered: 1
Premium before tax credit: \$280

ESTIMATED DEDUCTIBLE

\$5,000

Estimated individual total

ESTIMATED OUT-OF-POCKET
MAXIMUM





\$5,000

Estimated individual total

PEOPLE COVERED

 1 (Age 25): Covered

MORE INFORMATION

-  Summary of Benefits
-  Plan brochure
-  Provider directory
-  List of covered drugs

Costs for Medical Care

Primary Care Visit to Treat an Injury or Illness	\$30
Specialist Visit	\$50

You've Selected:

State

TX

Location

Austin ([Remove](#))

Provider Type

Specialists ([Remove](#))

Travel Distance

20 Miles

Network Type

Blue Choice PPOSM

Specialty

Neurology ([Remove](#))

Narrow your results by:

[Filter City](#)

[Filter County](#)

[Filter Essential Community Providers](#)

[Filter Language](#)

[Filter Gender](#)

[Filter Extended Hours](#)

[Modify your Search](#)

[Start a new Search](#)

Other Options:

[Recommend a provider to your network.](#)

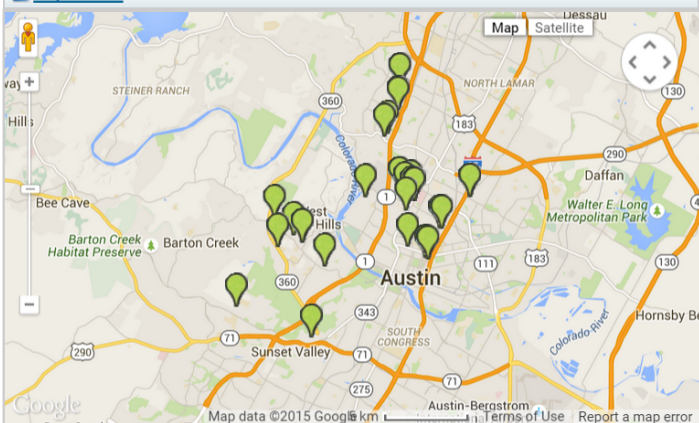
Provider Finder[®]

Last Updated: 08/10/2015

[Search](#) | [FAQs](#) | [Company Information](#) | [Disclaimer](#) | [en Español](#)

Searched by: Blue Choice PPOSM > Austin > Specialists > Neurology > Radius: 20 Miles > TX

Map Details



Important Notes:





To receive the highest level of benefits, we recommend that you

[View more tips to maximize your benefits](#)

[Print this page](#) [View/Email PDF](#)

Results 1 - 50 (of 82)

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

Name	Specialty	BlueCompare	Distance
Heytens, Jill E, MD 601 E 15th St Austin, TX 78701 (512)324-7000	Neurology Board Certified	 Specialty Not Measured	0.7
Shen, Jason Y, MD 601 E 15th St Austin, TX 78701 (512)324-7000	Neurology Board Certified	 Specialty Not Measured	0.7
Recognitions/Certifications/Accreditations			
Warach, Steven J, MD 1400 N IH 35 Ste 300 Austin, TX 78701 (512)324-8300	Neurology Board Certified	 Specialty Not Measured	0.8
Modur, Pradeep N, MD 1400 N IH 35 Ste 300 Austin, TX 78701 (512)324-8300	Neurology Board Certified	 Specialty Not Measured	0.8

Narrow Networks

- Tradeoff between network size and premiums
 - Give patients access to a limited number of providers
 - One of last remaining strategies for insurers to offer lower-cost plans
- Narrow networks don't necessarily mean less relative value!

How do consumers know what their provider network looks like?

Problems

- Physician directories are inaccurate
- Physicians don't know which plans include them
- Insurers do not have current information about office locations

Network Adequacy Regulations

- Affordable Care Act established network adequacy regulations

“Sufficient in numbers and types of providers, including providers that specialize in mental health and substance abuse services, to assure that all services will be accessible without unreasonable delay”

(Corlette et al. 2014; 45 Code of Federal Regulations)

- Implementation varies state-by-state

My Roles

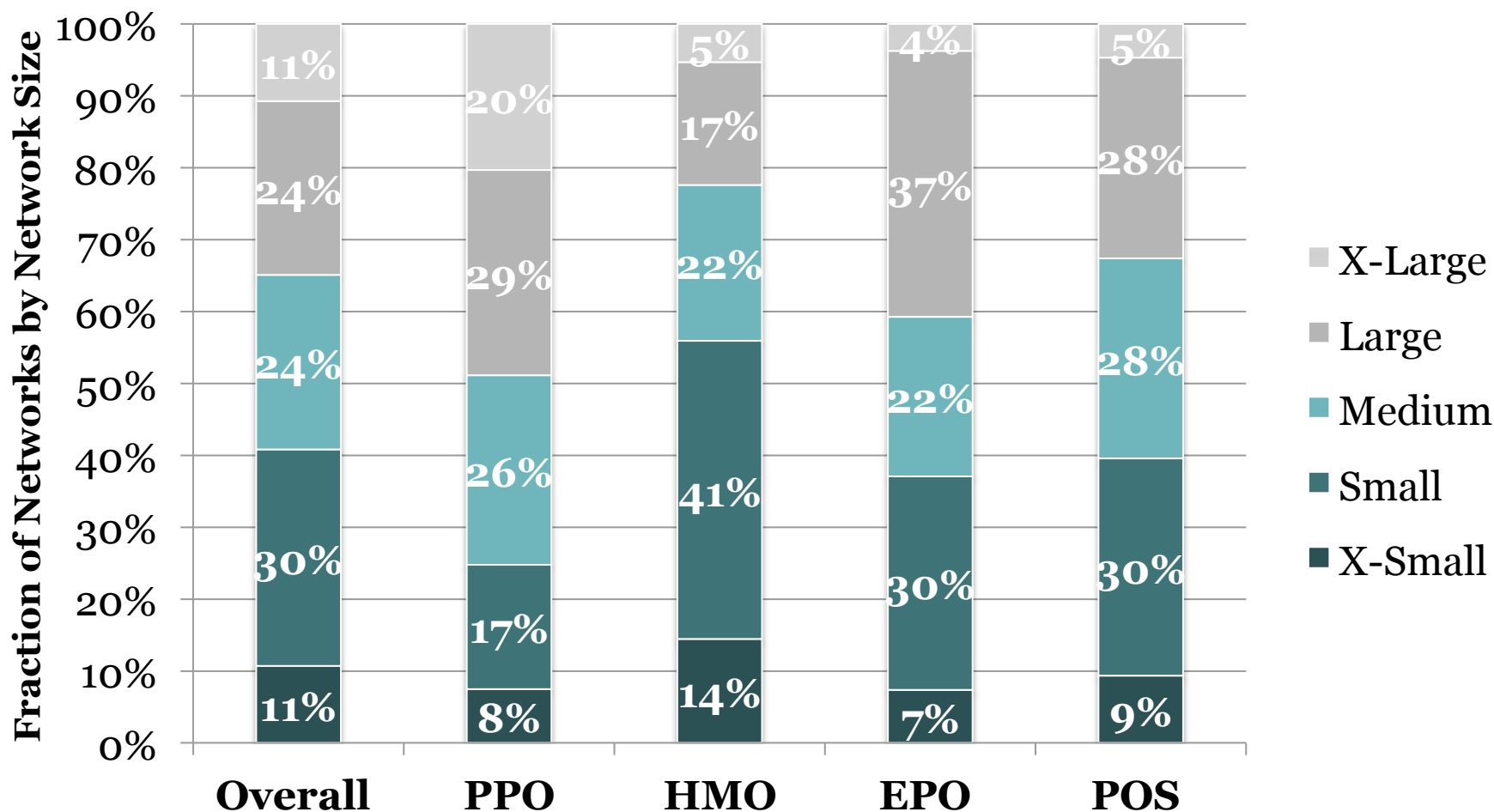
- Robert Wood Johnson Foundation Data Briefs
- Collect 2015 network data for Dental plans
- Translate 2014 to 2015 network data using Stata
- Create scraper instructions to gather all physicians and hospitals covered in a plan from the insurer's website

T-Shirt Size Categories of Networks*

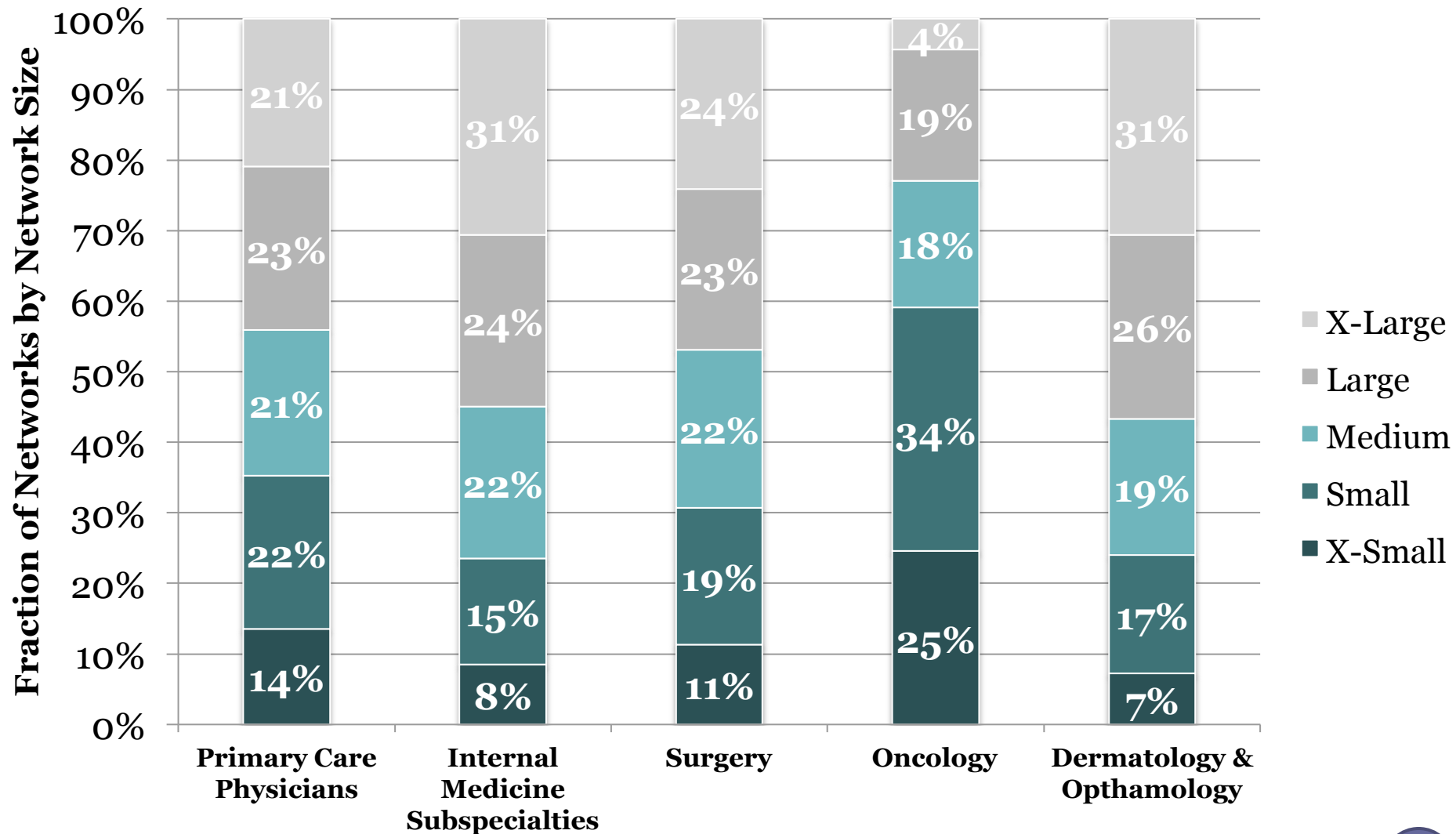
- **X-Large:** >60%
 - **Large:** 40 – 60 %
 - **Medium:** 25 - 40%
 - **Small:** 10 - 25%
 - **X-Small:** <10%
- } “Narrow”

$$\frac{\text{\# providers in a network in a rating area}}{\text{total \# providers in a rating area}}$$

The Size of Physician Networks for Health Insurance Marketplace Plans: Overall and by Plan Types



The Size of Physician Networks for Selected Specialty Groups



Conclusions

- Narrow networks may have unforeseen, devastating consequences for consumers
- Difficult for consumers to assess network size
- Network size changes year-to-year
- Health insurance coverage and access can be improved with the use of narrow networks however consumers should be aware of what plan they are purchasing

Acknowledgments

- Daniel Polsky, PhD, MPP
- Robert Nathenson, PhD, MSE, MSc
- Janet Weiner, MPH
- Joanne Levy, MBA, MCP
- Safa Browne
- Leonard Davis Institute



Questions?