Access to Comprehensive Stroke Centers & Specialty Physicians in Exchange Plans

Prepared for the American Heart Association

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avalere.com
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Key Takeaways

COVERAGE OF SELECTED PHYSICIANS AND FACILITIES¹ VARY

- Coverage of physicians is highly variable by region, ranging from an average of 8% (Los Angeles)² to 83% (Philadelphia) of physicians covered in network by the plans examined.
  - Coverage is also variable within a region of a state (i.e., Nashville).
- Coverage of physicians was similar for Cardiologists and Neurologists. Coverage of Diagnostic Radiologists was more limited across regions, with the exception of New Jersey and Philadelphia.
  - New Jersey is the only region where average coverage of Diagnostic Radiologists exceeded coverage of Cardiologists and Neurologists.
- Facility coverage was also highly variable among plans and across regions. Overall, the plans examined included a greater portion of the selected facilities than the selected physicians in their networks.
  - Average facility coverage ranged from 11% in Atlanta to 100% in New Jersey.

¹The facilities examined were provided by the American Heart Association (AHA). Avalere selected providers associated with the facilities selected.
²Note: Louisville, KY is excluded from this range due to lack of physician coverage. One of the two AHA-selected CSCs (and the affiliated providers) for Louisville, KY is located in Lexington, KY, which may help explain lower coverage rates. Please see Methodology section for additional detail.
Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Methodology

- The American Heart Association (AHA) asked Avalere to examine whether qualified health plans (QHPs) offered on the health insurance exchanges include in-network coverage of select comprehensive stroke centers (CSCs), along with cardiologists, neurologists, and diagnostic radiologists affiliated with these centers.
  - CSCs are acute care hospitals jointly certified by the American Heart Association/American Stroke Association and The Joint Commission. These hospitals have the highest level of certification available for the most complex acute stroke cases and must demonstrate that they have the infrastructure, staffing, and standards in place on a 24 hour, seven day a week basis to provide state-of-the-art care. There are currently approximately 80 CSCs nationwide.
- AHA selected 10 regions across nine states to examine in-network coverage of CSCs and affiliated physicians.
- Avalere selected three lower cost silver QHPs in each region to review in-network coverage of CSCs and affiliated physicians.
  - Where available, Avalere selected plans from three different carriers.\(^1\) For regions with only two issuers in the market, Avalere selected a third silver plan from one of the two issuers that offered another plan with a broader network (e.g., HMO vs. PPO).\(^2\)
  - Avalere’s decision to select lower cost silver tier plans was driven by the expectation that exchange enrollees are sensitive to premium pricing and subsidies are tied to the cost of the 2\(^{nd}\) lowest silver plans. Sixty-five percent of individuals that selected silver plans in the federally-facilitated marketplace (FFM) chose the lowest or second-lowest cost silver plans.\(^3\)

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\(^1\)Avalere excluded Kaiser Permanente plans from this analysis given its staff model structure.
\(^2\)Durham and Philadelphia had only two issuers in the exchange market.
Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Methodology (cont.)

- AHA supplied Avalere with up to three CSCs per region. Using the CSC names and addresses provided, Avalere used Medicare data to identify affiliated physicians with the desired specialties.

- To generate a list of 30 physicians—10 of each specialty—for the analysis, in each region Avalere:
  - Identified all physicians who had one of the target CSCs listed as their first or second referral hospital;¹
  - Identified the specialty used for billing by each of these physicians;
  - Limited the list of physicians to only the physicians who reported cardiologist, diagnostic radiology, or neurologist as their billing specialty;
  - Ranked each physician by total Medicare payments in the market; and
  - Limited the list of physicians to the top 10 by total Medicare payments for each of the three specialties.

- Avalere used the CSCs provided by AHA and the physicians we selected to assess network coverage for the three QHPs in each region.
  - Avalere searched provider networks on QHP issuer websites to assess in-network coverage of selected facilities and physicians.
  - When evaluating coverage of facilities, Avalere searched variations of the facility names in order to yield the most comprehensive results.

- The analysis represents a limited sample of plans in 10 regions. Avalere’s analysis yields a high-level overview and is not intended to be comprehensive.

¹ Used 2012 Physician Compare Data
² Used 2012 Medicare Fee-For-Service Provider Utilization & Payment Data Physician and Other Supplier Public Use File
Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Exchange Network Requirements
ACA Sets Benefit Design Parameters for Plans in the Individual and Small Group Market, Including Exchanges

PLANS HAVE LIMITED FLEXIBILITY ON EXCHANGES. AS A RESULT, WITH PRESSURE TO KEEP PREMIUMS LOW, PLANS WILL FOCUS ON SELECT LEVERS, SUCH AS NETWORK DESIGN.

Network Design: While plans must comply with federal and state network adequacy requirements, they retain some flexibility to design networks that are narrower than those in traditional employer-sponsored plans.
CMS Signaling Increased Focus on Network Adequacy for 2015 Plan Year

2015 LETTER TO ISSUERS INTRODUCES NEW NETWORK ADEQUACY STANDARDS AND METHODS TO ASSESS COMPLIANCE

<table>
<thead>
<tr>
<th>Method to Assess Network Adequacy</th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>• CMS relied on state reviews of network adequacy and issuer accreditation.</td>
<td></td>
<td>• CMS will conduct direct network adequacy review. Particular focus on hospital systems, mental health providers, oncology providers, and primary care providers.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Essential Community Providers (ECP)</th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Network includes at least 20 percent of available ECPs, or Network includes at least 10 percent of available ECPs and plan submits written justification.</td>
<td></td>
<td>• Network includes at least 30 percent of available ECPs, or Network includes less than 30 percent of available ECPs and plan submits written justification.</td>
</tr>
</tbody>
</table>


1Issuers must make contract offers to at least one ECP type per county, where that type exists.
Overall Findings
Coverage of Selected Physicians Highly Variable by Region

ACROSS 10 REGIONS, AVERAGE COVERAGE OF PHYSICIANS RANGES FROM 8% TO 83%*

*Note: Louisville, KY is excluded from this range due to lack of physician coverage. One of the two AHA-selected CSCs (and the affiliated providers) for Louisville, KY is located in Lexington, KY, which may help explain lower coverage rates.

**Of the 30 selected physicians in the region, 15 physicians were located in Louisville, while the other 15 were located in Lexington.

**Because all of New Jersey comprises a single rating region, the plans analyzed are available across the entire state.

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Diagnostic Radiologists Covered Less Frequently Across CSCs than Cardiologists and Neurologists

ACROSS 10 REGIONS, HIGH VARIABILITY IN PHYSICIAN COVERAGE BY SPECIALTY

AVERAGE COVERAGE OF SELECTED PHYSICIANS BY SPECIALTY, BY REGION

*Because all of New Jersey comprises a single rating region, the plans analyzed are available across the entire state.

Note: Louisville, KY is excluded from this graphic due to lack of physician coverage. One of the two AHA-selected CSCs for Louisville, KY (and the affiliated providers) is located in Lexington, KY, which may help explain lower coverage rates.

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
ACROSS 10 REGIONS, AVERAGE COVERAGE OF COMPREHENSIVE STROKE CENTERS RANGES FROM 11% TO 100%

1. **Average Percent of Selected Facilities Covered, by Region**

   - Los Angeles, CA: 33%
   - San Jose, CA: 78%
   - Denver, CO: 22%
   - Atlanta, GA: 11%
   - Chicago, IL: 67%
   - Louisville, KY*: 33%
   - New Jersey**: 100%
   - Durham, NC: 89%
   - Philadelphia, PA: 100%
   - Nashville, TN*: 50%

*In Louisville, KY and Nashville, TN, AHA selected only two CSCs in each region rather than three as in the other regions.

**Because all of New Jersey comprises a single rating region, the plans analyzed are available across the entire state.

Note: One of the two AHA-selected CSCs for Louisville, KY is located in Lexington, KY, which may explain lower coverage rates.

As a result, the Louisville region may be considered an outlier.

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Findings by Region
Los Angeles: Coverage of Physicians Is Low Across Plans; No Coverage of Selected Cardiologists

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Los Angeles: Anthem Is the Only Plan to Include Selected CSCs

<table>
<thead>
<tr>
<th>FACILITY COVERAGE, BY PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>CEDARS SINAI MEDICAL CENTER</td>
</tr>
<tr>
<td>-----------------------------</td>
</tr>
<tr>
<td><strong>Anthem Silver 70 HMO</strong></td>
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<tr>
<td><strong>Health Net Silver 70 HMO</strong></td>
</tr>
<tr>
<td><strong>Molina Silver 70 HMO</strong></td>
</tr>
</tbody>
</table>

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
San Jose: Plans Cover Less than Half of Selected Physicians

*11 Cardiologists, 10 Neurologists and 9 Radiologists were analyzed in San Jose.
Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
San Jose: Stanford Hospital and Clinics Covered in All Plans

FACILITY COVERAGE, BY PLAN

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>GOOD SAMARITAN HOSPITAL</th>
<th>REGIONAL MEDICAL CENTER OF SAN JOSE</th>
<th>STANFORD HOSPITAL AND CLINICS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Anthem 70 PPO, MSP</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Blue Shield Silver 70 PPO</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Valley Health Plan Silver 70 HMO</strong></td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Denver: Cardiologists Covered Most Often, High Variability Across Plans

<table>
<thead>
<tr>
<th>Specialty</th>
<th>Colorado HealthOp Bison EPO</th>
<th>Elevate (S) - Basic HMO</th>
<th>Humana Connect Silver 4600/6300 HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cardiology</td>
<td>43%</td>
<td>100%</td>
<td>73%</td>
</tr>
<tr>
<td>Neurology</td>
<td>57%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic Radiology</td>
<td>27%</td>
<td></td>
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</tr>
</tbody>
</table>

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
## Denver: Limited Facility Coverage Across Plans

### Facility Coverage, By Plan

<table>
<thead>
<tr>
<th></th>
<th>ST. ANTHONY HOSPITAL</th>
<th>SWEDISH MEDICAL CENTER</th>
<th>UNIVERSITY OF COLORADO HOSPITAL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Colorado HealthOp</strong></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bison EPO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elevate (S) – Basic HMO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Humana Connect Silver 4600/6300 HMO</td>
<td>✓</td>
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<td></td>
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</tbody>
</table>

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Atlanta: Coverage Varies Across Plans, No Coverage of Selected Radiologists

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
# Atlanta: Almost No Coverage of CSCs by Selected Plans

## FACILITY COVERAGE, BY PLAN

<table>
<thead>
<tr>
<th>Facility</th>
<th>Ambetter Silver 5 5 HMO*</th>
<th>BCBSHP Silver DirectAccess w/HSA – cbbg HMO</th>
<th>Humana Connect Silver 4600/6300 HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emory University Hospital</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Georgia Health Sciences Medical Center</td>
<td></td>
<td>![Checkmark]</td>
<td></td>
</tr>
<tr>
<td>Grady Memorial Hospital</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

*Ambetter is Centene’s Health Insurance Marketplace product.

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Chicago: Robust Coverage of Cardiologists but No Coverage of Selected Radiologists

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Chicago: Humana Plan Does Not Cover Any Selected CSCs

<table>
<thead>
<tr>
<th>Facility Coverage, by Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALEXIAN BROTHERS MEDICAL CENTER</td>
</tr>
<tr>
<td>Blue Cross Blue Shield of Illinois Blue Choice Silver PPO 003</td>
</tr>
<tr>
<td>Humana Connect Silver 4600/6300 Plan HMO</td>
</tr>
<tr>
<td>Land of Lincoln National Freedom PPO Plan</td>
</tr>
</tbody>
</table>

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Louisville: Lexington Facility Not Covered by Louisville Plans

FACILITY COVERAGE, BY PLAN

<table>
<thead>
<tr>
<th>UNIVERSITY OF KENTUCKY ALBERT B. CHANDLER HOSPITAL*</th>
<th>UNIVERSITY OF LOUISVILLE HOSPITAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem Silver Direct Access1/HSA- cbbg PPO</td>
<td>✔</td>
</tr>
<tr>
<td>Humana Connect Silver 4600/6300 HMO</td>
<td>✔</td>
</tr>
<tr>
<td>KY Health Cooperative Silver PPO</td>
<td></td>
</tr>
</tbody>
</table>

*University of Kentucky Albert B. Chandler Hospital is located in Lexington, KY, which may help explain lack of coverage of this facility through Louisville region exchange plans.

Note: Slide analyzing physician coverage was excluded for Louisville because no physicians were covered, across all three plans, for the region. Of the 30 selected physicians in the region, 15 physicians were located in Louisville, while the other 15 were located in Lexington.

Source: Avalere Analysis of AHA selected physicians and facilities for exchange plan coverage, July 2014.
New Jersey:* Robust Coverage of Physicians in 2 of 3 Plans

*Because all of New Jersey comprises a single rating region, the plans analyzed are available across the entire state.

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
New Jersey: All Selected CSCs Covered by All Plans

<table>
<thead>
<tr>
<th>FACILITY COVERAGE, BY PLAN</th>
<th>CAPITAL HEALTH - REGIONAL MEDICAL CENTER</th>
<th>JFK MEDICAL CENTER</th>
<th>ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>AmeriHealth Cooper Advantage Silver EPO</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Health Insurance Republic of New Jersey SolidSilver EPO</td>
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<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Horizon Advance EPO Silver</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Durham: No Coverage of Radiologists; BCBS PPO Covers Nearly Double the Number of Physicians as the BCBS POS

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
## Durham: Near Universal Coverage of Selected CSCs by Plans

### FACILITY COVERAGE, BY PLAN

<table>
<thead>
<tr>
<th></th>
<th>Duke University Hospital</th>
<th>North Carolina Baptist Hospital</th>
<th>UNC Health Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Cross and Blue Shield of NC - Blue Advantage Silver 3000 PPO</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Blue Cross and Blue Shield of NC - Blue Value Silver 3000 POS</td>
<td></td>
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<td>✓</td>
</tr>
<tr>
<td>Coventry Health Care of the Carolinas - Silver $10 Copay POS Duke Medicine</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Philadelphia: Generous Physician Coverage Across Plans; No Difference in BCBS HMO and PPO Coverage

**PERCENT OF SELECTED PHYSICIANS COVERED, BY PLAN**

- Aetna - Aetna Classic 5000 HMO: 57%
- Independence Blue Cross - Keystone HMO Silver Proactive: 97%
- Independence Blue Cross - Personal Choice PPO Silver Reserve: 97%

**NUMBER OF SELECTED PHYSICIANS COVERED BY SPECIALTY, BY PLAN**

- **Cardiology:**
  - Aetna - Aetna Classic 5000 HMO: 7
  - Independence Blue Cross - Keystone HMO Silver Proactive: 10
  - Independence Blue Cross - Personal Choice PPO Silver Reserve: 10
- **Neurology:**
  - Aetna - Aetna Classic 5000 HMO: 9
  - Independence Blue Cross - Keystone HMO Silver Proactive: 10
  - Independence Blue Cross - Personal Choice PPO Silver Reserve: 10
- **Diagnostic Radiology:**
  - Aetna - Aetna Classic 5000 HMO: 1
  - Independence Blue Cross - Keystone HMO Silver Proactive: 9
  - Independence Blue Cross - Personal Choice PPO Silver Reserve: 9

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Philadelphia: All Selected CSCs Are In-Network in All Plans

FACILITY COVERAGE, BY PLAN

<table>
<thead>
<tr>
<th></th>
<th>ABINGTON MEMORIAL HOSPITAL</th>
<th>HOSPITAL OF THE UNIVERSITY OF PENNSYLVANIA</th>
<th>THOMAS JEFFERSON UNIVERSITY HOSPITAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna - Aetna Classic 5000 HMO</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Independence Blue Cross - Keystone HMO Silver Proactive</td>
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<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Independence Blue Cross - Personal Choice PPO Silver Reserve</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Nashville: Coverage of AHA Physicians Varies by Plan

**PERCENT OF SELECTED PHYSICIANS COVERED, BY PLAN**

- **BlueCross BlueShield of Tennessee - BlueCross Silver S04E PPO**: 10% Physicians Covered, 90% Physicians Not Covered
- **Humana Local Preferred Silver 4600/6300 Plan PPO**: 50% Physicians Covered, 50% Physicians Not Covered
- **myCigna Health Flex 1500 PPO**: 30% Physicians Covered, 70% Physicians Not Covered

**NUMBER OF SELECTED PHYSICIANS COVERED BY SPECIALTY, BY PLAN**

- **Cardiology**
  - **BlueCross BlueShield of Tennessee - BlueCross Silver S04E PPO**: 2 Physicians
  - **Humana Local Preferred Silver 4600/6300 Plan PPO**: 7 Physicians
  - **myCigna Health Flex 1500 PPO**: 9 Physicians

- **Neurology**
  - **BlueCross BlueShield of Tennessee - BlueCross Silver S04E PPO**: 1 Physician
  - **Humana Local Preferred Silver 4600/6300 Plan PPO**: 7 Physicians
  - **myCigna Health Flex 1500 PPO**: 9 Physicians

- **Diagnostic Radiology**
  - **BlueCross BlueShield of Tennessee - BlueCross Silver S04E PPO**: 1 Physician
  - **Humana Local Preferred Silver 4600/6300 Plan PPO**: 1 Physician
  - **myCigna Health Flex 1500 PPO**: 3 Physicians

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Nashville: Vanderbilt Hospital Covered by All Plans

FACILITY COVERAGE, BY PLAN

<table>
<thead>
<tr>
<th>TRISTAR SKYLINE MEDICAL CENTER</th>
<th>VANDERBILT UNIVERSITY HOSPITAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>BlueCross BlueShield of Tennessee - BlueCross Silver S04E PPO</td>
<td>✔</td>
</tr>
<tr>
<td>Humana Local Preferred Silver 4600/6300 Plan PPO</td>
<td>✔</td>
</tr>
<tr>
<td>myCigna Health Flex 1500 PPO</td>
<td>✔</td>
</tr>
</tbody>
</table>

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Experience with Provider Network Search Tools on Carrier Websites
Functionality and Transparency of Search Tools Is Highly Variable Across Carriers

- In most cases, consumers must visit carrier websites to search the updated database of in-network providers for their plan.
  - Several state marketplaces\(^1\) have developed tools that allow users to search by provider name or facility, but have proved unreliable due to technical problems and outdated provider lists.
- Select carriers offer provider search tools that enable consumers to select a specific plan type and a metal level, but availability of such tools is rare.
- In many instances, the provider network applicable to a specific exchange plan is difficult to identify when using the carrier website tools.
  - It can be difficult to determine whether a provider network is for an exchange plan or an off-exchange plan.
  - In some cases (e.g., BCBS in Durham), consumers using the carrier website are required to search by provider and then work backward to match the provider to an applicable plan.

\(^1\) State marketplaces with provider search tools include CO, KY, MA, NV, and NY.
Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.
Consumers May Find Some Tools Confusing or Time Consuming

- Provider search tools are constantly updated and it is not always clear when changes have been made to existing networks.
  - Most plans integrate changes directly into the search tool, however, some carriers (e.g., Land of Lincoln (IL)) have a separate “Newly Contracted” list that must also be searched.
  - For instance, Colorado HealthOp Plan’s provider search tool notes that the EPO network is actively being expanded and encourages the consumer to check back.
- Conducting searches for multiple providers in a plan’s network can be time consuming, as many network tools completely reset after each physician search, requiring the consumer to repeatedly enter search criteria (e.g., state, zip code, physician specialty, plan name).
- In some cases, Avalere’s searches of tools for provider coverage in the same plan and network yielded inconsistent results (i.e., covered or not covered) on different days/times.

Source: Avalere Analysis of selected physicians and facilities for exchange plan coverage, July 2014.