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# Alliance for Health Reform

## Network Adequacy: Balancing Cost, Access and Quality

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## Network Adequacy: Our Experience

Ascension Health participation in insurance marketplace products

- Varies by Market
- Broadly Participating
- Also offering our own health plans in some markets

## Benefits of Narrow Networks

Coordinated care in clinically integrated networks benefits patients and providers:

- More complete information available to be shared among providers in network
- Better coordinated information between payers and providers
- Familiar trusted high quality providers with known practice protocols
- Better feedback from providers on service gaps
- Better information to patients and families on access to other providers in the network
- Reduction in duplicative testing and treatment

## Consumer Protection & Education

- Our experience with insurance marketplace enrollees
  - Tend to be on the lower end of the income scale
  - Majority are previously uninsured  
(Kaiser Family Foundation, June 2014)
  - Need extra time and assistance understanding their policies, treatment options and provider networks
  
- We have invested in certifying application counselors in our hospitals

## Consumer Protection and Education

Need more insurer accountability to explain aspects of their products to customers

- Which providers are in network  
Insurance Provider Directories
  - Inaccurate, out of date, no hard copies
  - Should be viewable on healthcare.gov website
- Better understanding of premiums and subsidies
  - Differences between silver vs bronze
- Better understanding what is covered and what is not covered
- Better understanding out-of-pocket obligations
- Overall affordability concerns

## Need for Standardized Outcome Quality Metrics

- Large Variation by Payers on Quality Metrics  
Milliman Study Highlights Lack of Consistency
- Ascension Health & AHIP Recommendation  
As part of a Coalition called “*Partnership for Sustainable HealthCare*” issued April, 2013:

*By 2016 ...there should be a uniform national core measurement set that is used by both the public and private sectors*

## Network Adequacy: Numbers and Types of Providers

Take into account the characteristics of the population being served

- Lower in income with limited means (child care, inflexible work hours, complex medical issues)
- Geography based on transportation needs and available hours-- not strictly mileage
- Complete service coverage, such as ambulatory testing and specialty services

## Affordability of Premiums and Cost Sharing

- Challenges of high cost sharing health plans (deductibles and coinsurance)
  - Hard to coordinate care in a narrow network model when patients are faced with high cost sharing
  - People delay seeking care when faced with large out-of-pocket costs and therefore unable to comply with prescribed treatments
- Ascension Health experience to date

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