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**NEVADA HMO INDUSTRY PROFILE**

**FIRST QUARTER REPORT**

**January 1, 2000 through March 31, 2000**

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**Bureau of Health Planning and Statistics  
Nevada State Health Division  
Department of Human Resources**

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January 1, 2000 through March 31, 2000

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## INTRODUCTION

The *Nevada HMO Industry Profile* is published quarterly and contains valuable information regarding Nevada's licensed health maintenance organizations (HMOs). This profile is useful to healthcare providers and others interested in managed care services available within the state.

Each quarterly report presents company specific organizational data, as well as, quarterly enrollment data arranged by county. Enrollment data are categorized by enrollee population and product (i.e. Commercial Plan, Medicare, Medicaid, Nevada Check Up). Market penetration information is also provided.

### First Quarter 2000 HMO Activity Highlights

- NevadaCare finalized the acquisition of Humana Health Plan's membership in Nevada as of April 1, 2000. This will result in an increase of approximately 4000 members to NevadaCare's HMO enrollment base. NevadaCare has been working with Humana's professional staff to ensure consistency between provider networks and to avoid any interruption of care to Humana members. Humana policyholders have been notified that their premium rates will remain the same and that NevadaCare has accepted all current Humana members without medical underwriting.
- Unfortunately, as a result of the acquisition aforementioned, the First Quarter 2000 Report has been delayed. A reconciling of Humana's enrollment data for both the first and second quarters of 2000 was the main reason for this delay.
- Hometown Health Plan as of January 1, 2000 has withdrawn from the State's Medicaid Managed Care Program. Hometown's Medicaid Members were either absorbed by NevadaCare or returned to a fee for service Medicaid arrangement.
- Salli Macaskill accepted the position of Program Manager for the State Health Division's Primary Care Development Center. It is anticipated that a new HMO coordinator will be employed by late August 2000.
- This is the second quarterly profile where Nevada Check-Up Data has been presented. Three HMOs reported their statistics last quarter. Only one HMO, NevadaCare Inc., sent information for this quarter.
- The Nevada State Welfare Division did not report county totals for Medicaid eligibles this quarter. Only statewide totals were available at time of printing.

### **First Quarter 2000 HMO Activity Highlights (continued)**

- Year 2000 population estimates, updated in August 2000, and provided by the State Demographer's office, University of Nevada, Reno, were used in the market penetration calculations for this report.

Table I

PROFILE OF NEVADA LICENSED HMOS  
Enrollment for Quarter Ending: March 31, 2000

HMO	Contact	Service Area	Enrollment
<b>Aetha US Healthcare</b> 4000 South Eastern Ave., Suite 150 Las Vegas, NV 89117  Model: Network Licensed: July, 1997 For-profit: Foreign HMO State Quality Exam: NCQA Results Pending	Linda Wilson, RN, MPH Quality Accreditation Manager Phone: 702-650-8243  General Manager: Cliff Klima  Medical Director: Dr. Richard Miller	Clark County, Reno/Sparks, and Pahrump in Nye County	Commercial: 35,981 Medicare: - Medicaid: - NV Check-Up: - Total: 35,981  PPO Total: -
<b>Health Plan of Nevada</b> (Subsidiary of Sierra Health Services) P.O. Box 15645 Las Vegas, NV 89114-5645  Model: Group/Network Combination Licensed: April 1982 For-profit: Domestic HMO NCQA full accreditation 8/98.	Jonathan Bunker, President Phone: 702-242-7300  Medical Director: Dr. Sameer Abu-Samrah	Clark, Esmeralda, Lyon, Mineral, Nye, and Washoe, Counties	Commercial: 204,504 Medicare: 67,761 Medicaid: 7,317 NV Check-Up: - Total: 279,582  PPO Total: 40,933
<b>HMO Nevada</b> 6900 Westcliff Dr., Suite 600 Las Vegas, NV 89128  Licensed: December 1992 For-profit: Foreign HMO State Quality Exam: JCAHO Substantial Compliance	Blair Christensen, Vice-President Phone: 702 228-2583  Medical Director: Dr. William Bannen  Federally Qualified: Clark County	Carson City, Clark, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lincoln, Lyon, Nye Storey and Washoe Counties	Commercial: 6,064 Medicare: - Medicaid: - NV Check-Up: - Total: 6,064  PPO Total: 92,150

HMO	Contact	Service Area	Enrollment
<b>Homestown Health Plan</b> 400 S. Wells Ave. Reno, NV 89502 Model: Network Licensed: February 1988 Non-profit; Domestic HMO State Quality Exam: HCFA 7/98	Jim Miller, (Acting) Executive Director Phone: 775-325-3000 Medical Director: Dr. Gabriel Bonnet Federally Qualified: All service areas Medicare Risk Contract: Washoe County	Carson City, Churchill, Douglas, Elko, Eureka, Humboldt, Lander, Lyon, Mineral, Pershing, Storey and Washoe Counties	Commercial: 33,371 Medicare: 6,410 Medicaid: - NV Check-Up: - Total: 39,781 PPO Total: 13,147
<b>Humana Health Plan</b> 9900 Covington Cross Dr. Las Vegas, NV 89144 Model: Group Licensed: June 1989 For-profit; Foreign HMO State Quality Exam: 6/97 HCFA	Kevin R. Meriwether, Executive Director Phone: 702-869-1344 Medical Director: David A. Govaker, MD Federally Qualified: Clark, Pahrump in Nye County Medicare Risk Contract: Clark, Pahrump in Nye County	Carson City, Clark, Douglas, Lyon, and Storey Counties. Pahrump in Nye County and portions of Washoe County	Commercial: 1,713 Medicare: 662 Medicaid: - NV Check-Up: - Total: 2,375 PPO Total: 4,121
<b>NevadaCare, Inc.</b> 1701 Charleston Blvd., Suite 420 Las Vegas, NV 89102 Model: Network Licensed: September 1995 For-profit; Domestic HMO State Quality Exam: 11/98, JCAHO	Keith Beagle, President Phone: 702-474-7241 Medical Director: Dr. Tom Quam	Clark County, and Reno / Sparks in Washoe County	Commercial: 15,970 Medicare: - Medicaid: 26,792 NV Check-Up: 3,782 Total: 46,544 PPO Total: -

HMO	Contact	Service Area	Enrollment
<b>Pacific Care of Nevada, Inc.</b> 700 Warm Springs Rd. Las Vegas, NV 89119  Model: Network, and DSI Network Licensed: September 1997 For-profit: Domestic HMO NCOA Full accreditation 2/98 State Quality Exam: 4/97 HCFA	James Frey, President/CEO Phone: 702-269-7500  Chief Medical Officer: Dr. Bard Coats  Federally Qualified: Clark County Medicare risk contract: Clark County	Carson City, Clark, Douglas, Esmeralda, Lyon, Mineral, Nye, Storey, and Washoe Counties	Commercial: 33,509 Medicare: 30,400 Medicaid: - NV Check-Up: - Total: 63,909  PPO Total: 75
<b>St. Mary's Health First</b> 5290 Neil Road Reno, NV 89502  Model: Staff/Network combination Licensed: June 1993 For-profit: Domestic HMO State Quality Exam: 10/98 NCOA	M. Donald Kowitz, Chief Operating Officer Phone: 775- 829-6000  Medical Director: Dr. Dennis Shuman	Carson City, Storey and Washoe Counties. Douglas County except Stataline and portions of Lyon County	Commercial: 19,708 Medicare: - Medicaid: - NV Check-Up: - Total: 19,708  PPO Total: -
<b>United HealthCare of Nevada, Inc.</b> 1160 Town Center Dr, Suite 390 Las Vegas, NV 89144  Model: Network Licensed: June 1997 For-profit: Domestic HMO State Quality Exam: Not scheduled	Emery Dameron, Chief Executive Officer Phone: 415-546-3252  Medical Director: Dr. Kenneth Osgood	Clark County, and Pahrump in Nye County	Commercial: 15,319 Medicare: - Medicaid: 4,113 NV Check-Up: - Total: 19,432  PPO Total: 56,460

DSI: Delivery Service Intermediary

Please refer to "TABLE NOTES" for important additional information.

Nevada State Totals:		Market
	Enrollment	Penetration*
Commercial:	366,139	19.9%
Medicare:	105,233	48.9%
Medicaid:	38,222	16.0%
NV Check-Up	3,782	
<b>Total Enrollment:</b>	<b>513,376</b>	

\* Market Penetration calculations and enrollment figures are mutually exclusive categories, and should be interpreted as such.



**Table II****HMO COMMERCIAL ENROLLMENT  
by Geographic Area  
March 31, 2000**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Commercial</b>
Aetna US Healthcare	35,355	587	39	35,981
Health Plan of Nevada	187,645	12,378	4,481	204,504
HMO Nevada	4,362	1,399	303	6,064
Hometown Health Plan	85	24,831	8,455	33,371
Humana Health Plan	1,319	225	169	1,713
NevadaCare, Inc.	15,706	264	-	15,970
PacifiCare of Nevada, Inc.	24,289	8,002	1,218	33,509
St. Mary's Health First	-	17,552	2,156	19,708
United HealthCare of Nevada	15,319	-	-	15,319
<b>Totals</b>	<b>284,080</b>	<b>65,238</b>	<b>16,821</b>	<b>366,139</b>
<b>Market Penetration</b>	<b>22.3%</b>	<b>22.3%</b>	<b>6.1%</b>	<b>19.9%</b>

Please refer to "TABLE NOTES" for important additional information.

**Table III**

**HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY  
March 31, 2000**

<b>County</b>	<b>Aetna</b>	<b>Health Plan Nevada</b>	<b>HMO Nevada</b>	<b>Hometown Health</b>
Carson City	-	172	73	7,721
Churchill	-	36	-	0
Douglas	-	87	55	443
Elko	-	40	0	37
Esmeralda	-	27	0	-
Eureka	-	-	-	-
Humboldt	-	6	-	41
Lander	-	-	-	-
Lincoln	-	37	0	-
Lyon	-	572	34	206
Mineral	-	198	-	0
Nye	39	3,260	140	-
Pershing	-	5	-	7
Storey	-	8	1	0
White Pine	-	33	-	-
Undefined	-	-	-	-
<b>TOTAL</b>	39	4,481	303	8,455

<b>County</b>	<b>NevadaCare</b>	<b>PacifiCare</b>	<b>St. Mary's Health First</b>	<b>United</b>
Carson City	0	729	1,415	-
Churchill	-	-	-	-
Douglas	0	489	216	-
Elko	-	-	-	-
Esmeralda	-	0	-	-
Eureka	-	-	-	-
Humboldt	-	-	-	-
Lander	-	-	-	-
Lincoln	-	-	-	-
Lyon	0	0	419	-
Mineral	-	0	-	-
Nye	-	0	-	0
Pershing	-	-	-	-
Storey	0	0	106	-
White Pine	-	-	-	-
Undefined	-	-	-	-
<b>TOTAL</b>	0	1,218	2,156	0

Please refer to "TABLE NOTES" for important additional information.

**Table IV**

**HMO COMMERCIAL ENROLLMENT TRENDS  
March 31, 2000**

<b>Health Plan</b>	<b>Enrollment Mar 2000</b>	<b>Enrollment Mar 1999</b>	<b>Difference</b>	<b>Percentage Change</b>
Aetna US Healthcare	35,981	16,192	19,789	122.2%
Health Plan of Nevada	204,504	137,969	66,535	48.2%
HMO Nevada	6,064	12,431	-6,367	-51.2%
Hometown Health Plan	33,371	40,155	-6,784	-16.9%
Humana Health Plan	1,713	4,776	-3,063	-64.1%
NevadaCare, Inc.	15,970	11,463	4,507	39.3%
PacifiCare of Nevada, Inc.	33,509	40,171	-6,662	-16.6%
St. Mary's HealthFirst	19,708	17,522	2,186	12.5%
United HealthCare of Nevada	15,319	16,009	-690	-4.3%
<b>Totals</b>	<b>366,139</b>	<b>296,688</b>	<b>69,451</b>	<b>23.4%</b>

Please refer to "TABLE NOTES" for important additional information.

**Table V**

**HMO MEDICARE ENROLLMENT  
by Geographic Area  
March 31, 2000**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Medicare</b>
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	51,201	9,535	7,025	67,761
HMO Nevada	-	-	-	-
Hometown Health Plan	-	6,410	0	6,410
Humana Health Plan	642	5	15	662
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	30,400	-	-	30,400
St. Mary's Health First	-	-	-	-
United HealthCare of Nevada	-	-	-	-
<b>Totals</b>	82,243	15,950	7,040	105,233
<b>Market Penetration</b>	56.9%	43.2%	20.9%	48.9%

Please refer to "TABLE NOTES" for important additional information.

**Table VI**  
**HMO RURAL MEDICARE ENROLLMENT BY COUNTY**  
**March 2000**

<b>County</b>	<b>Aetna</b>	<b>Health Plan Nevada</b>	<b>HMO Nevada</b>	<b>Hometown Health</b>	<b>Humana</b>
Carson City	-	70	-	-	-
Churchill	-	17	-	-	1
Douglas	-	34	-	-	-
Elko	-	17	-	-	-
Esmeralda	-	11	-	-	-
Eureka	-	-	-	-	-
Humboldt	-	1	-	-	-
Lander	-	-	-	-	-
Lincoln	-	11	-	-	-
Lyon	-	1,636	-	-	-
Mineral	-	144	-	-	-
Nye	-	5,076	-	-	14
Pershing	-	3	-	-	-
Storey	-	4	-	-	-
White Pine	-	1	-	-	-
<b>TOTAL</b>	<b>0</b>	<b>7,025</b>	<b>0</b>	<b>0</b>	<b>15</b>

<b>County</b>	<b>NevadaCare</b>	<b>PacifiCare</b>	<b>St. Mary's HealthFirst</b>	<b>United</b>	<b>County Total</b>
Carson City	-	-	-	-	70
Churchill	-	-	-	-	18
Douglas	-	-	-	-	34
Elko	-	-	-	-	17
Esmeralda	-	-	-	-	11
Eureka	-	-	-	-	-
Humboldt	-	-	-	-	1
Lander	-	-	-	-	-
Lincoln	-	-	-	-	11
Lyon	-	-	-	-	1,636
Mineral	-	-	-	-	144
Nye	-	-	-	-	5,090
Pershing	-	-	-	-	3
Storey	-	-	-	-	4
White Pine	-	-	-	-	1
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,040</b>

Please refer to "TABLE NOTES" for important additional information.

**Table VII**

**HMO MEDICARE ENROLLMENT TRENDS  
March 2000**

<b>Health Plan</b>	<b>Enrollment Mar 2000</b>	<b>Enrollment March 1999</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	67,761	40,372	27,389	67.8%
HMO Nevada	-	-	-	-
Hometown Health Plan	6,410	6,479	-69	-1.1%
Humana Health Plan	662	9,971	-9,309	-93.4%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	30,400	22,340	8,060	36.1%
St. Mary's Health First	-	-	-	-
United HealthCare of Nevada	-	-	-	-
<b>Totals</b>	105,233	79,162	26,071	32.9%

Please refer to "TABLE NOTES" for important additional information.

**Table VIII**

**HMO MEDICAID ENROLLMENT  
by Geographic Area  
March 2000**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Medicaid</b>
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	7,295	0	22	7,317
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
Humana Health Plan	-	-	-	-
NevadaCare, Inc.	23,916	2,876	0	26,792
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
United HealthCare of Nevada	4,113	-	-	4,113
<b>Totals</b>	<b>35,324</b>	<b>2,876</b>	<b>22</b>	<b>38,222</b>
<b>Market Penetration</b>	*	*	*	16.0%

Please refer to "TABLE NOTES" for important additional information.

\*Only statewide Medicaid Eligible Data was available due to new NSWD reporting measures.

**Table IX**

**HMO MEDICAID ENROLLMENT TRENDS  
March 2000**

<b>Health Plan</b>	<b>Enrollment March 2000</b>	<b>Enrollment March 1999</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	7,317	4,057	3,260	80.4%
HMO Nevada	-	-	-	-
Hometown Health Plan	-	2,492	-	-
Humana Health Plan	-	-	-	-
NevadaCare, Inc.	26,792	14,651	12,141	82.9%
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
United HealthCare of Nevada	4,113	-	-	-
<b>Totals</b>	<b>38,222</b>	<b>21,200</b>	<b>17,022</b>	<b>80.3%</b>

Please refer to "TABLE NOTES" for important additional information.



**Table X**

**HMO NEVADA CHECK-UP ENROLLMENT  
by Geographic Area  
March 2000**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Check-Up</b>
Aetna US Healthcare	0	0	0	0
Health Plan of Nevada	DNR	DNR	DNR	DNR
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
Humana Health Plan	-	-	-	-
NevadaCare, Inc.	2,011	1,771	-	3,782
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
United HealthCare of Nevada	DNR	DNR	DNR	DNR
<b>Totals</b>	2,011	1,771	0	3,782

Please refer to "TABLE NOTES" for important additional information.

**Table XI**

**TOTAL HMO MARKET PENETRATION  
by County, March 31, 2000**

<b>County</b>	<b>Commercial Market</b>	<b>Medicare Market</b>	<b>Medicaid Market Penetration</b>
Clark	22.3%	56.9%	*
Washoe	22.3%	43.2%	*
Carson City	21.6%	0.9%	-
Churchill	0.2%	0.6%	-
Douglas	3.3%	0.7%	-
Elko	0.3%	0.5%	-
Esmeralda	2.0%	5.7%	-
Eureka	-	-	-
Humboldt	0.3%	0.1%	-
Lander	-	-	-
Lincoln	1.1%	2.0%	-
Lyon	4.0%	38.5%	-
Mineral	3.8%	14.1%	-
Nye	10.9%	**	-
Pershing	0.2%	0.4%	-
Storey	3.2%	0.9%	-
White Pine	0.4%	0.1%	-
<b>Statewide TOTALS</b>	19.9%	48.9%	16.0%

Please refer to "TABLE NOTES" for important additional information.

\*No county medicaid eligible data available per NSWDC, see Table VIII.

\*\* No reliable senior population figure available for Nye County

**TABLE XII**  
**PPO ENROLLMENT TRENDS by HEALTH PLAN**  
**March 2000**

<b>Health Plan</b>	<b>Enrollment March 2000</b>	<b>Enrollment March 1999</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna US Healthcare	-	DNR	-	-
Health Plan of Nevada	40,933	24,475	16,458	67.2%
HMO Nevada	92,150	60,957	31,193	51.2%
Hometown Health Plan	13,147	15,230	-2,083	-13.7%
Humana Health Plan	4,121	11,425	-7,304	-63.9%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	75	36	39	108.3%
St. Mary's Health First	-	DNR	-	-
United Health Care of Nevada	56,460	64,244	-7,784	-12.1%
<b>Totals</b>	206,886	176,367	30,519	17.3%

Please refer to "TABLE NOTES" for important additional information.

**Table XIII**

**PPO ENROLLMENT  
by Geographic Area  
March 2000**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Enrollment</b>
Aetna US Healthcare	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	32,142	4,278	4,513	40,933
HMO Nevada*	92,150	-	-	92,150
Hometown Health Plan	592	6,516	6,039	13,147
Humana Health Plan	4,101	4	16	4,121
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	6	6	63	75
St. Mary's Health First	-	-	-	-
United HealthCare of Nevada	36,735	19,725	-	56,460
<b>Totals</b>	<b>165,726</b>	<b>30,529</b>	<b>10,631</b>	<b>206,886</b>

Please refer to "TABLE NOTES" for important additional information.

\*HMO NV did not specify a regional breakdown, only a total PPO value for the state  
"Clark County" was arbitrarily designated as the region for mathematical totals to agree.

## TABLE NOTES

### *General Notes on the Tables:*

- Distinctions between Zeros, Dashes, & DNR

To increase readability, the following data presentation conventions have been used:

1. Zero: no enrollees within a county for which a Certificate of Authority (COA) has been issued to the HMO.
2. Dash (-): the HMO does not have a COA to operate in the county.

When used in “Total”, “Difference”, or “Percent Change” columns, this convention represents invalid mathematical calculations due to an HMO not having a COA in the county or counties, and therefore not having a valid total number of enrollees for the calculation of interest.

(e.g., in Table III, no HMO has a COA to operate in Eureka county. Therefore the “County Total” column is represented with a dash (-) to indicate an invalid mathematical total.)

In Table I, convention indicates HMO does not provide service to that population category.

3. DNR: did not report.

- Enrollment Data Reporting and Sources

All enrollment data presented within the *Nevada HMO Industry Profile* are derived from quarterly enrollment reports submitted by each HMO. Geographical allocation of enrollment data is based upon the following guidelines:

- a. Commercial plan enrollment data are reported according to the location of the employer.
- b. Medicare, Medicaid, and Nevada Check Up enrollment data are allocated according to the residence of the enrollee.

- Market Penetration Calculations and Data Sources

In general, market penetration is determined by dividing the number of enrollees by the potential enrollment population of the geographic area. The *HMO Industry Profile* uses the following conventions:

1. *Commercial category:* population (county or statewide) is comprised of age group zero to 64.
2. *Medicare category:* population (count or statewide) is comprised of age group 65 and greater.
3. *Medicaid category:* population is comprised of estimated Medicaid eligible for Clark & Washoe Counties and statewide. (Note, for this report, only statewide totals were available).

The Nevada State Demographer, University of Nevada, Reno, provides data for the commercial and Medicare category 2000 population projections.

The Nevada State Welfare Division provides data for Medicaid eligible participants.

- Market Penetration Calculations and Data Sources (continued):

The population estimates for medicaid eligibles were derived from monthly reports whose source is NSWDC Report WL-00427. The statewide totals were compiled by NSWDC from case-load reports for January, February, and March, 2000 and the total medicaid eligible statewide figure was an average of the totals for each month involved. Countywide totals were not available for this quarter per NSWDC.

- Preferred Provider Organization (PPO) Data

**Important note:** PPOs and HMOs are two distinctively different approaches to healthcare coverage. Because of the differing approaches, service delivery of the two health care plans may also be dissimilar. Additionally, an HMO and a PPO may both be part of the total healthcare product line from the same insurance company.

**The PPO information presented within the *Nevada HMO Industry Profile* is not an exhaustive listing of all PPOs that are operating within Nevada.** The data presented herein are solely to provide an

- Preferred Provider Organization (PPO) Data (continued):

indication of other managed care activities with which the organization may be involved. The data are presented as reported by the HMO.

*Specific Notes on the Tables:*

- Table VIII

Rural Column – represents the other 15 counties within the state. Currently, Medicaid rural enrollment is too low to justify development of a separate reporting table.

Market Penetration Statistics - only valid for statewide total. County totals were not available at time of printing due to new recording systems being used by the NSWDC. The statewide total Medicaid eligible data were an average of Medicaid eligibles for January, February, and March, 2000.

- Table XI

**Important note:** The underlying data for this table were derived from Tables I-IX. Previous notes contained under ***“General Notes on the Tables”*** should be considered in interpreting this data.

Rural Medicaid enrollment is too low to justify reporting the rural eligibility data necessary to develop market penetration information.

- Table XIII

**Important note:** HMO of Nevada did not report PPO enrollment by region, rather by statewide total. For the Table’s totals to mathematically agree by row and column summation, Clark County was arbitrarily designated as the county to place total enrollment figures.