
NEVADA HMO INDUSTRY PROFILE

FIRST QUARTER REPORT

January 1, 2001 through March 31, 2001

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

**Kenny Guinn, Governor
Charlotte Crawford, Director
Department of Human Resources**

**Yvonne Sylva, Administrator
Nevada State Health Division**

NEVADA HMO INDUSTRY PROFILE

FIRST QUARTER REPORT

January 1, 2001 through March 31, 2001

Compiled by

**Tina Perry
Health Resource Analyst**

**Bureau of Health Planning and Statistics
Emil DeJan, Bureau Chief
Nevada State Health Division
Department of Human Resources
State of Nevada**

**Please direct any comments or suggestions to:
Bureau of Health Planning and Statistics
Nevada State Health Division
505 E. King Street, Room 102
Carson City, NV 89701-4749**

Office Phone: (775) 684-4218 Fax: (775) 684-4156

TABLE OF CONTENTS

Table of Contents.....	1
Introduction.....	2
Table I Profile of Nevada Licensed HMOs.....	3
Table II HMO Commercial Enrollment.....	6
Table III HMO Rural Commercial Enrollment by County.....	7
Table IV HMO Commercial Enrollment Trends.....	8
Table V HMO Medicare Enrollment.....	9
Table VI HMO Rural Medicare Enrollment by County.....	10
Table VII HMO Enrollment Trends.....	11
Table VIII HMO Medicaid Enrollment.....	12
Table IX HMO Medicaid Enrollment Trends.....	13
Table X HMO Nevada Check-Up Enrollment.....	14
Table XI Total HMO Market Penetration by County.....	15
Table XII PPO Enrollment Trends by Health Plan.....	16
Table XIII PPO Enrollment by Geographic Area.....	17
Table Notes	18

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 2001 HMO Activity Highlights

- This first quarter report of 2001 (as well as the previous quarterly reports from the year 2000) can be accessed online at, as well as downloaded from, the following web address: <http://health2k.state.nv.us/vs>
- If you would like to get on the email list for this publication to be sent electronically in Adobe Acrobat© Format, please send an email message to Tina Perry at tperry@govmail.state.nv.us

Table I

PROFILE OF NEVADA LICENSED HMOS

Enrollment for Quarter Ending: March 31, 2001

HMO	Contact	Service Area	Enrollment
<p>Aetna US Healthcare 4000 South Eastern Ave., Suite 150 Las Vegas, NV 89117</p> <p>Model: Network Licensed: July, 1997 For-profit; Foreign HMO NCQA New Health Plan Accreditation 2/00.</p>	<p>Ruth Szczurko, RN, MBA Quality Accreditation Manager Phone: 702-650-8243</p> <p>General Manager: Cliff Klimka</p> <p>Medical Director: Dr. Richard Jones</p>	<p>Clark County, Reno/Sparks, and Pahrump in Nye County</p>	<p>Commercial: 50,432 Medicare: - Medicaid: - NV Check-Up: - Total: 50,432</p> <p>PPO Total: -</p>
<p>Health Plan of Nevada (Subsidiary of Sierra Health Services) P.O. Box 15645 Las Vegas, NV 89114-5645</p> <p>Model: Group/Network Combination Licensed: April 1982 For-profit; Domestic HMO</p>	<p>Todd Lefkowitz Director of Operations, Managed Care Div. Phone: 702-242-7252</p> <p>Kelly Simonson, Medicaid Director Phone: 702-242-7409</p> <p>Medical Director: Dr. Sameer Abu-Samrah Federally Qualified: All service areas</p>	<p>Clark, Esmeralda, Lyon, Mineral, Nye, and Washoe, Counties</p>	<p>Commercial: 142,876 Medicare: 43,270 Medicaid: 16,136 NV Check-Up: - Total: 202,282</p> <p>PPO Total: 21,364</p>
<p>NCQA Accreditation 8/00.</p> <p>HMO Nevada 6900 Westcliff Dr., Suite 600 Las Vegas, NV 89145</p> <p>Licensed: December 1992 For-profit; Foreign HMO State Quality Exam: 8/2000, JCAHO Substantial Compliance</p>	<p>Medicare Risk Contract: All service areas Blair Christensen, Vice-President Phone: 702-228-2583</p> <p>Medical Director: Dr. William Bannen Federally Qualified: Clark County</p>	<p>Carson City, Clark, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lincoln, Lyon, Nye Storey and Washoe Counties</p>	<p>Commercial: 2,698 Medicare: - Medicaid: - NV Check-Up: - Total: 2,698</p> <p>PPO Total: 143,476</p>

HMO	Contact	Service Area	Enrollment
Hometown Health Plan 400 S. Wells Ave. Reno, NV 89502 Model: Network Licensed: February 1988 Non-profit; Domestic HMO State Quality Exam: HCFA 7/98	Troy Smith, Vice-President Insurance Srvc. Phone (775) 982-3000 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: 27,723 Medicare: 6,325 Medicaid: - NV Check-Up: - Total: 34,048 PPO Total: 11,528
NevadaCare, Inc. 1701 Charleston Blvd., Suite 420 Las Vegas, NV 89102 Model: Network Licensed: September 1995 For-profit; Domestic HMO State Quality Exam: 11/98, JCAHO	Curt Howell, Vice President of Program Development Phone: 702-474-7241 Medical Director: Dr. Tom Quam	Clark County, and Reno / Sparks in Washoe County	Commercial: 27,997 Medicare: - Medicaid: 25,354 NV Check-Up: 6,341 Total: 59,692 PPO Total: -
PacificCare of Nevada, Inc. 700 Warm Springs Rd. Las Vegas, NV 89119 Model: Network, and DSI Network Licensed: September 1997 For-profit; Domestic HMO NCQA Full accreditation 2/01 State Quality Exam: 2/00 HCFA	Dr. Bard Coats, President and Chief Med. Officer Phone: 702-269-7500 Dr. John Rush, Medical Director Federally Qualified: Clark County Medicare risk contract: Clark County	Carson City, Clark, Douglas, Esmeralda, Lyon, Mineral, Nye, Storey, and Washoe Counties	Commercial: 36,878 Medicare: 33,075 Medicaid: - NV Check-Up: - Total: 69,953 PPO Total: 15

HMO	Contact	Service Area	Enrollment
St. Mary's Health First 1155 W. Fourth Street #121 Reno, NV 89503 Model: Staff/Network combination Licensed: June 1993 For-profit; Domestic HMO State Quality Exam: 10/98 NCQA	M. Donald Kowitz, Chief Operating Officer Phone: 775- 770-6060 Medical Director: Dr. Dennis Shuman	Carson City, Storey and Washoe Counties. Douglas County except Stateline and portions of Lyon County	Commercial: 26,661 Medicare: - Medicaid: - NV Check-Up: - Total: 26,661 PPO Total: -
Tower Health Nevada 1701 W. Charleston Blvd. Suite 420 Las Vegas, NV 89102 Model: Network COA rec'd: March 2000 State Quality Exam:7/03	Sebastian Ermandes, Director of Operations Phone: 702-873-6941 David Blackman, Chief Executive Officer	Clark County	Commercial: 2,869 Medicare: - Medicaid: - NV Check-Up: - Total: 2,869 PPO Total: -
United HealthCare of Nevada, Inc. 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: 702-240-1421 Medical Director: Dr. Kenneth Osgood	Clark County, and Pahrump in Nye County	Commercial: 8,260 Medicare: - Medicaid: 7,534 NV Check-Up: - Total: 15,794 PPO Total: 65,854

Nevada State Totals: Enrollment
 Commercial: 326,394
 Medicare: 82,670
 Medicaid: 49,024
 NV Check-Up 6,341
Total Enrollment: 415,454

DSI: Delivery Service Intermediary

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

Table II

**HMO COMMERCIAL ENROLLMENT
by Geographic Area
March 31,2001**

Health Plan	Clark County	Washoe County	Rural Counties	Total Commercial
Aetna US Healthcare	48,509	1,786	137	50,432
Health Plan of Nevada	133,336	6,844	2,696	142,876
HMO Nevada	1,789	794	115	2,698
Hometown Health Plan	486	23,848	3,389	27,723
NevadaCare, Inc.	27,773	224	-	27,997
PacifiCare of Nevada, Inc.	25,533	9,834	1,511	36,878
St. Mary's Health First	-	21,023	5,638	26,661
Tower Health Nevada	2,869	-	-	2,869
United HealthCare of Nevada	8,260	-	-	8,260
Totals	248,555	64,353	13,486	326,394
Market Penetration	19.5%	22.0%	4.9%	17.7%

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

Table III

HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY

March 31, 2001

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	NevadaCare	PacifiCare	St. Mary's Health First	Tower Health NV	United	County Total
Carson City	-	66	35	2,660	-	899	4,724	-	-	8,384
Churchill	-	27	4	-	-	-	-	-	-	31
Douglas	-	28	18	446	-	612	448	-	-	1,552
Elko	-	10	1	28	-	-	-	-	-	39
Esmeralda	-	4	0	-	-	-	-	-	-	4
Eureka	-	0	0	-	-	-	-	-	-	0
Humboldt	-	5	0	42	-	-	-	-	-	47
Lander	-	4	0	-	-	-	-	-	-	4
Lincoln	-	58	0	-	-	-	-	-	-	58
Lyon	-	241	36	213	-	-	365	-	-	855
Mineral	-	15	0	-	-	-	-	-	-	15
Nye	137	2,219	19	-	-	-	-	-	-	2,375
Pershing	-	3	0	0	-	-	-	-	-	3
Storey	-	11	2	-	-	-	101	-	-	114
White Pine	-	5	0	-	-	-	-	-	-	5
Undefined	-	-	-	-	-	-	-	-	-	0
TOTAL	137	2,696	115	3,389	0	1,511	5,638	0	0	13,486

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

Table IV

HMO COMMERCIAL ENROLLMENT TRENDS

March 31,2001

Health Plan	Enrollment March 31,2001	Enrollment March 31,2000	Difference	Percentage Change
Aetna US Healthcare	50,432	35,981	14,451	40.2%
Health Plan of Nevada	142,876	204,504	-61,628	-30.1%
HMO Nevada	2,698	6,064	-3,366	-55.5%
Hometown Health Plan	27,723	33,371	-5,648	-16.9%
NevadaCare, Inc.	27,997	15,970	12,027	75.3%
PacifiCare of Nevada, Inc.	36,878	33,509	3,369	10.1%
St. Mary's HealthFirst	26,661	19,708	6,953	35.3%
Tower Health Nevada	2,869	-	-	-
United HealthCare of Nevada	8,260	15,319	-7,059	-46.1%
Totals	326,394	364,426	-38,032	-10.4%

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

Table V

**HMO MEDICARE ENROLLMENT
by Geographic Area
March 31,2001**

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicare
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	34,782	4,099	4,389	43,270
HMO Nevada	-	-	-	-
Hometown Health Plan	-	6,325	-	6,325
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	33,075	-	-	33,075
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	0	-	-	-
Totals	67,857	10,424	4,389	82,670
Market Penetration	46.9%	28.2%	13.0%	38.4%

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

Table VI
HMO RURAL MEDICARE ENROLLMENT BY COUNTY
 March 31, 2001

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	NevadaCare	PacifiCare	St. Mary's HealthFirst	Tower Health NV	United	County Total
Carson City	-	27	-	-	-	-	-	-	-	27
Churchill	-	4	-	-	-	-	-	-	-	4
Douglas	-	2	-	-	-	-	-	-	-	2
Elko	-	0	-	-	-	-	-	-	-	0
Esmeralda	-	23	-	-	-	-	-	-	-	23
Eureka	-	0	-	-	-	-	-	-	-	0
Humboldt	-	1	-	-	-	-	-	-	-	1
Lander	-	0	-	-	-	-	-	-	-	0
Lincoln	-	0	-	-	-	-	-	-	-	0
Lyon	-	930	-	-	-	-	-	-	-	930
Mineral	-	81	-	-	-	-	-	-	-	81
Nye	-	3,314	-	-	-	-	-	-	-	3,314
Pershing	-	2	-	-	-	-	-	-	-	2
Storey	-	1	-	-	-	-	-	-	-	1
White Pine	-	4	-	-	-	-	-	-	-	4
Undefined	-	-	-	-	-	-	-	-	-	0
TOTAL	0	4,389	0	0	0	0	0	0	0	4,389

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

Table VII

HMO MEDICARE ENROLLMENT TRENDS

March 31, 2001

Health Plan	Enrollment March 31,2001	Enrollment March 31,2000	Difference	Percent Change
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	43,270	67,761	-24,491	-36.1%
HMO Nevada	-	-	-	-
Hometown Health Plan	6,325	6,410	-85	-1.3%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	33,075	30,400	2,675	8.8%
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	-	-	-	-
Totals	82,670	104,571	-21,901	-20.9%

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

Table VIII

**HMO MEDICAID ENROLLMENT
by Geographic Area**

March 31,2001

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicaid
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	16,117	5	14	16,136
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	23,495	1,859	-	25,354
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	7,534	-	-	7,534
Totals	47,146	1,864	14	49,024
Market Penetration	55.2%	10.1%	0.1%	40.6%

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

Table IX

HMO MEDICAID ENROLLMENT TRENDS

March 31,2001

Health Plan	Enrollment	Enrollment	Difference	Percent Change
	March 31,2001	March 31,2000		
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	16,136	7,317	8,819	120.5%
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	25,354	26,792	-1,438	-5.4%
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	7,534	4,113	3,421	83.2%
Totals	49,024	38,222	10,802	28.3%

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

Table X

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

March 31,2001

Health Plan	Clark County	Washoe County	Rural Counties	Total Check-Up
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	-	-	-	-
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	3,472	2,869	-	6,341
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	-	-	-	-
Totals	3,472	2,869	0	6,341

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

Table XI

**TOTAL HMO MARKET PENETRATION
by County, March 31,2001**

County	Commercial Market	Medicare Market	Medicaid Market Penetration
Clark	19.5%	46.9%	55.2%
Washoe	22.0%	28.2%	10.1%
Carson City	17.9%	0.0%	*
Churchill	0.1%	0.0%	*
Douglas	4.0%	0.0%	*
Elko	0.1%	0.0%	*
Esmeralda	0.3%	0.0%	*
Eureka	0.0%	N/A	*
Humboldt	0.3%	0.0%	*
Lander	0.1%	N/A	*
Lincoln	1.6%	0.0%	*
Lyon	2.7%	0.0%	*
Mineral	0.3%	0.0%	*
Nye	7.5%	0.0%	*
Pershing	0.0%	0.0%	*
Storey	3.2%	0.0%	*
White Pine	0.1%	0.0%	*
Statewide TOTALS	17.7%	38.4%	40.6%

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

*Medicaid eligible data for the rural areas is not applicable, see Table notes for further discussion.

Table XII

**PPO ENROLLMENT
by Geographic Area
March 31,2001**

Health Plan	Clark County	Washoe County	Rural Counties	Total Enrollment
Aetna US Healthcare	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	16,497	1,349	3,518	21,364
HMO Nevada*	143,476	-	-	143,476
Hometown Health Plan	638	6,303	4,587	11,528
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	15	0	0	15
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	45,506	18,725	1,623	65,854
Totals	206,132	26,377	9,728	242,237

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 XIII**PPO ENROLLMENT TRENDS by HEALTH PLAN
March 31,2001**

Health Plan	Enrollment	Enrollment	Difference	Percent Change
	March 31,2001	March 31,2000		
Aetna US Healthcare	-	N/A	-	-
Health Plan of Nevada	21,364	40,933	-19,569	-47.8%
HMO Nevada	143,476	92,150	51,326	55.7%
Hometown Health Plan	11,528	13,147	-1,619	-12.3%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	15	75	-60	-80.0%
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United Health Care of Nevada	65,854	56,460	9,394	16.6%
Totals	242,237	202,765	39,472	19.5%

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

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 or they did not report statistics for the quarter. Either way a valid number of enrollees for the calculation of interest does not exist. (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 2001 population projections. The projections came from the June 2000 report titled "Nevada County Population Projections 2000 to 2010".

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

Estimated Medicaid eligibles were derived from monthly reports whose source is NSWDR Report WL-00427. The statewide totals were compiled by NSWDR from case-load reports for January, February, and March 2001 and the total Medicaid eligible statewide figure was an average of the totals for each month involved. Rural county totals are not applicable.

- 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 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 for each of the rural counties.

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 Nevada State Welfare Division (NSWD). The statewide total Medicaid eligible data were an average of Medicaid eligibles for January, February, and March 2001.

- Table IX & Table XIII

Certain values in the “Difference” columns of these two tables have been placed in parentheses. Because the respective HMO did not have figures either for the quarter a year ago or the current quarter, their values were placed in this column, using this convention, in order for all tabulated columns to agree mathematically.

- 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 XII

Important note: HMO 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.