
NEVADA HMO INDUSTRY PROFILE

FIRST QUARTER REPORT

January 1, 2003 through March 31, 2003

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

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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 2003 HMO Activity Highlights

- This first quarter report of 2003(as well as previous quarterly reports from 2000) can be accessed online at, as well as downloaded from, the following web address: <http://health2k.state.nv.us/vs>
- NevadaCare announced the new HMO Easy Suite of Products. Implementation to the Las Vegas market place began on March 1, 2003.
- NevadaCare announced an additional Medical Director, Dr. Kenneth Osgood, who will support the Commercial plans.
- NevadaCare has achieved a full 3-year accreditation by the Joint Commission on Accreditation of Healthcare Organizations. The accreditation is for both Government and Commercial Plans.

Table I

**PROFILE OF NEVADA LICENSED HMOS
Enrollment for Quarter Ending: March 31, 2003**

HMO	Contact	Service Area	Enrollment
Aetna US Healthcare 4040 South Eastern Ave., Suite 240 Las Vegas, NV 89117 Model: Network Licensed: July, 1997 For-profit; Foreign HMO NCQA New Health Plan Accreditation 2/00.	Ruth Szcurko RN,MBA Quality Accreditation Manager Phone: 702-650-8232 General Manager: Cliff Klima Medical Director: Dr. Richard Jones	Clark County, Reno/Sparks, and Pahrump in Nye County	Commercial: 16,221 Medicare: - Medicaid: - NV Check-Up: - Total: 16,221 PPO Total: -
Health Plan of Nevada (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 8/00.	Rudy Cardenas Director of Operations, Managed Care Div. Phone: 702-242-7692 Kelly Simonson, Medicaid Director Phone: 702-242-7409 Medical Director: Dr. Sameer Abu-Samrah Federally Qualified: All service areas Medicare Risk Contract: All service areas	Clark, Esmeralda, Lyon, Mineral, Nye, and Washoe Counties	Commercial: 188,021 Medicare: 48,661 Medicaid: 29,017 NV Check-Up: 8,566 Total: 274,265 PPO Total: 23,163
HMO Nevada 6900 Westcliff Dr., Suite 600 Las Vegas, NV 89145 Licensed: December 1992 For-profit; Foreign HMO State Quality Exam: 8/00, JCAHO Substantial Compliance	Tony Pointer, Director of Sales Phone: Pattie Gonzalez, Provider Service Manager Phone: 702-228-1255 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: 2,708 Medicare: - Medicaid: - NV Check-Up: - Total: 2,708 PPO Total: 41,649

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: CMS 8/00	Troy Smith, Vice-President Insurance Svcs. Phone (775) 982-3000 Medical Director: Dr. Jay Keystone 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: 27,789 Medicare: 5,860 Medicaid: - NV Check-Up: - Total: 33,649 PPO Total: 42,689	
NevadaCare, Inc. 10600 Charleston Blvd. Las Vegas, NV 89135 Model: Network Licensed: September 1995 For-profit; Domestic HMO JCAHO Full accreditation 2/03	Curt Howell, VP of Program Development Phone: 702-474-7241 Medical Director: Dr. Barney	Clark County, and Reno / Sparks in Washoe County	Commercial: 19,673 Medicare: - Medicaid: 44,873 NV Check-Up: 12,205 Total: 76,751 PPO Total: -	
PacifiCare 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 11/00	Dr. Bard Coats, President and Chief Med. Officer Phone: 702-269-7500 Dr. Alan Blumenthal, Medical Director Federally Qualified: Clark County Medicare risk contract: Clark County	Carson City, Clark, Douglas, Esmeralda, Lyon, Mineral, Nye, Storey, and Washoe Counties	Commercial: 23,338 Medicare: 27,069 Medicaid: - NV Check-Up: - Total: 50,407 PPO Total: 3,055	

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: 3/02 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: 29,538 Medicare: - Medicaid: - NV Check-Up: - Total: 29,538 PPO Total: -

<u>Nevada State Totals:</u>	<u>Enrollment</u>	<u>Market Penetration*</u>
Commercial:	307,288	16.7%
Medicare:	81,590	37.9%
Medicaid:	73,890	44.8%
NV Check-Up	20,771	
Total Enrollment:	483,539	

DSI: Delivery Service Intermediary

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

* 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, 2003**

Health Plan	Clark County	Washoe County	Rural Counties	Total Commercial
Aetna US Healthcare	15,375	761	85	16,221
Health Plan of Nevada	181,795	3,440	2,786	188,021
HMO Nevada	1,087	986	635	2,708
Hometown Health Plan		24,266	3,523	27,789
NevadaCare, Inc.	19,454	219	-	19,673
PacifiCare of Nevada, Inc.	22,994	0	344	23,338
St. Mary's Health First	-	24,962	4,576	29,538
Totals	240,705	54,634	11,949	307,288
Market Penetration	18.9%	18.6%	4.3%	16.7%

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

Table III

**HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY
March 31, 2003**

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	NevadaCare	PacifiCare	St. Mary's Health First	County Total
Carson City	-	31	175	1,982	-	182	3,597	5,967
Churchill	-	11	29	112	-	-	-	152
Douglas	-	24	276	853	-	162	380	1,695
Elko	-	6	29	10	-	-	-	45
Esmeralda	-	18	0	-	-	-	-	18
Eureka	-	0	0	-	-	-	-	0
Humboldt	-	3	15	97	-	-	-	115
Lander	-	0	0	-	-	-	-	0
Lincoln	-	88	0	-	-	-	-	88
Lyon	-	89	84	310	-	-	487	970
Mineral	-	1	3	159	-	-	-	163
Nye	85	2,513	0	-	-	-	-	2,598
Pershing	-	0	0	0	-	-	-	0
Storey	-	0	0	-	-	-	112	112
White Pine	-	2	0	-	-	-	-	2
Undefined	-	-	24	0	-	-	-	24
TOTAL	85	2,786	635	3,523	0	344	4,576	11,949

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

Table IV
HMO COMMERCIAL ENROLLMENT TRENDS
March 31, 2003

Health Plan	Enrollment March 31, 2003	Enrollment March 31, 2002	Difference	Percentage Change
Aetna US Healthcare	16,221	33,318	-17,097	-51.3%
Health Plan of Nevada	188,021	180,859	7,162	4.0%
HMO Nevada	2,708	1,442	1,266	87.8%
Hometown Health Plan	27,789	27,886	-97	-0.3%
NevadaCare, Inc.	19,673	21,348	-1,675	-7.8%
PacifiCare of Nevada, Inc.	23,338	30,681	-7,343	-23.9%
St. Mary's HealthFirst	29,538	28,396	1,142	4.0%
Totals	307,288	323,930	-16,642	-5.1%

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

Table V

**HMO MEDICARE ENROLLMENT
by Geographic Area
March 31, 2003**

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicare
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	40,585	3,619	4,457	48,661
HMO Nevada	-	-	-	-
Hometown Health Plan	-	5,860	-	5,860
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	27,069	-	-	27,069
St. Mary's Health First	-	-	-	-
Totals	67,654	9,479	4,457	81,590
Market Penetration	46.8%	25.7%	13.2%	37.9%

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

Table VI
HMO RURAL MEDICARE ENROLLMENT BY COUNTY
March 31, 2003

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	NevadaCare	PacifiCare	St. Mary's HealthFirst	County Total
Carson City	-	24	-	-	-	-	-	24
Churchill	-	3	-	-	-	-	-	3
Douglas	-	2	-	-	-	-	-	2
Elko	-	0	-	-	-	-	-	0
Esmeralda	-	25	-	-	-	-	-	25
Eureka	-	0	-	-	-	-	-	0
Humboldt	-	0	-	-	-	-	-	0
Lander	-	0	-	-	-	-	-	0
Lincoln	-	2	-	-	-	-	-	2
Lyon	-	821	-	-	-	-	-	821
Mineral	-	73	-	-	-	-	-	73
Nye	-	3,504	-	-	-	-	-	3,504
Pershing	-	0	-	-	-	-	-	0
Storey	-	1	-	-	-	-	-	1
White Pine	-	2	-	-	-	-	-	2
Undefined	-	-	-	-	-	-	-	0
TOTAL	0	4,457	0	0	0	0	0	4,457

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

Table VII
HMO MEDICARE ENROLLMENT TRENDS
March 31, 2003

Health Plan	Enrollment March 31, 2003	Enrollment March 31 2002	Difference	Percent Change
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	48,661	45,402	3,259	7.2%
HMO Nevada	-	-	-	-
Hometown Health Plan	5,860	6,218	-358	-5.8%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	27,069	30,431	-3,362	-11.0%
St. Mary's Health First	-	-	-	-
Totals	81,590	82,051	-461	-0.6%

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

Table VIII

**HMO MEDICAID ENROLLMENT
by Geographic Area
March 31, 2003**

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicaid
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	28,979	13	25	29,017
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	43,414	1,459	0	44,873
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Totals	72,393	1,472	25	73,890
Market Penetration	60.9%	6.1%	0.1%	44.8%

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

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

Table IX
HMO MEDICAID ENROLLMENT TRENDS
March 31, 2003

Health Plan	Enrollment March 31, 2003	Enrollment March 31, 2002	Difference	Percent Change
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	29,017	19,855	9,162	46.1%
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	44,873	36,914	7,959	21.6%
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Totals	73,890	56,769	17,121	30.2%

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

Table X

**HMO NEVADA CHECK-UP ENROLLMENT
by Geographic Area
March 31, 2003**

Health Plan	Clark County	Washoe County	Rural Counties	Total Check-Up
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	8,562	4	0	8,566
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	7,920	4,285	-	12,205
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Totals	16,482	4,289	0	20,771

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

Table XI

**TOTAL HMO MARKET PENETRATION
by County, March 31, 2003**

County	Commercial Market Penetration	Medicare Market Penetration	Medicaid Market Penetration
Clark	18.9%	46.8%	60.9%
Washoe	18.6%	25.7%	6.1%
Carson City	12.7%	0.0%	*
Churchill	0.7%	0.0%	*
Douglas	4.3%	0.0%	*
Elko	0.1%	0.0%	*
Esmeralda	1.4%	0.0%	*
Eureka	0.0%	N/A	*
Humboldt	0.7%	0.0%	*
Lander	0.0%	N/A	*
Lincoln	2.4%	0.0%	*
Lyon	3.1%	0.0%	*
Mineral	3.0%	0.0%	*
Nye	8.2%	0.0%	*
Pershing	0.0%	0.0%	*
Storey	3.1%	0.0%	*
White Pine	0.0%	0.0%	*
Statewide TOTALS	16.7%	37.9%	44.8%

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

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

Table XII

**PPO ENROLLMENT
by Geographic Area
March 31, 2003**

Health Plan	Clark County	Washoe County	Rural Counties	Total Enrollment
Aetna US Healthcare	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	19,436	1,279	2,448	23,163
HMO Nevada	21,554	7,560	12,535	41,649
Hometown Health Plan	0	38,887	3,460	42,347
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	1,792	402	20	2,214
St. Mary's Health First	-	-	-	-
Totals	42,782	48,128	18,463	109,373

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

TABLE XIII

PPO ENROLLMENT TRENDS by HEALTH PLAN
March 31, 2003

Health Plan	Enrollment December 31, 2002	Enrollment December 31, 2001	Difference	Percent Change
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	23,163	22,042	1,121	5.1%
HMO Nevada	41,649	31,854	9,795	0.0%
Hometown Health Plan	42,347	9,991	32,356	323.9%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	2,214	5	2,209	44180.0%
St. Mary's Health First	-	-	-	-
Totals	109,373	63,892	45,481	71.2%

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, 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.

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 NSWDR Report WL-00427. The statewide totals were compiled by NSWDR from caseload reports for January, February, and March 2003 and the total Medicaid eligible statewide figure was an average of the totals for each month involved.

- 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 NSWD. The statewide total Medicaid eligible data were an average of Medicaid eligibles for January, February, and March 2003.

- 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.