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**NEVADA HMO INDUSTRY PROFILE**

**FIRST QUARTER REPORT- *Revised***

**January 1, 2004 through March 31, 2004**

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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 2004 HMO Activity Highlights

- This report has been revised to include the HMO data submitted by HMO Nevada, not included in the original report. (06/04)
- This first quarter report of 2004 (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/nihds/publications/HMO/index.htm>
- I/MX Companies, the parent company of NevadaCare, Inc., announced Summerlin Life and Health Insurance Company (SL&H), an affiliate of NevadaCare.
- Effective January 1, 2004, JCAHO extended NevadaCare, Inc.'s accreditation to include SL&H's network.

**Table I**

**PROFILE OF NEVADA LICENSED HMOS**  
**Enrollment for Quarter Ending: March 31, 2004**

<b>HMO</b>	<b>Contact</b>	<b>Service Area</b>	<b>Enrollment</b>
<b>Aetna US Healthcare</b> 4040 South Eastern Ave., Suite 240 Las Vegas, NV 89117  Model: Network Licensed: July, 1997 For-profit; Foreign HMO NCQA Full Accreditation 11/01.	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: 12,701 Medicare: - Medicaid: - NV Check-Up: - Total: 12,701  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 5/03.	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: 211,997 Medicare: 51,739 Medicaid: 38,943 NV Check-Up: 9,438 Total: 312,117  PPO Total: 23,867
<b>HMO Nevada</b> 6900 Westcliff Dr., Suite 600 Las Vegas, NV 89145  Licensed: December 1992 For-profit; Foreign HMO URAC Exam 12/03	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: 3,280 Medicare: - Medicaid: - NV Check-Up: - Total: 3,280  PPO Total: DNR

<b>HMO</b>	<b>Contact</b>	<b>Service Area</b>	<b>Enrollment</b>	
<b>Hometown Health Plan</b> 830 Harvard Way Reno, NV 89502 Model: Network  Licensed: February 1988 Non-profit; Domestic HMO State Quality Exam: CMS Exam 8/02	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: Medicare: Medicaid: NV Check-Up: Total:  PPO Total:	20,695 5,278 - - 25,973  63,206
<b>NevadaCare, Inc.</b> 10600 Charleston Blvd. Las Vegas, NV 89135  Model: Network Licensed: September 1995 For-profit; Domestic HMO State Quality Exam: JCAHO 12/03	Curt Howell, VP of Program Development Phone: 702-474-7241  Medical Director: Dr. Barney	Clark County, and Reno / Sparks in Washoe County	Commercial: Medicare: Medicaid: NV Check-Up: Total:  PPO Total:	19,642 - 49,061 11,393 80,096  462
<b>PacifiCare of Nevada, Inc.</b> 700 Warm Springs Rd. Las Vegas, NV 89119  Model: Network, and DSI Network Licensed: September 1997 For-profit; Domestic HMO NCQA Accreditation pending 2/04 State Quality Exam: HCFA 2/00	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: Medicare: Medicaid: NV Check-Up: Total:  PPO Total:	25,915 25,406 - - 51,321  8,440

HMO	Contact	Service Area	Enrollment
<b>St. Mary's Health First</b> 1155 W. Fourth Street #121 Reno, NV 89503  Model: Staff/Network combination Licensed: June 1993 For-profit; Domestic HMO State Quality Exam: NCQA 3/02	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: 29,153 Medicare: - Medicaid: - NV Check-Up: - Total: 29,153  PPO Total: -

<u>Nevada State Totals:</u>	<u>Enrollment</u>	<u>Market Penetration*</u>
Commercial:	323,383	17.5%
Medicare:	82,423	38.3%
Medicaid:	88,004	50.5%
NV Check-Up	20,831	
<b>Total Enrollment:</b>	<b>514,641</b>	

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, 2004**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Commercial</b>
Aetna US Healthcare	12,001	605	95	12,701
Health Plan of Nevada	203,726	5,193	3,078	211,997
HMO Nevada	1,268	1,260	717	3,245
Hometown Health Plan	1,562	17,634	1,499	20,695
NevadaCare, Inc.	19,214	217	211	19,642
PacifiCare of Nevada, Inc.	25,639	0	276	25,915
St. Mary's Health First	-	24,329	4,824	29,153
<b>Totals</b>	263,410	49,238	10,700	323,348
<b>Market Penetration</b>	20.7%	16.8%	3.9%	17.5%

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



**Table III**

**HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY  
March 31, 2004**

<b>County</b>	<b>Aetna</b>	<b>Health Plan Nevada</b>	<b>HMO Nevada</b>	<b>Hometown Health</b>	<b>NevadaCare</b>	<b>PacifiCare</b>	<b>St. Mary's Health First</b>	<b>County Total</b>
Carson City	-	34	192	0	-	195	3,985	4,406
Churchill	-	13	21	117	-	-	-	151
Douglas	-	17	354	734	-	81	345	1,531
Elko	-	4	26	59	-	-	-	89
Esmeralda	-	17	0	-	-	-	-	17
Eureka	-	0	0	-	-	-	-	0
Humboldt	-	7	12	25	-	-	-	44
Lander	-	1	0	-	-	-	-	1
Lincoln	-	107	0	-	-	-	-	107
Lyon	-	139	105	327	-	-	387	958
Mineral	-	1	0	165	-	-	-	166
Nye	95	2,727	2	-	211	-	-	3,035
Pershing	-	0	0	0	-	-	-	0
Storey	-	3	5	72	-	-	107	187
White Pine	-	8	0	-	-	-	-	8
Undefined	-	-	0	0	-	-	-	0
<b>TOTAL</b>	<b>95</b>	<b>3,078</b>	<b>717</b>	<b>1,499</b>	<b>211</b>	<b>276</b>	<b>4,824</b>	<b>10,700</b>

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

**Table IV**  
**HMO COMMERCIAL ENROLLMENT TRENDS**  
**March 31, 2004**

<b>Health Plan</b>	<b>Enrollment March 31, 2004</b>	<b>Enrollment March 31, 2003</b>	<b>Difference</b>	<b>Percentage Change</b>
Aetna US Healthcare	12,701	16,221	-3,520	-21.7%
Health Plan of Nevada	211,997	188,021	23,976	12.8%
HMO Nevada	3,245	2,708	537	19.8%
Hometown Health Plan	20,695	27,789	-7,094	-25.5%
NevadaCare, Inc.	19,642	19,673	-31	-0.2%
PacifiCare of Nevada, Inc.	25,915	23,338	2,577	11.0%
St. Mary's HealthFirst	29,153	29,538	-385	-1.3%
<b>Totals</b>	323,348	307,288	16,060	5.2%

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

**Table V**

**HMO MEDICARE ENROLLMENT  
by Geographic Area  
March 31, 2004**

<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	42,964	4,070	4,705	51,739
HMO Nevada	-	-	-	-
Hometown Health Plan	-	5,278	-	5,278
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	25,406	-	-	25,406
St. Mary's Health First	-	-	-	-
<b>Totals</b>	<b>68,370</b>	<b>9,348</b>	<b>4,705</b>	<b>82,423</b>
<b>Market Penetration</b>	<b>47.3%</b>	<b>25.3%</b>	<b>13.9%</b>	<b>38.3%</b>

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

**Table VI**  
**HMO RURAL MEDICARE ENROLLMENT BY COUNTY**  
**March 31, 2004**

<b>County</b>	<b>Aetna</b>	<b>Health Plan Nevada</b>	<b>HMO Nevada</b>	<b>Hometown Health</b>	<b>NevadaCare</b>	<b>PacifiCare</b>	<b>St. Mary's HealthFirst</b>	<b>County Total</b>
Carson City	-	22	-	-	-	-	-	22
Churchill	-	0	-	-	-	-	-	0
Douglas	-	2	-	-	-	-	-	2
Elko	-	1	-	-	-	-	-	1
Esmeralda	-	23	-	-	-	-	-	23
Eureka	-	0	-	-	-	-	-	0
Humboldt	-	1	-	-	-	-	-	1
Lander	-	0	-	-	-	-	-	0
Lincoln	-	2	-	-	-	-	-	2
Lyon	-	848	-	-	-	-	-	848
Mineral	-	64	-	-	-	-	-	64
Nye	-	3,738	-	-	-	-	-	3,738
Pershing	-	0	-	-	-	-	-	0
Storey	-	0	-	-	-	-	-	0
White Pine	-	4	-	-	-	-	-	4
Undefined	-	-	-	-	-	-	-	0
<b>TOTAL</b>	<b>0</b>	<b>4,705</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,705</b>

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

**Table VII**  
**HMO MEDICARE ENROLLMENT TRENDS**  
**March 31, 2004**

<b>Health Plan</b>	<b>Enrollment March 31, 2004</b>	<b>Enrollment March 31, 2003</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	51,150	48,661	2,489	5.1%
HMO Nevada	-	-	-	-
Hometown Health Plan	5,278	5,860	-582	-9.9%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	25,406	27,069	-1,663	-6.1%
St. Mary's Health First	-	-	-	-
<b>Totals</b>	81,834	81,590	244	0.3%

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

**Table IX**  
**HMO MEDICAID ENROLLMENT TRENDS**  
**March 31, 2004**

<b>Health Plan</b>	<b>Enrollment March 31, 2004</b>	<b>Enrollment March 31, 2003</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	38,943	29,017	9,926	34.2%
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	49,061	44,873	4,188	9.3%
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
<b>Totals</b>	88,004	73,890	14,114	19.1%

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

**Table X**

**HMO NEVADA CHECK-UP ENROLLMENT  
by Geographic Area  
March 31, 2004**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Check-Up</b>
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	9,114	322	2	9,438
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	7,644	3,749	-	11,393
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
<b>Totals</b>	<b>16,758</b>	<b>4,071</b>	<b>2</b>	<b>20,831</b>

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

**Table VIII**

**HMO MEDICAID ENROLLMENT  
by Geographic Area  
March 31, 2004**

<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	32,519	6,391	33	38,943
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	43,351	5,710	0	49,061
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
<b>Totals</b>	<b>75,870</b>	<b>12,101</b>	<b>33</b>	<b>88,004</b>
<b>Market Penetration</b>	<b>60.0%</b>	<b>49.2%</b>	<b>0.1%</b>	<b>50.5%</b>

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

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



**Table XI**

**TOTAL HMO MARKET PENETRATION  
by County, March 31, 2004**

<b>County</b>	<b>Commercial Market Penetration</b>	<b>Medicare Market Penetration</b>	<b>Medicaid Market Penetration</b>
Clark	20.7%	47.3%	60.0%
Washoe	16.8%	25.3%	49.2%
Carson City	9.4%	0.0%	*
Churchill	0.6%	0.0%	*
Douglas	3.9%	0.0%	*
Elko	0.2%	0.0%	*
Esmeralda	1.3%	0.0%	*
Eureka	0.0%	N/A	*
Humboldt	0.3%	0.0%	*
Lander	0.0%	N/A	*
Lincoln	2.9%	0.0%	*
Lyon	3.0%	0.0%	*
Mineral	3.0%	0.0%	*
Nye	9.5%	0.0%	*
Pershing	0.0%	0.0%	*
Storey	5.2%	0.0%	*
White Pine	0.1%	0.0%	*
<b>Statewide TOTALS</b>	17.5%	38.3%	50.5%

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, 2004**

<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	21,146	1,060	1,661	23,867
HMO Nevada	DNR	DNR	DNR	*
Hometown Health Plan	0	60,370	2,836	63,206
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	5,685	1,385	1,370	8,440
St. Mary's Health First	-	-	-	-
<b>Totals</b>	<b>26,831</b>	<b>62,815</b>	<b>5,867</b>	<b>95,513</b>

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

**TABLE XIII****PPO ENROLLMENT TRENDS by HEALTH PLAN  
March 31, 2004**

<b>Health Plan</b>	<b>Enrollment March 31, 2004</b>	<b>Enrollment March 31, 2003</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	23,867	23,163	704	3.0%
HMO Nevada	DNR	41,649	*	*
Hometown Health Plan	63,206	42,347	20,859	49.3%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	8,440	3,055	5,385	176.3%
St. Mary's Health First	-	-	-	-
<b>Totals</b>	<b>95,513</b>	<b>110,214</b>	<b>-14,701</b>	<b>-13.3%</b>

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

## TABLE NOTES

### *General Notes on the Tables:*

- Distinctions between Zeros, Dashes, DNR, & Asterisks

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.
  4. Asterisk (\*): Value not able to be calculated due to missing data.
- 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 NSWDL Report WL-00427. The statewide totals were compiled by NSWDL from caseload reports for April, May, and June 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 I

**Important note:** HMO Nevada did not report PPO enrollment for the quarter.

- 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 NSW. The statewide total Medicaid eligible data were an average of Medicaid eligibles for October, November, and December 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 XII

**Important note:** HMO Nevada did not report PPO enrollment for the quarter.

- Table XIII

**Important note:** HMO Nevada did not report PPO enrollment for the quarter. Related trend data could not be calculated due to missing data.