
NEVADA HMO INDUSTRY PROFILE

SECOND QUARTER REPORT

April 1, 2000 through June 30, 2000

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

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Nevada State Health Division**

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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.

Second Quarter 2000 HMO Activity Highlights

- Due to unforeseen events, the State Health Division is still recruiting for an HMO Coordinator

- Due to a computer system conversion error, Health Plan of Nevada's first quarter submitted figures were grossly over inflated in the area of commercial HMO and Medicare Enrollment. Because a large discrepancy existed between the overall figures from the original first quarter report completed in August, 2000 and the overall figures with Health Plan of Nevada's information corrected as of late September, an appended version of the First Quarter HMO INDUSTRY PROFILE has been made available online. The State Health Division's Web Page link at <http://health2k.state.nv.us/vs/HMO1QTamend.pdf> contains this new report.

- Additionally, the second quarter report is available online. It's link is similar to the one above at <http://health2k.state.nv.us/vs/HMO2QT.pdf>

Table I

PROFILE OF NEVADA LICENSED HMOS

Enrollment for Quarter Ending: June 30, 2000

HMO	Contact	Service Area	Enrollment
Aetna US Healthcare 4000 South Eastern Ave., Suite 150 Las Vegas, NV 89117 Model: Network Licensed: July, 1997 For-profit; Foreign HMO NCQA New Health Plan Accreditation 2/00.	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: 41,487 Medicare: - Medicaid: - NV Check-Up: - Total: 41,487 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 8/98.	Jonathan Bunker, President Phone: 702-242-7300 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: 137,474 Medicare: 40,513 Medicaid: 15,290 NV Check-Up: - Total: 193,277 PPO Total: 20,637
HMO Nevada 6900 Westcliff Dr., Suite 600 Las Vegas, NV 89145 Licensed: December 1992 For-profit; Foreign HMO State Quality Exam: 8/2000, 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: 5,634 Medicare: - Medicaid: - NV Check-Up: - Total: 5,634 PPO Total: 97,969

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	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: 31,281 Medicare: 6,386 Medicaid: - NV Check-Up: - Total: 37,667 PPO Total: 11,674
Humana Health Plan 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: 1,617 Medicare: 553 Medicaid: - NV Check-Up: - Total: 2,170 PPO Total: 22
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	Keith Beagle, President Phone: 702-474-7241 Medical Director: Dr. Tom Quam	Clark County, and Reno / Sparks in Washoe County	Commercial: 20,659 Medicare: - Medicaid: 26,573 NV Check-Up: 4,247 Total: 51,479 PPO Total: -

HMO	Contact	Service Area	Enrollment
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 2/98 State Quality Exam: 2/00 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: 32,936 Medicare: 31,479 Medicaid: - NV Check-Up: - Total: 64,415 PPO Total: 75
St. Mary's Health First 5290 Neil Road Reno, NV 89502 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- 829-6000 Medical Director: Dr. Dennis Shuman	Carson City, Storey and Washoe Counties. Douglas County except Stateline and portions of Lyon County	Commercial: 21,075 Medicare: - Medicaid: - NV Check-Up: - Total: 21,075 PPO Total: -
Tower Health Nevada 1701 W. Charleston Blvd. Suite 220 Las Vegas, NV 89102 Model: Network COA rec'd: March 2000 State Quality Exam: Not scheduled	Sebastian Ernandes, Director of Operations Phone: 702-873-6941 David Blackman, Chief Executive Officer	Clark County	Commercial: 0 Medicare: - Medicaid: - NV Check-Up: - Total: 0 PPO Total: -

HMO	Contact	Service Area	Enrollment
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: 12,373 Medicare: - Medicaid: 5,103 NV Check-Up: - Total: 17,476 PPO Total: 56,590

DSI: Delivery Service Intermediary

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

<u>Nevada State Totals:</u>	<u>Enrollment</u>	<u>Market Penetration*</u>
Commercial:	304,536	16.5%
Medicare:	78,931	36.7%
Medicaid:	46,966	44.7%
NV Check-Up	4,247	
Total Enrollment:	434,680	

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

Table II**HMO COMMERCIAL ENROLLMENT
by Geographic Area
June 30, 2000**

Health Plan	Clark County	Washoe County	Rural Counties	Total Commercial
Aetna US Healthcare	40,433	945	109	41,487
Health Plan of Nevada	127,681	6,963	2,830	137,474
HMO Nevada	4,002	1,368	264	5,634
Hometown Health Plan	84	22,622	8,575	31,281
Humana Health Plan	1,268	223	126	1,617
NevadaCare, Inc.	20,006	653	-	20,659
PacifiCare of Nevada, Inc.	24,134	7,620	1,182	32,936
St. Mary's Health First	-	19,271	1,804	21,075
Tower Health Nevada	0	-	-	0
United HealthCare of Nevada	12,373	-	-	12,373
Totals	229,981	59,665	14,890	304,536
Market Penetration	18.0%	20.4%	5.4%	16.5%

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

Table III

HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY
June 30, 2000

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	Humana	NevadaCare	PacifiCare	St. Mary's Health First	Tower Health NV	United	County Total
Carson City	-	105	39	7,871	-	-	698	1,459	-	-	10,172
Churchill	-	26	16	-	4	-	-	-	-	-	46
Douglas	-	44	40	418	5	-	484	-	-	-	991
Elko	-	8	0	32	35	-	-	-	-	-	75
Esmeralda	-	7	0	-	-	-	-	-	-	-	7
Eureka	-	0	-	-	-	-	-	-	-	-	0
Humboldt	-	4	3	39	4	-	-	-	-	-	50
Lander	-	0	-	-	1	-	-	-	-	-	1
Lincoln	-	54	1	-	2	-	-	-	-	-	57
Lyon	-	276	30	208	21	-	-	242	-	-	777
Mineral	-	34	-	-	2	-	-	-	-	-	36
Nye	109	2,261	132	-	26	-	-	-	-	-	2,528
Pershing	-	4	1	7	1	-	-	-	-	-	13
Storey	-	7	2	-	2	-	-	103	-	-	114
White Pine	-	0	0	-	4	-	-	-	-	-	4
Undefined	-	-	-	-	19	-	-	-	-	-	19
TOTAL	109	2,830	264	8,575	126	0	1,182	1,804	0	0	14,890

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

Table IV

**HMO COMMERCIAL ENROLLMENT TRENDS
June 30, 2000**

Health Plan	Enrollment June 2000	Enrollment June 1999	Difference	Percentage Change
Aetna US Healthcare	41,487	19,497	21,990	112.8%
Health Plan of Nevada	137,474	148,164	-10,690	-7.2%
HMO Nevada	5,634	11,133	-5,499	-49.4%
Hometown Health Plan	31,281	39,661	-8,380	-21.1%
Humana Health Plan	1,617	4,798	-3,181	-66.3%
NevadaCare, Inc.	20,659	12,995	7,664	59.0%
PacifiCare of Nevada, Inc.	32,936	36,412	-3,476	-9.5%
St. Mary's HealthFirst	21,075	17,647	3,428	19.4%
Tower Health Nevada	0	-	-	-
United HealthCare of Nevada	12,373	20,163	-7,790	-38.6%
Totals	304,536	310,470	-5,934	-1.9%

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

Table V

**HMO MEDICARE ENROLLMENT
by Geographic Area
June 30, 2000**

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicare
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	32,875	3,485	4,153	40,513
HMO Nevada	-	-	-	-
Hometown Health Plan	-	6,386	-	6,386
Humana Health Plan	534	5	14	553
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	31,479	-	-	31,479
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	0	-	-	-
Totals	64,888	9,876	4,167	78,931
Market Penetration	44.9%	26.7%	12.4%	36.7%

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

Table VI
HMO RURAL MEDICARE ENROLLMENT BY COUNTY
June 30, 2000

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	Humana	NevadaCare	PacifiCare	St. Mary's HealthFirst	Tower Health NV	United	County Total
Carson City	-	31	-	-	-	-	-	-	-	-	31
Churchill	-	4	-	-	1	-	-	-	-	-	5
Douglas	-	3	-	-	-	-	-	-	-	-	3
Elko	-	1	-	-	-	-	-	-	-	-	1
Esmeralda	-	21	-	-	-	-	-	-	-	-	21
Eureka	-	0	-	-	-	-	-	-	-	-	0
Humboldt	-	0	-	-	-	-	-	-	-	-	0
Lander	-	0	-	-	-	-	-	-	-	-	0
Lincoln	-	2	-	-	-	-	-	-	-	-	2
Lyon	-	941	-	-	-	-	-	-	-	-	941
Mineral	-	91	-	-	-	-	-	-	-	-	91
Nye	-	3,056	-	-	12	-	-	-	-	-	3,068
Pershing	-	1	-	-	-	-	-	-	-	-	1
Storey	-	0	-	-	-	-	-	-	-	-	0
White Pine	-	2	-	-	-	-	-	-	-	-	2
Undefined	-	-	-	-	1	-	-	-	-	-	1
TOTAL	0	4,153	0	0	14	0	0	0	0	0	4,167

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

Table VII

**HMO MEDICARE ENROLLMENT TRENDS
June 2000**

Health Plan	Enrollment June 2000	Enrollment June 1999	Difference	Percent Change
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	40,513	39,378	1,135	2.9%
HMO Nevada	-	-	-	-
Hometown Health Plan	6,386	6,528	-142	-2.2%
Humana Health Plan	553	9,430	-8,877	-94.1%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	31,479	22,626	8,853	39.1%
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	-	-	-	-
Totals	78,931	77,962	969	1.2%

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

Table VIII

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

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicaid
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	15,267	4	19	15,290
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
Humana Health Plan	-	-	-	-
NevadaCare, Inc.	23,994	2,579	0	26,573
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	5,103	-	-	5,103
Totals	44,364	2,583	19	46,966
Market Penetration	*	*	*	44.7%

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
June 2000**

Health Plan	Enrollment June 2000	Enrollment June 1999	Difference	Percent Change
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	15,290	9,457	5,833	61.7%
HMO Nevada	-	-	-	-
Hometown Health Plan	-	2,013	-	-
Humana Health Plan	-	-	-	-
NevadaCare, Inc.	26,573	21,073	5,500	26.1%
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	5,103	-	-	-
Totals	46,966	32,543	14,423	44.3%

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

Table X

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

Health Plan	Clark County	Washoe County	Rural Counties	Total Check-Up
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	-	-	-	-
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
Humana Health Plan	-	-	-	-
NevadaCare, Inc.	2,205	2,042	-	4,247
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	-	-	-	-
Totals	2,205	2,042	0	4,247

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

Table XI

**TOTAL HMO MARKET PENETRATION
by County, June 30, 2000**

County	Commercial Market	Medicare Market	Medicaid Market Penetration
Clark	18.0%	44.9%	*
Washoe	20.4%	26.7%	*
Carson City	21.7%	0.4%	*
Churchill	0.2%	0.2%	*
Douglas	2.5%	0.1%	*
Elko	0.2%	0.0%	*
Esmeralda	0.5%	10.9%	*
Eureka	0.0%	N/A	*
Humboldt	0.3%	0.0%	*
Lander	0.0%	N/A	*
Lincoln	1.5%	0.4%	*
Lyon	2.5%	22.2%	*
Mineral	0.7%	8.9%	*
Nye	7.9%	71.8%	*
Pershing	0.2%	0.1%	*
Storey	3.2%	0.0%	*
White Pine	0.0%	0.2%	*
Statewide TOTALS	16.5%	36.7%	44.7%

Please refer to "TABLE NOTES" for important additional information.
*No county medicaid eligible data available per NSWDC, see Table VIII.

Table XII

**PPO ENROLLMENT
by Geographic Area
June 2000**

Health Plan	Clark County	Washoe County	Rural Counties	Total Enrollment
Aetna US Healthcare	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	14,796	1,184	4,657	20,637
HMO Nevada*	97,969	-	-	97,969
Hometown Health Plan	508	6,153	5,013	11,674
Humana Health Plan	0	1	21	22
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	6	5	64	75
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	35,510	21,080	-	56,590
Totals	148,789	28,423	9,755	186,967

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
June 2000**

Health Plan	Enrollment June 2000	Enrollment June 1999	Difference	Percent Change
Aetna US Healthcare	-	N/A	-	-
Health Plan of Nevada	20,637	23,829	-3,192	-13.4%
HMO Nevada	97,969	60,147	37,822	62.9%
Hometown Health Plan	11,674	14,591	-2,917	-20.0%
Humana Health Plan	22	12,732	-12,710	-99.8%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	75	33	42	127.3%
St. Mary's Health First	-	N/A	-	-
Tower Health Nevada	-	-	-	-
United Health Care of Nevada	56,590	49,146	7,444	15.1%
Totals	186,967	160,478	26,489	16.5%

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, 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 April, May, and June, 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 NSW. The statewide total Medicaid eligible data were an average of Medicaid eligibles for April, May, and June, 2000.

- Table IX

The summation of the “Difference” column does not agree with the individually entered difference values from the HMOs. This is due to the fact that entering a zero in the enrollment column where the HMO no longer operates or never operated until this year would distort the meaning of the decrease or increase in enrollment.

- 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.