

---

---

**NEVADA HMO INDUSTRY PROFILE**

**SECOND QUARTER REPORT**

**April 1, 2003 through June 30, 2003**

---

---

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

**Kenny Guinn, Governor  
Michael J. Willden, Director  
Department of Human Resources**

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

**NEVADA HMO INDUSTRY PROFILE  
SECOND QUARTER REPORT**

**April 1, 2003 through June 30, 2003**

**Compiled by:**

**Christina Giliiland  
Biostatistician  
Center For Health Data and Research**

**Special Thanks to:**

**Tina Perry  
Health Resource Analyst II  
Health Planning and Statistics**

**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.

### **Second Quarter 2003 HMO Activity Highlights**

- This second 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/file.htm>

**Table I**

**PROFILE OF NEVADA LICENSED HMOS  
Enrollment for Quarter Ending: June 30, 2003**

<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 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: 15,606 Medicare: - Medicaid: - NV Check-Up: - Total: 15,606  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 8/00.	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: 193,129 Medicare: 49,426 Medicaid: 30,293 NV Check-Up: 7,773 Total: 280,621  PPO Total: 22,349
<b>HMO Nevada</b> 6900 Westcliff Dr., Suite 600 Las Vegas, NV 89145  Licensed: December 1992 For-profit; Foreign HMO State Quality Exam: 8/2000, 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: 2,837 Medicare: - Medicaid: - NV Check-Up: - Total: 2,837  PPO Total: 42,582

<b>HMO</b>	<b>Contact</b>	<b>Service Area</b>	<b>Enrollment</b>	
<b>Hometown Health Plan</b> 400 S. Wells Ave. Reno, NV 89502 Model: Network  Licensed: February 1988 Non-profit; Domestic HMO State Quality Exam: HCFA 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: 28,363 Medicare: 5,634 Medicaid: - NV Check-Up: - Total: 33,997  PPO Total: 41,940	
<b>NevadaCare, Inc.</b> 10600 Charleston Blvd. Las Vegas, NV 89135  Model: Network Licensed: September 1995 For-profit; Domestic HMO State Quality Exam: 11/98, JCAHO	Curt Howell, VP of Program Development Phone: 702-474-7241  Medical Director: Dr. Barney	Clark County, and Reno / Sparks in Washoe County	Commercial: 19,687 Medicare: - Medicaid: 45,318 NV Check-Up: 11,064 Total: 76,069  PPO Total: -	
<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 Full accreditation 2/01 State Quality Exam: 2/00 HCFA	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: 22,604 Medicare: 26,400 Medicaid: - NV Check-Up: - Total: 49,004  PPO Total: 5,329	

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: 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: 28,743 Medicare: - Medicaid: - NV Check-Up: - Total: 28,743  PPO Total: -

	<u>Enrollment</u>	<u>Market Penetration*</u>
<u>Nevada State Totals:</u>		
Commercial:	310,969	16.9%
Medicare:	81,460	37.8%
Medicaid:	75,611	45.0%
NV Check-Up	18,837	
<b>Total Enrollment:</b>	<b>486,877</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  
June 30, 2003**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Commercial</b>
Aetna US Healthcare	14,758	775	73	15,606
Health Plan of Nevada	184,857	5,472	2,800	193,129
HMO Nevada	1,294	968	575	2,837
Hometown Health Plan		24,796	3,567	28,363
NevadaCare, Inc.	19,464	223	-	19,687
PacifiCare of Nevada, Inc.	22,271	0	333	22,604
St. Mary's Health First	-	25,184	3,559	28,743
<b>Totals</b>	242,644	57,418	10,907	310,969
<b>Market Penetration</b>	19.0%	19.6%	3.9%	16.9%

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



**Table III**

**HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY  
June 30, 2003**

<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	-	52	139	1,999	-	176	2,625	4,991
Churchill	-	16	30	108	-	-	-	154
Douglas	-	21	266	836	-	157	362	1,642
Elko	-	8	25	15	-	-	-	48
Esmeralda	-	18	0	-	-	-	-	18
Eureka	-	0	0	-	-	-	-	0
Humboldt	-	6	15	84	-	-	-	105
Lander	-	0	0	-	-	-	-	0
Lincoln	-	89	0	-	-	-	-	89
Lyon	-	115	76	287	-	-	460	938
Mineral	-	1	0	164	-	-	-	165
Nye	73	2,465	0	-	-	-	-	2,538
Pershing	-	0	0	0	-	-	-	0
Storey	-	4	0	74	-	-	112	190
White Pine	-	5	0	-	-	-	-	5
Undefined	-	-	24	0	-	-	-	24
<b>TOTAL</b>	<b>73</b>	<b>2,800</b>	<b>575</b>	<b>3,567</b>	<b>0</b>	<b>333</b>	<b>3,559</b>	<b>10,907</b>

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

**Table IV**  
**HMO COMMERCIAL ENROLLMENT TRENDS**  
**June 30, 2003**

<b>Health Plan</b>	<b>Enrollment June 30, 2003</b>	<b>Enrollment June 30, 2002</b>	<b>Difference</b>	<b>Percentage Change</b>
Aetna US Healthcare	15,606	30,119	-14,513	-48.2%
Health Plan of Nevada	193,129	180,049	13,080	7.3%
HMO Nevada	2,837	DNR	*	*
Hometown Health Plan	28,363	28,265	98	0.3%
NevadaCare, Inc.	19,687	19,940	-253	-1.3%
PacifiCare of Nevada, Inc.	22,604	28,814	-6,210	-21.6%
St. Mary's HealthFirst	28,743	28,263	480	1.7%
<b>Totals</b>	310,969	315,450	-4,481	-1.4%

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

**Table V**

**HMO MEDICARE ENROLLMENT  
by Geographic Area  
June 30, 2003**

<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	41,207	3,732	4,487	49,426
HMO Nevada	-	-	-	-
Hometown Health Plan	-	5,634	-	5,634
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	26,400	-	-	26,400
St. Mary's Health First	-	-	-	-
<b>Totals</b>	<b>67,607</b>	<b>9,366</b>	<b>4,487</b>	<b>81,460</b>
<b>Market Penetration</b>	<b>46.8%</b>	<b>25.4%</b>	<b>13.3%</b>	<b>37.8%</b>

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

**Table VI**  
**HMO RURAL MEDICARE ENROLLMENT BY COUNTY**  
**June 30, 2003**

<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	-	26	-	-	-	-	-	26
Churchill	-	0	-	-	-	-	-	0
Douglas	-	2	-	-	-	-	-	2
Elko	-	0	-	-	-	-	-	0
Esmeralda	-	25	-	-	-	-	-	25
Eureka	-	0	-	-	-	-	-	0
Humboldt	-	0	-	-	-	-	-	0
Lander	-	0	-	-	-	-	-	0
Lincoln	-	1	-	-	-	-	-	1
Lyon	-	818	-	-	-	-	-	818
Mineral	-	71	-	-	-	-	-	71
Nye	-	3,542	-	-	-	-	-	3,542
Pershing	-	0	-	-	-	-	-	0
Storey	-	0	-	-	-	-	-	0
White Pine	-	2	-	-	-	-	-	2
Undefined	-	-	-	-	-	-	-	0
<b>TOTAL</b>	<b>0</b>	<b>4,487</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,487</b>

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

**Table VII**  
**HMO MEDICARE ENROLLMENT TRENDS**  
**June 30, 2003**

<b>Health Plan</b>	<b>Enrollment June 30, 2003</b>	<b>Enrollment June 30, 2002</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	49,426	46,120	3,306	7.2%
HMO Nevada	-	-	-	-
Hometown Health Plan	5,634	6,184	-550	-8.9%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	26,400	29,871	-3,471	-11.6%
St. Mary's Health First	-	-	-	-
<b>Totals</b>	81,460	82,175	-715	-0.9%

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

**Table VIII**

**HMO MEDICAID ENROLLMENT  
by Geographic Area  
June 30, 2003**

<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	30,248	15	30	30,293
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	43,774	1,544	0	45,318
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
<b>Totals</b>	74,022	1,559	30	75,611
<b>Market Penetration</b>	60.9%	6.4%	0.1%	45.0%

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 30, 2003**

<b>Health Plan</b>	<b>Enrollment June 30, 2003</b>	<b>Enrollment June 30, 2002</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	30,293	22,080	8,213	37.2%
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	45,318	43,344	1,974	4.6%
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
<b>Totals</b>	75,611	65,424	10,187	15.6%

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

**Table X**

**HMO NEVADA CHECK-UP ENROLLMENT  
by Geographic Area  
June 30, 2003**

<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	7,769	1	3	7,773
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	7,238	3,826	-	11,064
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
<b>Totals</b>	<b>15,007</b>	<b>3,827</b>	<b>3</b>	<b>18,837</b>

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



**Table XI**

**TOTAL HMO MARKET PENETRATION  
by County, June 30, 2003**

<b>County</b>	<b>Commercial Market Penetration</b>	<b>Medicare Market Penetration</b>	<b>Medicaid Market Penetration</b>
Clark	19.0%	46.8%	60.9%
Washoe	19.6%	25.4%	6.4%
Carson City	10.7%	0.0%	*
Churchill	0.7%	0.0%	*
Douglas	4.2%	0.0%	*
Elko	0.1%	0.0%	*
Esmeralda	1.4%	0.0%	*
Eureka	0.0%	N/A	*
Humboldt	0.6%	0.0%	*
Lander	0.0%	N/A	*
Lincoln	2.4%	0.0%	*
Lyon	3.0%	0.0%	*
Mineral	3.0%	0.0%	*
Nye	8.0%	0.0%	*
Pershing	0.0%	0.0%	*
Storey	5.3%	0.0%	*
White Pine	0.1%	0.0%	*
<b>Statewide TOTALS</b>	<b>16.9%</b>	<b>37.8%</b>	<b>45.0%</b>

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  
June 30, 2003**

<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	19,757	939	1,653	22,349
HMO Nevada	22,130	7,743	12,709	42,582
Hometown Health Plan	0	38,075	3,865	41,940
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	3,977	602	750	5,329
St. Mary's Health First	-	-	-	-
<b>Totals</b>	<b>45,864</b>	<b>47,359</b>	<b>18,977</b>	<b>112,200</b>

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

**TABLE XIII****PPO ENROLLMENT TRENDS by HEALTH PLAN  
June 30, 2003**

<b>Health Plan</b>	<b>Enrollment June 30, 2003</b>	<b>Enrollment June 30, 2002</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	22,349	22,042	307	1.4%
HMO Nevada	42,582	DNR	*	*
Hometown Health Plan	41,940	40,591	1,349	3.3%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	5,329	11	5,318	48345.5%
St. Mary's Health First	-	-	-	-
<b>Totals</b>	112,200	62,644	49,556	79.1%

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 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 April, May, and June 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.