
NEVADA HMO INDUSTRY PROFILE

THIRD QUARTER REPORT

July 1, 2000 through September 30, 2000

**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

THIRD QUARTER REPORT

July 1, 2000 through September 30, 2000

Compiled by

**Drew Mather
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.....	4
Table II HMO Commercial Enrollment.....	7
Table III HMO Rural Commercial Enrollment by County.....	8
Table IV HMO Commercial Enrollment Trends.....	9
Table V HMO Medicare Enrollment.....	10
Table VI HMO Rural Medicare Enrollment by County.....	11
Table VII HMO Enrollment Trends.....	12
Table VIII HMO Medicaid Enrollment.....	13
Table IX HMO Medicaid Enrollment Trends.....	14
Table X HMO Nevada Check-Up Enrollment.....	15
Table XI Total HMO Market Penetration by County.....	16
Table XII PPO Enrollment Trends by Health Plan.....	17
Table XIII PPO Enrollment by Geographic Area.....	18
Table Notes	19

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.

Third Quarter 2000 HMO Activity Highlights

- Tina Perry, RN, has been named the new HMO Coordinator for the Nevada State Health Division. She can be reached at (775) 684-4177.
- HMO Nevada successfully completed a triennial review evaluation survey conducted by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO).
- NevadaCare acquired the commercial membership (approximately 4,000 enrollees) of Humana's Nevada HMO.
- This third quarter report (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/HMO.htm>

Table I

**PROFILE OF NEVADA LICENSED HMOS
Enrollment for Quarter Ending: September 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: 45,644 Medicare: - Medicaid: - NV Check-Up: - Total: 45,644 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: 141,573 Medicare: 41,004 Medicaid: 16,306 NV Check-Up: - Total: 198,883 PPO Total: 20,805
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: 5,395 Medicare: - Medicaid: - NV Check-Up: - Total: 5,395 PPO Total: 130,683

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 Svcs. 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: 31,307 Medicare: 6,376 Medicaid: - NV Check-Up: - Total: 37,683 PPO Total: 11,511
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: 1,250 Medicare: 512 Medicaid: - NV Check-Up: - Total: 1,762 PPO Total: -
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: 24,877 Medicare: - Medicaid: 25,419 NV Check-Up: 5,227 Total: 55,523 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: 35,066 Medicare: 32,458 Medicaid: - NV Check-Up: - Total: 67,524 PPO Total: 100
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: 21,673 Medicare: - Medicaid: - NV Check-Up: - Total: 21,673 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 Ernanades, Director of Operations Phone: 702-873-6941 David Blackman, Chief Executive Officer	Clark County	Commercial: 110 Medicare: - Medicaid: - NV Check-Up: - Total: 110 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: 11,546 Medicare: - Medicaid: 4,911 NV Check-Up: - Total: 16,457 PPO Total: 53,701

<u>Nevada State Totals:</u>	<u>Enrollment</u>	<u>Market Penetration*</u>
Commercial:	318,441	17.3%
Medicare:	80,350	37.3%
Medicaid:	46,636	42.7%
NV Check-Up	5,227	
Total Enrollment:	450,654	

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
September 30, 2000**

Health Plan	Clark County	Washoe County	Rural Counties	Total Commercial
Aetna US Healthcare	44,588	968	88	45,644
Health Plan of Nevada	131,937	6,869	2,767	141,573
HMO Nevada	3,690	1,443	262	5,395
Hometown Health Plan	91	22,722	8,494	31,307
Humana Health Plan	877	235	138	1,250
NevadaCare, Inc.	24,589	288	-	24,877
PacifiCare of Nevada, Inc.	24,451	9,389	1,226	35,066
St. Mary's Health First	-	19,349	2,324	21,673
Tower Health Nevada	110	-	-	110
United HealthCare of Nevada	11,546	-	-	11,546
Totals	241,879	61,263	15,299	318,441
Market Penetration	19.0%	20.9%	5.5%	17.3%

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

Table III

HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY
September 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	37	7,799	-	-	720	1,569	-	-	10,230
Churchill	-	19	22	-	4	-	-	-	-	-	45
Douglas	-	27	41	419	7	-	506	400	-	-	1,400
Elko	-	11	0	27	37	-	-	-	-	-	75
Esmeralda	-	7	0	-	-	-	-	-	-	-	7
Eureka	-	0	-	-	-	-	-	-	-	-	0
Humboldt	-	4	3	41	6	-	-	-	-	-	54
Lander	-	0	-	-	1	-	-	-	-	-	1
Lincoln	-	45	1	-	2	-	-	-	-	-	48
Lyon	-	267	41	201	26	-	-	254	-	-	789
Mineral	-	33	-	-	2	-	-	-	-	-	35
Nye	88	2,241	114	-	23	-	-	-	-	-	2,466
Pershing	-	4	1	7	0	-	-	-	-	-	12
Storey	-	4	2	-	1	-	-	101	-	-	108
White Pine	-	0	0	-	5	-	-	-	-	-	5
Undefined	-	-	-	-	24	-	-	-	-	-	24
TOTAL	88	2,767	262	8,494	138	0	1,226	2,324	0	0	15,299

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

Table IV

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

Health Plan	Enrollment Sept. 2000	Enrollment Sept. 1999	Difference	Percentage Change
Aetna US Healthcare	45,644	19,497	26,147	134.1%
Health Plan of Nevada	141,573	148,164	-6,591	-4.4%
HMO Nevada	5,395	11,133	-5,738	-51.5%
Hometown Health Plan	31,307	39,661	-8,354	-21.1%
Humana Health Plan	1,250	4,798	-3,548	-73.9%
NevadaCare, Inc.	24,877	12,995	11,882	91.4%
PacifiCare of Nevada, Inc.	35,066	36,412	-1,346	-3.7%
St. Mary's HealthFirst	21,673	17,647	4,026	22.8%
Tower Health Nevada	110	-	(+110)	-
United HealthCare of Nevada	11,546	20,163	-8,617	-42.7%
Totals	318,441	310,470	7,971	2.6%

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

Table V

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

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicare
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	33,173	3,666	4,165	41,004
HMO Nevada	-	-	-	-
Hometown Health Plan	-	6,376	-	6,376
Humana Health Plan	492	6	14	512
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	32,458	-	-	32,458
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	0	-	-	-
Totals	66,123	10,048	4,179	80,350
Market Penetration	45.7%	27.2%	12.4%	37.3%

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

Table VI
HMO RURAL MEDICARE ENROLLMENT BY COUNTY
September 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	-	27	-	-	-	-	-	-	-	-	27
Churchill	-	4	-	-	0	-	-	-	-	-	4
Douglas	-	2	-	-	-	-	-	-	-	-	2
Elko	-	0	-	-	-	-	-	-	-	-	0
Esmeralda	-	21	-	-	-	-	-	-	-	-	21
Eureka	-	0	-	-	-	-	-	-	-	-	0
Humboldt	-	1	-	-	-	-	-	-	-	-	1
Lander	-	0	-	-	-	-	-	-	-	-	0
Lincoln	-	1	-	-	-	-	-	-	-	-	1
Lyon	-	924	-	-	-	-	-	-	-	-	924
Mineral	-	84	-	-	-	-	-	-	-	-	84
Nye	-	3,098	-	-	14	-	-	-	-	-	3,112
Pershing	-	1	-	-	-	-	-	-	-	-	1
Storey	-	0	-	-	-	-	-	-	-	-	0
White Pine	-	2	-	-	-	-	-	-	-	-	2
Undefined	-	-	-	-	0	-	-	-	-	-	0
TOTAL	0	4,165	0	0	14	0	0	0	0	0	4,179

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

Table VII

**HMO MEDICARE ENROLLMENT TRENDS
September 30, 2000**

Health Plan	Enrollment Sept. 2000	Enrollment Sept. 1999	Difference	Percent Change
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	41,004	39,378	1,626	4.1%
HMO Nevada	-	-	-	-
Hometown Health Plan	6,376	6,528	-152	-2.3%
Humana Health Plan	512	9,430	-8,918	-94.6%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	32,458	22,626	9,832	43.5%
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	-	-	-	-
Totals	80,350	77,962	2,388	3.1%

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

Table VIII

**HMO MEDICAID ENROLLMENT
by Geographic Area
September 30, 2000**

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicaid
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	16,277	3	26	16,306
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
Humana Health Plan	-	-	-	-
NevadaCare, Inc.	23,413	2,006	0	25,419
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	4,911	-	-	4,911
Totals	44,601	2,009	26	46,636
Market Penetration	*	*	*	42.7%

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
September 30, 2000**

Health Plan	Enrollment Sept. 2000	Enrollment Sept. 1999	Difference	Percent Change
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	16,306	9,457	6,849	72.4%
HMO Nevada	-	-	-	-
Hometown Health Plan	-	2,013	(-2013)	-
Humana Health Plan	-	-	-	-
NevadaCare, Inc.	25,419	21,073	4,346	20.6%
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	4,911	-	(+4911)	-
Totals	46,636	32,543	14,093	43.3%

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

Table X

**HMO NEVADA CHECK-UP ENROLLMENT
by Geographic Area
September 30, 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.	2,792	2,435	-	5,227
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada	-	-	-	-
Totals	2,792	2,435	0	5,227

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

Table XI

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

County	Commercial Market	Medicare Market	Medicaid Market Penetration
Clark	19.0%	45.7%	*
Washoe	20.9%	27.2%	*
Carson City	21.8%	0.4%	*
Churchill	0.2%	0.1%	*
Douglas	3.6%	0.0%	*
Elko	0.2%	0.0%	*
Esmeralda	0.5%	10.9%	*
Eureka	0.0%	N/A	*
Humboldt	0.3%	0.1%	*
Lander	0.0%	N/A	*
Lincoln	1.3%	0.2%	*
Lyon	2.5%	21.8%	*
Mineral	0.6%	8.2%	*
Nye	7.7%	72.8%	*
Pershing	0.2%	0.1%	*
Storey	3.0%	0.0%	*
White Pine	0.1%	0.2%	*
Statewide TOTALS	17.3%	37.3%	42.7%

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
September 30, 2000**

Health Plan	Clark County	Washoe County	Rural Counties	Total Enrollment
Aetna US Healthcare	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	15,486	1,436	3,883	20,805
HMO Nevada*	130,683	-	-	130,683
Hometown Health Plan	435	6,172	4,904	11,511
Humana Health Plan	DNR	DNR	DNR	-
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	32	5	63	100
St. Mary's Health First	-	-	-	-
Tower Health Nevada	-	-	-	-
United HealthCare of Nevada**	35,899	17,802	-	53,701
Totals	182,535	25,415	8,850	216,800

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
September 30, 2000**

Health Plan	Enrollment Sept. 2000	Enrollment Sept. 1999	Difference	Percent Change
Aetna US Healthcare	-	N/A	-	-
Health Plan of Nevada	20,805	23,829	-3,024	-12.7%
HMO Nevada	130,683	60,147	70,536	117.3%
Hometown Health Plan	11,511	14,591	-3,080	-21.1%
Humana Health Plan	DNR	12,732	(-12,732)	-
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	100	33	67	203.0%
St. Mary's Health First	-	N/A	-	-
Tower Health Nevada	-	-	-	-
United Health Care of Nevada	53,701	49,146	4,555	9.3%
Totals	216,800	160,478	56,322	35.1%

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 2000 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 July, August, and September 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 NSWDR.

- 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 July, August, and September 2000.

- 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.