
NEVADA HMO INDUSTRY PROFILE

THIRD QUARTER REPORT

July 1, 2001 through September 30, 2001

**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.

Third Quarter 2001 HMO Activity Highlights

- Tower Health of Nevada ceased operations on September 13, 2001. It is our understanding members were extended opportunities to join other HMOs.
- NevadaCare acquired the Membership of United Healthcare's Nevada Health Maintenance Organization on July 1, 2001.
- This third quarter report of 2001 (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>

Table I

**PROFILE OF NEVADA LICENSED HMOS
Enrollment for Quarter Ending: September 30, 2001**

| 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. | Ruth Szcurko RN,MBA Quality Accreditation Manager Phone: 702-650-8243 General Manager: Cliff Klima Medical Director: Dr. Richard Jones | Clark County, Reno/Sparks, and Pahrump in Nye County | Commercial: 47,359 Medicare: - Medicaid: - NV Check-Up: - Total: 47,359 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. | Todd Lefkowitz Director of Operations, Managed Care Div. Phone: 702-242-7252 Kelly Simondson, 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: 162,034 Medicare: 45,162 Medicaid: 23,907 NV Check-Up: 6,968 Total: 238,071 PPO Total: 23,209 |
| 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 | 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: 1,524 Medicare: - Medicaid: - NV Check-Up: - Total: 1,524 PPO Total: 157,705 |

| 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 8/00 | 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: 29,985 Medicare: 6,384 Medicaid: - NV Check-Up: - Total: 36,369 PPO Total: 11,213 |
| NevadaCare, Inc. 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: 27,184 Medicare: - Medicaid: 32,987 NV Check-Up: 9,555 Total: 69,726 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 2/01 State Quality Exam: 2/00 HCFA | Dr. Bard Coats, President and Chief Med. Officer Phone: 702-269-7500 Dr. John Rush, Medical Director Federally Qualified: Clark County Medicare risk contract: Clark County | Carson City, Clark, Douglas, Esmeralda, Lyon, Mineral, Nye, Storey, and Washoe Counties | Commercial: 36,893 Medicare: 32,335 Medicaid: - NV Check-Up: - Total: 69,228 PPO Total: 5 |

| 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: 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: 29,741 Medicare: - Medicaid: - NV Check-Up: - Total: 29,741 PPO Total: - |

| <u>Nevada State Totals:</u> | <u>Enrollment</u> | <u>Market Penetration*</u> |
|-----------------------------|-------------------|----------------------------|
| Commercial: | 334,720 | 18.2% |
| Medicare: | 83,881 | 37.6% |
| Medicaid: | 0 | 45.0% |
| NV Check-Up | 0 | |
| Total Enrollment: | 418,601 | |

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, 2001

| Health Plan | Clark County | Washoe County | Rural Counties | Total Commercial |
|----------------------------|-------------------------|--------------------------|---------------------------|-----------------------------|
| Aetna US Healthcare | 43,229 | 1,715 | 173 | 45,117 |
| Health Plan of Nevada | 152,328 | 6,941 | 2,765 | 162,034 |
| HMO Nevada | 844 | 600 | 80 | 1,524 |
| Hometown Health Plan | | 24,404 | 3,241 | 27,645 |
| NevadaCare, Inc. | 27,000 | 184 | - | 27,184 |
| PacifiCare of Nevada, Inc. | 26,044 | 9,434 | 1,415 | 36,893 |
| St. Mary's Health First | - | 23,356 | 6,385 | 29,741 |
| Totals | 249,445 | 66,634 | 14,059 | 330,138 |
| Market Penetration | 19.9% | 21.8% | 5.6% | 18.2% |

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

Table III

HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY
September 30, 2001

| County | Aetna | Health Plan Nevada | HMO Nevada | Hometown Health | NevadaCare | PacifiCare | St. Mary's Health First | County Total |
|---------------|--------------|---------------------------|-------------------|------------------------|-------------------|-------------------|--------------------------------|---------------------|
| Carson City | - | 65 | 14 | 2,316 | - | 867 | 5,480 | 8,742 |
| Churchill | - | 22 | 4 | - | - | - | - | 26 |
| Douglas | - | 40 | 11 | 550 | - | 548 | 386 | 1,535 |
| Elko | - | 6 | 0 | 30 | - | - | - | 36 |
| Esmeralda | - | 15 | 0 | - | - | - | - | 15 |
| Eureka | - | 0 | 0 | - | - | - | - | 0 |
| Humboldt | - | 1 | 0 | 26 | - | - | - | 27 |
| Lander | - | 0 | 0 | - | - | - | - | 0 |
| Lincoln | - | 51 | 0 | - | - | - | - | 51 |
| Lyon | - | 249 | 16 | 319 | - | - | 415 | 999 |
| Mineral | - | 13 | 0 | - | - | - | - | 13 |
| Nye | 173 | 2,288 | 10 | - | - | - | - | 2,471 |
| Pershing | - | 3 | 0 | 0 | - | - | - | 3 |
| Storey | - | 6 | 2 | - | - | - | 104 | 112 |
| White Pine | - | 6 | 0 | - | - | - | - | 6 |
| Undefined | - | - | 23 | - | - | - | - | 23 |
| TOTAL | 173 | 2,765 | 80 | 3,241 | 0 | 1,415 | 6,385 | 14,059 |

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

Table IV
HMO COMMERCIAL ENROLLMENT TRENDS
September 30, 2001

| Health Plan | Enrollment September 30, 2001 | Enrollment September 30, 2000 | Difference | Percentage Change |
|----------------------------|--|--|-------------------|------------------------------|
| Aetna US Healthcare | 45,117 | 45,644 | -527 | -1.2% |
| Health Plan of Nevada | 162,034 | 141,573 | 20,461 | 14.5% |
| HMO Nevada | 1,524 | 5,395 | -3,871 | -71.8% |
| Hometown Health Plan | 27,645 | 31,307 | -3,662 | -11.7% |
| NevadaCare, Inc. | 27,184 | 24,877 | 2,307 | 9.3% |
| PacifiCare of Nevada, Inc. | 36,893 | 35,066 | 1,827 | 5.2% |
| St. Mary's HealthFirst | 29,741 | 21,673 | 8,068 | 37.2% |
| Totals | 330,138 | 305,535 | 24,603 | 8.1% |

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

Table V

**HMO MEDICARE ENROLLMENT
by Geographic Area
September 30, 2001**

| Health Plan | Clark County | Washoe County | Rural Counties | Total Medicare |
|----------------------------|---------------------|----------------------|-----------------------|-----------------------|
| Aetna US Healthcare | - | - | - | - |
| Health Plan of Nevada | 36,176 | 4,506 | 4,480 | 45,162 |
| HMO Nevada | - | - | - | - |
| Hometown Health Plan | - | 6,330 | - | 6,330 |
| NevadaCare, Inc. | - | - | - | - |
| PacifiCare of Nevada, Inc. | 32,335 | - | - | 32,335 |
| St. Mary's Health First | - | - | - | - |
| Totals | 68,511 | 10,836 | 4,480 | 83,827 |
| Market Penetration | 45.7% | 30.1% | 12.2% | 37.6% |

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

Table VI
HMO RURAL MEDICARE ENROLLMENT BY COUNTY
September 30, 2001

| County | Aetna | Health Plan Nevada | HMO Nevada | Hometown Health | NevadaCare | PacifiCare | St. Mary's HealthFirst | County Total |
|--------------|-------|--------------------|------------|-----------------|------------|------------|------------------------|--------------|
| Carson City | - | 24 | - | - | - | - | - | 24 |
| Churchill | - | 2 | - | - | - | - | - | 2 |
| Douglas | - | 0 | - | - | - | - | - | 0 |
| Elko | - | 0 | - | - | - | - | - | 0 |
| Esmeralda | - | 23 | - | - | - | - | - | 23 |
| Eureka | - | 0 | - | - | - | - | - | 0 |
| Humboldt | - | 1 | - | - | - | - | - | 1 |
| Lander | - | 0 | - | - | - | - | - | 0 |
| Lincoln | - | 2 | - | - | - | - | - | 2 |
| Lyon | - | 924 | - | - | - | - | - | 924 |
| Mineral | - | 77 | - | - | - | - | - | 77 |
| Nye | - | 3,423 | - | - | - | - | - | 3,423 |
| Pershing | - | 1 | - | - | - | - | - | 1 |
| Storey | - | 1 | - | - | - | - | - | 1 |
| White Pine | - | 2 | - | - | - | - | - | 2 |
| Undefined | - | - | - | - | - | - | - | 0 |
| TOTAL | 0 | 4,480 | 0 | 0 | 0 | 0 | 0 | 4,480 |

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

Table VII
HMO MEDICARE ENROLLMENT TRENDS
September 30, 2001

| Health Plan | Enrollment September 30, 2001 | Enrollment September 30, 2000 | Difference | Percent Change |
|----------------------------|----------------------------------|----------------------------------|------------|-------------------|
| Aetna US Healthcare | - | - | - | - |
| Health Plan of Nevada | 45,162 | 41,004 | 4,158 | 10.1% |
| HMO Nevada | - | - | - | - |
| Hometown Health Plan | 6,330 | 6,376 | -46 | -0.7% |
| NevadaCare, Inc. | - | - | - | - |
| PacifiCare of Nevada, Inc. | 32,335 | 32,458 | -123 | -0.4% |
| St. Mary's Health First | - | - | - | - |
| Totals | 83,827 | 79,838 | 3,989 | 5.0% |

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

Table VIII

**HMO MEDICAID ENROLLMENT
by Geographic Area
September 30, 2001**

| Health Plan | Clark County | Washoe County | Rural Counties | Total Medicaid |
|----------------------------|-------------------------|--------------------------|---------------------------|---------------------------|
| Aetna US Healthcare | - | - | - | - |
| Health Plan of Nevada | 23,885 | 6 | 16 | 23,907 |
| HMO Nevada | - | - | - | - |
| Hometown Health Plan | - | - | - | - |
| NevadaCare, Inc. | 30,616 | 2,371 | 0 | 32,987 |
| PacifiCare of Nevada, Inc. | - | - | - | - |
| St. Mary's Health First | - | - | - | - |
| Totals | 54,501 | 2,377 | 16 | 56,894 |
| Market Penetration | 60.5% | 12.5% | 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
September 30, 2001

| Health Plan | Enrollment September 30, 2001 | Enrollment September 30, 2000 | Difference | Percent Change |
|----------------------------|--|--|-------------------|---------------------------|
| Aetna US Healthcare | - | - | - | - |
| Health Plan of Nevada | 23,907 | 16,306 | 7,601 | 46.6% |
| HMO Nevada | - | - | - | - |
| Hometown Health Plan | - | - | - | - |
| NevadaCare, Inc. | 32,987 | 25,419 | 7,568 | 29.8% |
| PacifiCare of Nevada, Inc. | - | - | - | - |
| St. Mary's Health First | - | - | - | - |
| Totals | 56,894 | 41,725 | 15,169 | 36.4% |

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

Table X

**HMO NEVADA CHECK-UP ENROLLMENT
by Geographic Area
September 30, 2001**

| Health Plan | Clark County | Washoe County | Rural Counties | Total Check-Up |
|----------------------------|-------------------------|--------------------------|---------------------------|---------------------------|
| Aetna US Healthcare | - | - | - | - |
| Health Plan of Nevada | 6,968 | - | - | 6,968 |
| HMO Nevada | - | - | - | - |
| Hometown Health Plan | - | - | - | - |
| NevadaCare, Inc. | 6,024 | 3,531 | - | 9,555 |
| PacifiCare of Nevada, Inc. | - | - | - | - |
| St. Mary's Health First | - | - | - | - |
| Totals | 12,992 | 3,531 | 0 | 16,523 |

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

Table XI

**TOTAL HMO MARKET PENETRATION
by County, September 30, 2001**

| County | Commercial Market | Medicare Market | Medicaid Market Penetration |
|-------------------------|--------------------------|------------------------|------------------------------------|
| Clark | 19.9% | 45.7% | 60.5% |
| Washoe | 21.8% | 30.1% | 12.5% |
| Carson City | 19.3% | 0.0% | * |
| Churchill | 0.1% | 0.0% | * |
| Douglas | 4.3% | 0.0% | * |
| Elko | 0.1% | 0.0% | * |
| Esmeralda | 1.7% | 0.0% | * |
| Eureka | 0.0% | N/A | * |
| Humboldt | 0.2% | 0.0% | * |
| Lander | 0.0% | N/A | * |
| Lincoln | 1.5% | 0.0% | * |
| Lyon | 3.2% | 0.0% | * |
| Mineral | 0.3% | 0.0% | * |
| Nye | 9.2% | 0.0% | * |
| Pershing | 0.0% | 0.0% | * |
| Storey | 3.7% | 0.0% | * |
| White Pine | 0.1% | 0.0% | * |
| Statewide TOTALS | 18.2% | 37.6% | 45.0% |

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

*Total Rural County Percentages accounts for less than .5% of total Medicaid Population, so they are not listed separately here.

Table XII

**PPO ENROLLMENT
by Geographic Area
September 30, 2001**

| Health Plan | Clark County | Washoe County | Rural Counties | Total Enrollment |
|--------------------------------------|-------------------------|--------------------------|---------------------------|-----------------------------|
| Aetna US Healthcare | - | - | - | - |
| Health Plan of NV/Sierra Hlth & Life | 18,505 | 1,016 | 3,508 | 23,029 |
| HMO Nevada* | 157,705 | - | - | 157,705 |
| Hometown Health Plan | 0 | 7,068 | 3,897 | 10,965 |
| NevadaCare, Inc. | - | - | - | - |
| PacifiCare of Nevada, Inc. | 5 | 0 | 0 | 5 |
| St. Mary's Health First | - | - | - | - |
| Totals | 176,215 | 8,084 | 7,405 | 191,704 |

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, 2001**

| Health Plan | Enrollment September 30, 2001 | Enrollment September 30, 2000 | Difference | Percent Change |
|----------------------------|--|--|-------------------|---------------------------|
| Aetna US Healthcare | - | - | - | - |
| Health Plan of Nevada | 23,029 | 20,805 | 2,224 | 10.7% |
| HMO Nevada | 157,705 | 130,683 | 27,022 | 20.7% |
| Hometown Health Plan | 10,965 | 11,511 | -546 | -4.7% |
| NevadaCare, Inc. | - | - | - | - |
| PacifiCare of Nevada, Inc. | 5 | 100 | -95 | -95.0% |
| St. Mary's Health First | - | - | - | - |
| Totals | 191,704 | 163,099 | 28,605 | 17.5% |

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 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 census estimates. The census estimate 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 2001 and the total Medicaid eligible statewide figure was an average of the totals for each month involved. Rural county totals are not applicable.

- 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 2001.

- 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.