
NEVADA HMO INDUSTRY PROFILE

THIRD QUARTER REPORT

July 1, 2003 through September 30, 2003

REVISED

**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 2003 HMO Activity Highlights

- This third 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/nihds/publications/HMO/index.htm>
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Table I

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

HMO	Contact	Service Area	Enrollment
Aetna US Healthcare 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: 13,993 Medicare: - Medicaid: - NV Check-Up: - Total: 13,993 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.	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: 198,278 Medicare: 50,182 Medicaid: 31,007 NV Check-Up: 8,105 Total: 287,572 PPO Total: 22,703
HMO Nevada 6900 Westcliff Dr., Suite 600 Las Vegas, NV 89145 Licensed: December 1992 For-profit; Foreign HMO State Quality Exam: 8/2003, URAC 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: 3,162 Medicare: - Medicaid: - NV Check-Up: - Total: 3,162 PPO Total: 44,096

HMO	Contact	Service Area	Enrollment	
Hometown Health Plan 830 Harvard Way 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: Medicare: Medicaid: NV Check-Up: Total: PPO Total:	28,000 5,556 - - 33,556 48,796
NevadaCare, Inc. 10600 Charleston Blvd. Las Vegas, NV 89135 Model: Network Licensed: September 1995 For-profit; Domestic HMO State Quality Exam: 11/2003, JCAHO	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:	19,541 - 44,945 11,465 75,951 -
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. 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:	23,323 25,945 - - 49,268 5,864

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: 30,082 Medicare: - Medicaid: - NV Check-Up: - Total: 30,082 PPO Total: -

<u>Nevada State Totals:</u>	<u>Enrollment</u>	<u>Market Penetration*</u>
Commercial:	316,379	17.2%
Medicare:	81,683	37.9%
Medicaid:	75,952	44.9%
NV Check-Up	19,570	
Total Enrollment:	493,584	

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, 2003**

Health Plan	Clark County	Washoe County	Rural Counties	Total Commercial
Aetna US Healthcare	13,224	701	68	13,993
Health Plan of Nevada	190,223	5,159	2,896	198,278
HMO Nevada	1,387	1,213	562	3,162
Hometown Health Plan	-	24,856	3,144	28,000
NevadaCare, Inc.	19,304	237	-	19,541
PacifiCare of Nevada, Inc.	23,021	0	302	23,323
St. Mary's Health First	-	24,754	5,328	30,082
Totals	247,159	56,920	12,300	316,379
Market Penetration	19.4%	19.4%	4.4%	17.2%

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

Table III

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

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	NevadaCare	PacifiCare	St. Mary's Health First	County Total
Carson City	-	41	133	1,488	-	160	4,422	6,244
Churchill	-	16	30	121	-	-	-	167
Douglas	-	17	269	826	-	142	356	1,610
Elko	-	1	24	63	-	-	-	88
Esmeralda	-	18	0	-	-	-	-	18
Eureka	-	0	0	-	-	-	-	0
Humboldt	-	2	12	100	-	-	-	114
Lander	-	1	0	-	-	-	-	1
Lincoln	-	98	0	-	-	-	-	98
Lyon	-	126	63	310	-	-	440	939
Mineral	-	1	0	163	-	-	-	164
Nye	68	2,565	0	-	-	-	-	2,633
Pershing	-	1	0	-	-	-	-	1
Storey	-	2	0	73	-	-	110	185
White Pine	-	7	0	0	-	-	-	7
Undefined	-	-	31	-	-	-	-	31
TOTAL	68	2,896	562	3,144	0	302	5,328	12,300

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

Table IV
HMO COMMERCIAL ENROLLMENT TRENDS
September 30, 2003

Health Plan	Enrollment September 30, 2003	Enrollment September 30, 2002	Difference	Percentage Change
Aetna US Healthcare	13,993	25,905	-11,912	-46.0%
Health Plan of Nevada	198,278	185,141	13,137	7.1%
HMO Nevada	3,162	1,751	1,411	80.6%
Hometown Health Plan	28,000	28,741	-741	-2.6%
NevadaCare, Inc.	19,541	20,731	-1,190	-5.7%
PacifiCare of Nevada, Inc.	23,323	25,432	-2,109	-8.3%
St. Mary's HealthFirst	30,082	29,741	341	1.1%
Totals	316,379	317,442	-1,063	-0.3%

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

Table V

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

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicare
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	41,798	3,813	4,571	50,182
HMO Nevada	-	-	-	-
Hometown Health Plan	-	5,556	-	5,556
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	25,945	-	-	25,945
St. Mary's Health First	-	-	-	-
Totals	67,743	9,369	4,571	81,683
Market Penetration	46.9%	25.4%	13.6%	37.9%

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

Table VI
HMO RURAL MEDICARE ENROLLMENT BY COUNTY
September 30, 2003

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	NevadaCare	PacifiCare	St. Mary's HealthFirst	County Total
Carson City	-	25	-	-	-	-	-	25
Churchill	-	1	-	-	-	-	-	1
Douglas	-	4	-	-	-	-	-	4
Elko	-	1	-	-	-	-	-	1
Esmeralda	-	26	-	-	-	-	-	26
Eureka	-	0	-	-	-	-	-	0
Humboldt	-	0	-	-	-	-	-	0
Lander	-	0	-	-	-	-	-	0
Lincoln	-	3	-	-	-	-	-	3
Lyon	-	824	-	-	-	-	-	824
Mineral	-	65	-	-	-	-	-	65
Nye	-	3,619	-	-	-	-	-	3,619
Pershing	-	1	-	-	-	-	-	1
Storey	-	0	-	-	-	-	-	0
White Pine	-	2	-	-	-	-	-	2
Undefined	-	-	-	-	-	-	-	0
TOTAL	0	4,571	0	0	0	0	0	4,571

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

Table VII
HMO MEDICARE ENROLLMENT TRENDS
September 30, 2003

Health Plan	Enrollment September 30, 2003	Enrollment September 30, 2002	Difference	Percent Change
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	50,182	47,007	3,175	6.8%
HMO Nevada	-	0	-	-
Hometown Health Plan	5,556	6,147	-591	-9.6%
NevadaCare, Inc.	-	0	-	-
PacifiCare of Nevada, Inc.	25,945	28,853	-2,908	-10.1%
St. Mary's Health First	-	0	-	-
Totals	81,683	82,007	-324	-0.4%

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

Table VIII

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

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicaid
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	30,966	4	37	31,007
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	43,489	1,456	-	44,945
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Totals	74,455	1,460	37	75,952
Market Penetration	60.8%	6.0%	0.2%	44.9%

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

Table IX
HMO MEDICAID ENROLLMENT TRENDS
September 30, 2003

Health Plan	Enrollment September 30, 2003	Enrollment September 30, 2002	Difference	Percent Change
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	31,007	27,120	3,887	14.3%
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	44,945	44,434	511	1.2%
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Totals	75,952	71,554	4,398	6.1%

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

Table X

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

Health Plan	Clark County	Washoe County	Rural Counties	Total Check-Up
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	8,089	4	12	8,105
HMO Nevada	-	-	-	-
Hometown Health Plan	-	-	-	-
NevadaCare, Inc.	7,496	3,969	-	11,465
PacifiCare of Nevada, Inc.	-	-	-	-
St. Mary's Health First	-	-	-	-
Totals	15,585	3,973	12	19,570

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

Table XI

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

County	Commercial Market Penetration	Medicare Market Penetration	Medicaid Market Penetration
Clark	19.4%	46.9%	60.8%
Washoe	19.4%	25.4%	6.0%
Carson City	13.3%	0.0%	*
Churchill	0.7%	0.0%	*
Douglas	4.1%	0.0%	*
Elko	0.2%	0.0%	*
Esmeralda	1.4%	0.0%	*
Eureka	0.0%	N/A	*
Humboldt	0.7%	0.0%	*
Lander	0.0%	N/A	*
Lincoln	2.6%	0.0%	*
Lyon	3.0%	0.0%	*
Mineral	3.0%	0.0%	*
Nye	8.3%	0.0%	*
Pershing	0.0%	0.0%	*
Storey	5.2%	0.0%	*
White Pine	0.1%	0.0%	*
Statewide TOTALS	17.2%	37.9%	44.9%

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

*No rural county medicaid eligible data available per NSWDC, see Table VIII.

Table XII

**PPO ENROLLMENT
by Geographic Area
September 30, 2003**

Health Plan	Clark County	Washoe County	Rural Counties	Total Enrollment
Aetna US Healthcare	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	20,089	938	1,676	22,703
HMO Nevada	22,978	8,028	13,090	44,096
Hometown Health Plan	0	45,632	3,164	48,796
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	4,225	866	773	5,864
St. Mary's Health First	-	-	-	-
Totals	47,292	55,464	18,703	121,459

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

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

Health Plan	Enrollment September 30, 2003	Enrollment September 30, 2002	Difference	Percent Change
Aetna US Healthcare	-	-	-	-
Health Plan of Nevada	22,703	22,407	296	1.3%
HMO Nevada	44,096	26,747	17,349	64.9%
Hometown Health Plan	48,796	40,065	8,731	21.8%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	5,864	1,207	4,657	385.8%
St. Mary's Health First	-	-	-	-
Totals	121,459	90,426	31,033	34.3%

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 NSWV Report WL-00427. The statewide totals were compiled by NSWV from caseload reports for July, August, and September 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 July, August, and September 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.