
NEVADA HMO INDUSTRY PROFILE

THIRD QUARTER REPORT

July 1, 2005 through September 30, 2005

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

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INTRODUCTION

The *Nevada HMO Industry Profile* is published quarterly and contains information regarding Nevada's licensed health maintenance organizations (HMOs), who provide the data voluntarily. This profile may be 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, and Nevada Check Up). Market penetration information is also provided.

Third Quarter 2005 HMO Activity Highlights

- This third quarter report of 2005 (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>
- Saint Mary's HealthFirst expanded their service area to include all ZIP Codes in Churchill, Elko, Eureka, Humboldt, Lander, Lyon, Mineral, Pershing, and White Pine Counties.
- Aetna Health of Arizona/Nevada, Inc. is now Aetna Health, Inc.

Table I

PROFILE OF NEVADA LICENSED HMOs
Enrollment for Quarter Ending: September 30, 2005

HMO	Contact	Service Area	Enrollment
Aetna Health, Inc. 4040 South Eastern Ave., Suite 240 Las Vegas, NV 89117 Model: Network Licensed: July, 1997 For-profit; Foreign HMO State QA Exam: NCQA 11/04	Ruth Szcurko RN,MBA Quality Accreditation Manager Phone: 702-650-8234 Medical Director: Dr. Richard Jones	Clark County, Reno/Sparks, and Pahrump in Nye County	Commercial: 10,069 Medicare: - Medicaid: - NV Check-Up: - Total: 10,069 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 PPO: Sierra Health & Life State QA Exam: NCQA 2/03.	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: 250,976 Medicare: 55,220 Medicaid: 40,742 NV Check-Up: 12,588 Total: 359,526 PPO Total: 27,049
HMO Colorado, dba HMO Nevada (Anthem subsidiary) 6900 Westcliff Dr., Suite 600 Las Vegas, NV 89145 Licensed: December 1992 For profit; Foreign HMO PPO: Anthem Blue Cross & Blue Shield NV State QA Exam: URAC 12/03	Tony Pointer, Director of Sales Pattie Gonzalez, Provider Service Manager Phone: 702-228-1255 Medical Director: Dr. William Bannen Federally Qualified: Clark County	Carson City, Clark, Churchill, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Lyon, Mineral, Nye, Pershing, Storey, White Pine, and Washoe Counties	Commercial: 10,830 Medicare: - Medicaid: - NV Check-Up: - Total: 10,830 PPO Total: 238,797

HMO	Contact	Service Area	Enrollment
Hometown Health 830 Harvard Way Reno, NV 89502 Model: Network Licensed: February 1988 Non-profit; Domestic HMO State Quality Exam: CMS 6/05	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, White Pine, and Washoe Counties	Commercial: 28,000 Medicare: 5,556 Medicaid: - NV Check-Up: - Total: 33,556 PPO Total: 48,796
NevadaCare, Inc. (Subsidiary of I/MX Companies) 10600 Charleston Blvd. Las Vegas, NV 89135 PPO: Summerlin Life & Health Ins. Co. Model: Network Licensed: September 1995 For-profit; Domestic HMO State QA Exam: JCAHO 12/03	Jack Kelly, Sr. VP of Government Programs Med Dir, Comm Pgms: Dr. Kenneth Osgood Med Dir, Govt Pgms: Dr. Donielle Freedman	Clark County and Reno/Sparks in Washoe County	Commercial: 12,814 Medicare: - Medicaid: 40,292 NV Check-Up: 10,760 Total: 63,866 PPO Total: 10,871
PacifiCare of Nevada, Inc. 700 Warm Springs Rd. Las Vegas, NV 89119 PPO: PacifiCare Life Assurance Co. Model: Network, and DSI Network Licensed: September 1997 For-profit; Domestic HMO State QA Exam: NCQA 2/04	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: 41,649 Medicare: 25,956 Medicaid: - NV Check-Up: - Total: 67,605 PPO Total: 5,910

HMO	Contact	Service Area	Enrollment
Saint Mary's HealthFirst 1155 W. Fourth Street #121 Reno, NV 89503 Model: Staff/Network combination Licensed: June 1993 For-profit; Domestic HMO State QA Exam: NCQA 2/05	M. Donald Kowitz, Chief Operating Officer Phone: 775- 770-6060 Medical Director: Dr. Dennis Shuman	Carson City, Churchill, Douglas (Stateline excluded), Elko, Eureka, Humboldt, Lander, Lyon, Mineral, Pershing, Storey, White Pine, and Washoe Counties	Commercial: 28,338 Medicare: - Medicaid: - NV Check-Up: - Total: 28,338 PPO Total: -

<u>Nevada State Totals:</u>	<u>Enrollment</u>	<u>Market Penetration*</u>
Commercial:	382,676	18.2%
Medicare:	86,732	32.7%
Medicaid:	81,034	46.9%
NV Check-Up	23,348	
Total Enrollment:	573,790	

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, 2005**

Health Plan	Clark County	Washoe County	Rural Counties	Total Commercial
Aetna, Inc.	9,440	541	88	10,069
Health Plan of Nevada	240,539	6,366	4,071	250,976
HMO Nevada	1,926	4,774	4,130	10,830
Hometown Health	0	24,856	3,144	28,000
NevadaCare, Inc.	12,514	184	116	12,814
PacifiCare of Nevada, Inc.	40,830	44	775	41,649
Saint Mary's HealthFirst	0	22,486	5,852	28,338
Totals	305,249	59,251	18,176	382,676
Market Penetration	20.3%	17.5%	7.0%	18.2%

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

Table III

**HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY
September 30, 2005**

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	NevadaCare	PacifiCare	St. Mary's HealthFirst	County Total
Carson City	0	42	1,793	1,488	0	66	4,669	8,058
Churchill	0	16	85	121	0	5	0	227
Douglas	0	35	714	826	0	118	517	2,210
Elko	0	17	196	63	0	0	0	276
Esmeralda	0	8	0	0	0	2	0	10
Eureka	0	0	3	0	0	1	0	4
Humboldt	0	1	75	100	0	67	0	243
Lander	0	4	2	0	0	58	0	64
Lincoln	0	115	3	0	0	1	0	119
Lyon	0	231	874	310	0	57	544	2,016
Mineral	0	0	21	163	0	0	0	184
Nye	88	3,573	7	0	116	398	0	4,182
Pershing	0	0	181	0	0	0	0	181
Storey	0	2	9	73	0	0	122	206
White Pine	0	27	100	0	0	2	0	129
Undefined	0	0	67	0	0	0	0	67
TOTAL	88	4,071	4,130	3,144	116	775	5,852	18,176

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

Table IV
HMO COMMERCIAL ENROLLMENT TRENDS
September 30, 2005

Health Plan	Enrollment September 30, 2005	Enrollment September 30, 2004	Difference	Percentage Change
Aetna, Inc.	10,069	11,543	-1,474	-12.8%
Health Plan of Nevada	250,976	222,236	28,740	12.9%
HMO Nevada	10,830	8,611	2,219	25.8%
Hometown Health	28,000	20,695	7,305	35.3%
NevadaCare, Inc.	12,814	18,593	-5,779	-31.1%
PacifiCare of Nevada, Inc.	41,649	30,184	11,465	38.0%
Saint Mary's HealthFirst	28,338	29,280	-942	-3.2%
Totals	382,676	341,142	41,534	12.2%

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

Table V

**HMO MEDICARE ENROLLMENT
by Geographic Area
September 30, 2005**

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicare
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	45,462	4,514	5,244	55,220
HMO Nevada	-	-	-	-
Hometown Health	-	5,556	-	5,556
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	25,747	-	209	25,956
Saint Mary's HealthFirst	-	-	-	-
Totals	71,209	10,070	5,453	86,732
Market Penetration	38.9%	25.6%	12.8%	32.7%

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

Table VI
HMO RURAL MEDICARE ENROLLMENT BY COUNTY
September 30, 2005

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	NevadaCare	PacifiCare	St. Mary's HealthFirst	County Total
Carson City	-	21	-	-	-	-	-	21
Churchill	-	2	-	-	-	-	-	2
Douglas	-	4	-	-	-	-	-	4
Elko	-	1	-	-	-	-	-	1
Esmeralda	-	29	-	-	-	-	-	29
Eureka	-	0	-	-	-	-	-	0
Humboldt	-	3	-	-	-	-	-	3
Lander	-	0	-	-	-	-	-	0
Lincoln	-	8	-	-	-	-	-	8
Lyon	-	915	-	-	-	-	-	915
Mineral	-	85	-	-	-	-	-	85
Nye	-	4,174	-	-	-	209	-	4,383
Pershing	-	0	-	-	-	-	-	0
Storey	-	0	-	-	-	-	-	0
White Pine	-	2	-	-	-	-	-	2
Undefined	-	0	-	-	-	-	-	0
TOTAL	0	5,244	0	0	0	209	0	5,453

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

Table VII
HMO MEDICARE ENROLLMENT TRENDS
September 30, 2005

Health Plan	Enrollment September 30, 2005	Enrollment September 30, 2004	Difference	Percent Change
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	55,220	52,938	2,282	4.3%
HMO Nevada	-	-	-	-
Hometown Health	5,556	5,278	278	5.3%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	25,956	25,819	137	0.5%
Saint Mary's HealthFirst	-	-	-	-
Totals	86,732	84,035	2,697	3.2%

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

Table VIII

**HMO MEDICAID ENROLLMENT
by Geographic Area
September 30, 2005**

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicaid
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	34,294	6,422	26	40,742
HMO Nevada	-	-	-	-
Hometown Health	-	-	-	-
NevadaCare, Inc.	35,918	4,374	0	40,292
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
Totals	70,212	10,796	26	81,034
Market Penetration	55.7%	44.2%	0.1%	46.9%

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, 2005

Health Plan	Enrollment September 30, 2005	Enrollment September 30, 2004	Difference	Percent Change
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	40,742	41,320	-578	-1.4%
HMO Nevada	-	-	-	-
Hometown Health	-	-	-	-
NevadaCare, Inc.	40,292	47,995	-7,703	-16.0%
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
Totals	81,034	89,315	-8,281	-9.3%

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

Table X

**HMO NEVADA CHECK-UP ENROLLMENT
by Geographic Area
September 30, 2005**

Health Plan	Clark County	Washoe County	Rural Counties	Total Check-Up
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	11,335	1,245	8	12,588
HMO Nevada	-	-	-	-
Hometown Health	-	-	-	-
NevadaCare, Inc.	7,792	2,968	0	10,760
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
Totals	19,127	4,213	8	23,348

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

Table XI

**TOTAL HMO MARKET PENETRATION
by County, September 30, 2005**

County	Commercial Market Penetration	Medicare Market Penetration	Medicaid Market Penetration
Clark	20.3%	38.9%	55.7%
Washoe	17.5%	25.6%	44.2%
Carson City	17.9%	0.3%	*
Churchill	1.0%	0.1%	*
Douglas	5.7%	0.1%	*
Elko	0.7%	0.0%	*
Esmeralda	1.2%	14.9%	*
Eureka	0.3%	0.0%	*
Humboldt	1.7%	0.2%	*
Lander	1.4%	0.0%	*
Lincoln	4.2%	1.3%	*
Lyon	5.4%	14.4%	*
Mineral	5.3%	8.5%	*
Nye	13.9%	56.0%	*
Pershing	3.7%	0.0%	*
Storey	6.6%	0.0%	*
White Pine	2.1%	0.1%	*
Statewide TOTALS	18.2%	32.7%	46.9%

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
September 30, 2005**

Health Plan	Clark County	Washoe County	Rural Counties	Total Enrollment
Aetna, Inc.	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	23,453	1,813	1,783	27,049
HMO Nevada/Anthem BC & BS NV	DNR	DNR	DNR	238,797
Hometown Health	0	45,632	3,164	48,796
NevadaCare/Summerlin Life&Hlth	10,116	312	443	10,871
PacifiCare of Nevada, Inc.	4,421	876	613	5,910
Saint Mary's HealthFirst	-	-	-	-
Totals	37,990	48,633	6,003	331,423

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

TABLE XIII**PPO ENROLLMENT TRENDS by HEALTH PLAN
September 30, 2005**

Health Plan	Enrollment September 30, 2005	Enrollment September 30, 2004	Difference	Percent Change
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	27,049	25,576	1,473	5.8%
HMO Nevada	238,797	281,861	-43,064	-15.3%
Hometown Health	48,796	63,206	-14,410	-22.8%
NevadaCare, Inc.	10,871	5,546	5,325	96.0%
PacifiCare of Nevada, Inc.	5,910	7,910	-2,000	-25.3%
Saint Mary's HealthFirst	-	-	-	-
Totals	331,423	384,099	-52,676	-13.7%

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 (county 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 2004 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 NSWDR Report WL-00427. The statewide totals were compiled by NSWDR from caseload reports for April, May, and June 2005 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 health care 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 health care 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 III

PacifiCare Column – Douglas County total includes enrolled members residing in California.

- 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 NSWDC. The statewide total Medicaid eligible data were an average of Medicaid eligibles for July, August, and September 2005.

- 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 county for the quarter.

Hometown Health enrollment numbers for Washoe County may include enrollment from other counties

PacifiCare Life enrollment numbers include both insured and self-funded plans.