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**NEVADA HMO INDUSTRY PROFILE**

**FOURTH QUARTER REPORT**

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**October 1, 2005 through December 31, 2005**

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**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.

### Fourth Quarter 2005 HMO Activity Highlights

- This fourth 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>

**Table I**

**PROFILE OF NEVADA LICENSED HMOs**  
**Enrollment for Quarter Ending: December 31, 2005**

<b>HMO</b>	<b>Contact</b>	<b>Service Area</b>	<b>Enrollment</b>
<b>Aetna Health, Inc.</b> 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 and Washoe Counties, and Pahrump in Nye County	Commercial: 10,363 Medicare: - Medicaid: - NV Check-Up: - Total: 10,363  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  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: 254,272 Medicare: 56,025 Medicaid: 42,418 NV Check-Up: 12,663 Total: 365,378  PPO Total: 27,498
<b>HMO Colorado, dba HMO Nevada</b> (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: 11,035 Medicare: - Medicaid: - NV Check-Up: - Total: 11,035  PPO Total: 239,363

HMO	Contact	Service Area	Enrollment
<b>Hometown Health</b> 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: 23,730 Medicare: 4,816 Medicaid: - NV Check-Up: - Total: 28,546  PPO Total: 68,642
<b>NevadaCare, Inc.</b> (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: 12,604 Medicare: - Medicaid: 38,896 NV Check-Up: 10,156 Total: 61,656  PPO Total: 12,169
<b>PacifiCare of Nevada, Inc.</b> 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: 43,462 Medicare: 26,115 Medicaid: - NV Check-Up: - Total: 69,577  PPO Total: 6,102

HMO	Contact	Service Area	Enrollment
<b>Saint Mary's HealthFirst</b> 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: 28,185 Medicare: - Medicaid: - NV Check-Up: - Total: 28,185  PPO Total: -

<u>Nevada State Totals:</u>	<u>Enrollment</u>	<u>Market Penetration*</u>
Commercial:	383,651	18.3%
Medicare:	86,956	32.8%
Medicaid:	81,314	46.7%
NV Check-Up	22,819	
<b>Total Enrollment:</b>	<b>574,740</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  
December 31, 2005**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Commercial</b>
Aetna, Inc.	9,742	530	91	10,363
Health Plan of Nevada	243,668	6,362	4,242	254,272
HMO Nevada	1,882	4,939	4,214	11,035
Hometown Health	0	18,716	5,014	23,730
NevadaCare, Inc.	12,300	180	124	12,604
PacifiCare of Nevada, Inc.	42,656	38	768	43,462
Saint Mary's HealthFirst	0	22,400	5,785	28,185
<b>Totals</b>	<b>310,248</b>	<b>53,165</b>	<b>20,238</b>	<b>383,651</b>
<b>Market Penetration</b>	<b>20.6%</b>	<b>15.7%</b>	<b>7.8%</b>	<b>18.3%</b>

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



**Table III**

**HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY  
December 31, 2005**

<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	0	72	1,806	1,350	0	66	4,759	8,053
Churchill	0	14	101	497	0	5	0	617
Douglas	0	30	710	890	0	119	397	2,146
Elko	0	10	214	194	0	1	0	419
Esmeralda	0	9	0	0	0	1	0	10
Eureka	0	0	2	52	0	1	0	55
Humboldt	0	2	75	243	0	66	0	386
Lander	0	1	2	117	0	56	0	176
Lincoln	0	113	3	0	0	1	0	117
Lyon	0	237	920	1,450	0	73	507	3,187
Mineral	0	0	21	177	0	0	0	198
Nye	91	3,724	8	0	124	377	0	4,324
Pershing	0	0	190	0	0	0	0	190
Storey	0	2	11	44	0	0	122	179
White Pine	0	28	97	0	0	2	0	127
Undefined	0	0	54	0	0	0	0	54
<b>TOTAL</b>	<b>91</b>	<b>4,242</b>	<b>4,214</b>	<b>5,014</b>	<b>124</b>	<b>768</b>	<b>5,785</b>	<b>20,238</b>

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

**Table IV**  
**HMO COMMERCIAL ENROLLMENT TRENDS**  
**December 31, 2005**

<b>Health Plan</b>	<b>Enrollment December 31, 2005</b>	<b>Enrollment December 31, 2004</b>	<b>Difference</b>	<b>Percentage Change</b>
Aetna, Inc.	10,363	11,733	-1,370	-11.7%
Health Plan of Nevada	254,272	226,237	28,035	12.4%
HMO Nevada	11,035	9,971	1,064	10.7%
Hometown Health	23,730	20,537	3,193	15.5%
NevadaCare, Inc.	12,604	17,865	-5,261	-29.4%
PacifiCare of Nevada, Inc.	43,462	31,531	11,931	37.8%
Saint Mary's HealthFirst	28,185	29,682	-1,497	-5.0%
<b>Totals</b>	383,651	347,556	36,095	10.4%

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

**Table V**

**HMO MEDICARE ENROLLMENT  
by Geographic Area  
December 31, 2005**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Medicare</b>
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	46,022	4,696	5,307	56,025
HMO Nevada	-	-	-	-
Hometown Health	-	4,816	-	4,816
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	25,831	-	284	26,115
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	<b>71,853</b>	<b>9,512</b>	<b>5,591</b>	<b>86,956</b>
<b>Market Penetration</b>	<b>39.3%</b>	<b>24.2%</b>	<b>13.1%</b>	<b>32.8%</b>

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

**Table VI**  
**HMO RURAL MEDICARE ENROLLMENT BY COUNTY**  
**December 31, 2005**

<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	-	28	-	-	-	-	-	28
Churchill	-	0	-	-	-	-	-	0
Douglas	-	3	-	-	-	-	-	3
Elko	-	1	-	-	-	-	-	1
Esmeralda	-	32	-	-	-	-	-	32
Eureka	-	0	-	-	-	-	-	0
Humboldt	-	1	-	-	-	-	-	1
Lander	-	0	-	-	-	-	-	0
Lincoln	-	2	-	-	-	-	-	2
Lyon	-	923	-	-	-	-	-	923
Mineral	-	84	-	-	-	-	-	84
Nye	-	4,231	-	-	-	284	-	4,515
Pershing	-	0	-	-	-	-	-	0
Storey	-	0	-	-	-	-	-	0
White Pine	-	2	-	-	-	-	-	2
Undefined	-	0	-	-	-	-	-	0
<b>TOTAL</b>	<b>0</b>	<b>5,307</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>284</b>	<b>0</b>	<b>5,591</b>

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

**Table VII**  
**HMO MEDICARE ENROLLMENT TRENDS**  
**December 31, 2005**

Health Plan	Enrollment December 31, 2005	Enrollment December 31, 2004	Difference	Percent Change
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	56,025	53,316	2,709	5.1%
HMO Nevada	-	-	-	-
Hometown Health	4,816	5,155	-339	-6.6%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	26,115	25,584	531	2.1%
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	86,956	84,055	2,901	3.5%

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

**Table VIII**

**HMO MEDICAID ENROLLMENT  
by Geographic Area  
December 31, 2005**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Medicaid</b>
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	35,763	6,604	51	42,418
HMO Nevada	-	-	-	-
Hometown Health	-	-	-	-
NevadaCare, Inc.	34,482	4,414	0	38,896
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	<b>70,245</b>	<b>11,018</b>	<b>51</b>	<b>81,314</b>
<b>Market Penetration</b>	<b>55.3%</b>	<b>44.3%</b>	<b>0.2%</b>	<b>46.7%</b>

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**  
**December 31, 2005**

<b>Health Plan</b>	<b>Enrollment December 31, 2005</b>	<b>Enrollment December 31, 2004</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	42,418	39,770	2,648	6.7%
HMO Nevada	-	-	-	-
Hometown Health	-	-	-	-
NevadaCare, Inc.	38,896	45,770	-6,874	-15.0%
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	81,314	85,540	-4,226	-4.9%

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

**Table X**

**HMO NEVADA CHECK-UP ENROLLMENT  
by Geographic Area  
December 31, 2005**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Check-Up</b>
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	11,353	1,304	6	12,663
HMO Nevada	-	-	-	-
Hometown Health	-	-	-	-
NevadaCare, Inc.	7,378	2,778	0	10,156
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	<b>18,731</b>	<b>4,082</b>	<b>6</b>	<b>22,819</b>

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



**Table XI**

**TOTAL HMO MARKET PENETRATION  
by County, December 31, 2005**

<b>County</b>	<b>Commercial Market Penetration</b>	<b>Medicare Market Penetration</b>	<b>Medicaid Market Penetration</b>
Clark	20.6%	39.3%	55.3%
Washoe	15.7%	24.2%	44.3%
Carson City	17.9%	0.4%	*
Churchill	2.6%	0.0%	*
Douglas	5.5%	0.0%	*
Elko	1.0%	0.0%	*
Esmeralda	1.2%	16.4%	*
Eureka	4.4%	0.0%	*
Humboldt	2.6%	0.1%	*
Lander	3.8%	0.0%	*
Lincoln	4.1%	0.3%	*
Lyon	8.6%	14.6%	*
Mineral	5.8%	8.4%	*
Nye	14.4%	57.7%	*
Pershing	3.9%	0.0%	*
Storey	5.7%	0.0%	*
White Pine	2.1%	0.1%	*
<b>Statewide TOTALS</b>	18.3%	32.8%	46.7%

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  
December 31, 2005**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Enrollment</b>
Aetna, Inc.	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	23,560	1,961	1,977	27,498
HMO Nevada/Anthem BC & BS NV	DNR	DNR	DNR	239,363
Hometown Health	0	62,693	5,949	68,642
NevadaCare/Summerlin Life&Hlth	11,268	367	534	12,169
PacifiCare of Nevada, Inc.	5,178	645	279	6,102
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	<b>40,006</b>	<b>65,666</b>	<b>8,739</b>	<b>353,774</b>

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

**TABLE XIII****PPO ENROLLMENT TRENDS by HEALTH PLAN  
December 31, 2005**

<b>Health Plan</b>	<b>Enrollment December 31, 2005</b>	<b>Enrollment December 31, 2004</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	27,498	25,893	1,605	6.2%
HMO Nevada	239,363	214,972	24,391	11.3%
Hometown Health	68,642	64,495	4,147	6.4%
NevadaCare, Inc.	12,169	6,416	5,753	89.7%
PacifiCare of Nevada, Inc.	6,102	15,199	-9,097	-59.9%
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	<b>353,774</b>	<b>326,975</b>	<b>26,799</b>	<b>8.2%</b>

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 October, November, and December 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.