
NEVADA HMO INDUSTRY PROFILE

SECOND QUARTER REPORT

April 1, 2006 through June 30, 2006

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

**Kenny C. Guinn, Governor
Michael J. Willden, Director
Department of Health and Human Services**

**Alex Haartz, Administrator
Nevada State Health Division
Bradford Lee, M.D.
State Health Officer**

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**Compiled by
Lynn Solano
Health Resource Analyst**

**Bureau of Health Planning and Statistics
Wei Yang, Acting Bureau Chief
Nevada State Health Division
Department of Health and Human Services
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

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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 health care 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.

Second Quarter 2006 HMO Activity Highlights

- This second quarter report of 2006 (as well as previous quarterly reports dating back to 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: June 30, 2006**

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 and Washoe Counties, and Pahrump in Nye County	Commercial: 9,459 Medicare: - Medicaid: - NV Check-Up: - Total: 9,459 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: 265,309 Medicare: 56,728 Medicaid: 43,360 NV Check-Up: 13,383 Total: 378,780 PPO Total: 29,911
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	Gabrielle Sansone, Director of Sales Pattie Gonzalez, Provider Service Manager Phone: 702-228-1255 Medical Director: Dr. William Bannen Federally Qualified: Clark County	All counties in Nevada	Commercial: 11,351 Medicare: - Medicaid: - NV Check-Up: - Total: 11,351 PPO Total: 260,381

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 Phone (775) 982-3000 Medical Director: Linda Ash-Jackson, MD 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: 23,162 Medicare: 4,807 Medicaid: - NV Check-Up: - Total: 27,969 PPO Total: 75,504
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: 11,962 Medicare: - Medicaid: 39,362 NV Check-Up: 10,300 Total: 61,624 PPO Total: 9,140
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: 47,618 Medicare: 27,051 Medicaid: - NV Check-Up: - Total: 74,669 PPO Total: 5,834

HMO	Contact	Service Area	Enrollment
Saint Mary's HealthFirst 1510 Meadow Wood Lane Reno, NV 89502 Model: Staff/Network combination Licensed: June 1993 For-profit; Domestic HMO State QA Exam: NCQA 2/05	Dave Challis, 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: 27,752 Medicare: - Medicaid: - NV Check-Up: - Total: 27,752 PPO Total: -

<u>Nevada State Totals:</u>	<u>Enrollment</u>	<u>Market Penetration*</u>
Commercial:	396,613	18.3%
Medicare:	88,586	32.1%
Medicaid:	82,722	48.0%
NV Check-Up	23,683	
Total Enrollment:	591,604	

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
June 30, 2006**

Health Plan	Clark County	Washoe County	Rural Counties	Total Commercial
Aetna, Inc.	8,837	512	110	9,459
Health Plan of Nevada	253,706	7,052	4,551	265,309
HMO Nevada	1,430	5,440	4,481	11,351
Hometown Health	0	18,181	4,981	23,162
NevadaCare, Inc.	11,677	180	105	11,962
PacifiCare of Nevada, Inc.	46,733	42	843	47,618
Saint Mary's HealthFirst	0	22,189	5,563	27,752
Totals	322,383	53,596	20,634	396,613
Market Penetration	20.7%	15.6%	7.9%	18.3%

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

Table III

**HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY
June 30, 2006**

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	NevadaCare	PacifiCare	St. Mary's HealthFirst	County Total
Carson City	0	88	1,886	1,273	0	95	4,614	7,956
Churchill	0	11	99	502	0	7	0	619
Douglas	0	48	756	898	0	130	288	2,120
Elko	0	19	251	183	0	1	0	454
Esmeralda	0	14	0	0	0	4	0	18
Eureka	0	0	2	53	0	0	0	55
Humboldt	0	1	88	237	0	0	0	326
Lander	0	1	2	126	0	0	0	129
Lincoln	0	122	0	0	0	17	0	139
Lyon	0	282	965	1,493	0	58	524	3,322
Mineral	0	5	18	171	0	0	0	194
Nye	110	3,934	11	0	105	531	0	4,691
Pershing	0	0	188	0	0	0	0	188
Storey	0	0	12	45	0	0	137	194
White Pine	0	26	99	0	0	0	0	125
Undefined	0	0	104	0	0	0	0	104
TOTAL	110	4,551	4,481	4,981	105	843	5,563	20,634

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

Table IV
HMO COMMERCIAL ENROLLMENT TRENDS
June 30, 2006

Health Plan	Enrollment June 30, 2006	Enrollment June 30, 2005	Difference	Percentage Change
Aetna, Inc.	9,459	10,372	-913	-8.8%
Health Plan of Nevada	265,309	245,073	20,236	8.3%
HMO Nevada	11,189	10,884	305	2.8%
Hometown Health	23,162	21,512	1,650	7.7%
NevadaCare, Inc.	11,962	13,327	-1,365	-10.2%
PacifiCare of Nevada, Inc.	47,618	38,536	9,082	23.6%
Saint Mary's HealthFirst	27,752	30,117	-2,365	-7.9%
Totals	396,451	369,821	26,630	7.2%

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

Table V

**HMO MEDICARE ENROLLMENT
by Geographic Area
June 30, 2006**

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicare
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	46,839	5,095	4,794	56,728
HMO Nevada	-	-	-	-
Hometown Health	-	4,807	-	4,807
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	26,645	-	406	27,051
Saint Mary's HealthFirst	-	-	-	-
Totals	73,484	9,902	5,200	88,586
Market Penetration	38.4%	24.5%	11.8%	32.1%

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

Table VI
HMO RURAL MEDICARE ENROLLMENT BY COUNTY
June 30, 2006

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	NevadaCare	PacifiCare	St. Mary's HealthFirst	County Total
Carson City	-	14	-	-	-	-	-	14
Churchill	-	4	-	-	-	-	-	4
Douglas	-	3	-	-	-	-	-	3
Elko	-	2	-	-	-	-	-	2
Esmeralda	-	35	-	-	-	-	-	35
Eureka	-	0	-	-	-	-	-	0
Humboldt	-	1	-	-	-	-	-	1
Lander	-	0	-	-	-	-	-	0
Lincoln	-	4	-	-	-	-	-	4
Lyon	-	443	-	-	-	-	-	443
Mineral	-	42	-	-	-	-	-	42
Nye	-	4,246	-	-	-	406	-	4,652
Pershing	-	0	-	-	-	-	-	0
Storey	-	0	-	-	-	-	-	0
White Pine	-	0	-	-	-	-	-	0
Undefined	-	0	-	-	-	-	-	0
TOTAL	0	4,794	0	0	0	406	0	5,200

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

Table VII
HMO MEDICARE ENROLLMENT TRENDS
June 30, 2006

Health Plan	Enrollment June 30, 2006	Enrollment June 30, 2005	Difference	Percent Change
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	56,728	54,712	2,016	3.7%
HMO Nevada	-	-	-	-
Hometown Health	4,807	4,946	-139	-2.8%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	27,051	26,204	847	3.2%
Saint Mary's HealthFirst	-	-	-	-
Totals	88,586	85,862	2,724	3.2%

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

Table VIII

**HMO MEDICAID ENROLLMENT
by Geographic Area
June 30, 2006**

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicaid
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	36,583	6,730	47	43,360
HMO Nevada	-	-	-	-
Hometown Health	-	-	-	-
NevadaCare, Inc.	34,542	4,820	0	39,362
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
Totals	71,125	11,550	47	82,722
Market Penetration	57.0%	46.5%	0.2%	48.0%

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
June 30, 2006

Health Plan	Enrollment June 30, 2006	Enrollment June 30, 2005	Difference	Percent Change
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	43,360	39,459	3,901	9.9%
HMO Nevada	-	-	-	-
Hometown Health	-	-	-	-
NevadaCare, Inc.	39,362	42,544	-3,182	-7.5%
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
Totals	82,722	82,003	719	0.9%

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

Table X

**HMO NEVADA CHECK-UP ENROLLMENT
by Geographic Area
June 30, 2006**

Health Plan	Clark County	Washoe County	Rural Counties	Total Check-Up
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	11,806	1,568	9	13,383
HMO Nevada	-	-	-	-
Hometown Health	-	-	-	-
NevadaCare, Inc.	7,545	2,755	0	10,300
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
Totals	19,351	4,323	9	23,683

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

Table XI

**TOTAL HMO MARKET PENETRATION
by County, June 30, 2006**

County	Commercial Market Penetration	Medicare Market Penetration	Medicaid Market Penetration
Clark	20.7%	38.4%	57.0%
Washoe	15.6%	24.5%	46.5%
Carson City	17.5%	0.2%	*
Churchill	2.6%	0.1%	*
Douglas	5.4%	0.0%	*
Elko	1.1%	0.1%	*
Esmeralda	2.2%	18.2%	*
Eureka	4.5%	0.0%	*
Humboldt	2.3%	0.1%	*
Lander	2.9%	0.0%	*
Lincoln	4.8%	0.6%	*
Lyon	8.6%	6.7%	*
Mineral	5.9%	4.2%	*
Nye	15.2%	56.6%	*
Pershing	3.8%	0.0%	*
Storey	6.3%	0.0%	*
White Pine	1.7%	0.0%	*
Statewide TOTALS	18.3%	32.1%	48.0%

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
June 30, 2006**

Health Plan	Clark County	Washoe County	Rural Counties	Total Enrollment
Aetna, Inc.	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	27,595	625	1,691	29,911
HMO Nevada/Anthem BC & BS NV	NR	NR	NR	260,381
Hometown Health	1,426	67,259	6,819	75,504
NevadaCare/Summerlin Life&Hlth	8,130	415	595	9,140
PacifiCare of Nevada, Inc.	4,594	899	341	5,834
Saint Mary's HealthFirst	-	-	-	-
Totals	41,745	69,198	9,446	380,770

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

TABLE XIII
PPO ENROLLMENT TRENDS by HEALTH PLAN
June 30, 2006

Health Plan	Enrollment June 30, 2006	Enrollment June 30, 2005	Difference	Percent Change
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	29,911	27,424	2,487	9.1%
HMO Nevada	260,381	241,385	18,996	7.9%
Hometown Health	75,504	63,869	11,635	18.2%
NevadaCare, Inc.	9,140	8,678	462	5.3%
PacifiCare of Nevada, Inc.	5,834	5,834	0	0.0%
Saint Mary's HealthFirst	-	-	-	-
Totals	380,770	347,190	33,580	9.7%

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. NR: Not reported.
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 2005 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.