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**NEVADA HMO INDUSTRY PROFILE**

**FIRST QUARTER REPORT-*Revised***

**January 1, 2007 through March 31, 2007**

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**Bureau of Health Planning and Statistics  
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## TABLE OF CONTENTS

Table of Contents.....	1
Introduction.....	2
Table I Profile of Nevada Licensed HMOs.....	3
Map I Spatial Display of HMOs by County.....	6
Table II HMO Commercial Enrollment.....	7
Table III HMO Rural Commercial Enrollment by County.....	8
Table IV HMO Commercial Enrollment Trends.....	9
Table V HMO Medicare Enrollment.....	10
Table VI HMO Rural Medicare Enrollment by County.....	11
Table VII HMO Enrollment Trends.....	12
Table VIII HMO Medicaid Enrollment.....	13
Table IX HMO Medicaid Enrollment Trends.....	14
Table X HMO Nevada CheckUp Enrollment.....	15
Table XI Total HMO Market Penetration by County.....	16
Table XII PPO Enrollment Trends by Health Plan.....	17
Table XIII PPO Enrollment by Geographic Area.....	18
Technical Notes.....	19

## 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 CheckUp). Market penetration information is also provided.

### **First Quarter 2007 Activity Highlights - Revised**

- This revised first quarter report of 2007 (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://health.nv.gov/index.php?option=com\\_content&task=view&id=412&Itemid=70](http://health.nv.gov/index.php?option=com_content&task=view&id=412&Itemid=70)  
[1](#)
- This report reflects the first full quarter of Medicaid and Nevada CheckUp enrollees for providers Anthem HMO Nevada and Health Plan of Nevada.
- A spatial display, *Map I: Nevada Health Maintenance Organizations by County* has been created and added to this report.
- Information regarding HMO Commercial Population Enrollment Trends has been added to the end of Table I, as a regular feature.
- Table X in this report has been revised to reflect the Washoe County Nevada CheckUp enrollment number for Health Plan of Nevada as 2,332 and not as 6,904 as previously recorded.
- This report reflects the first quarter that Saint Mary's HealthFirst is reporting PPO enrollment.

**Table I**

**PROFILE OF NEVADA LICENSED HMOs**  
**Enrollment for Quarter Ending: March 31, 2007**

<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 07/06	Ruth Szczurko RN, MBA Quality Accreditation Manager Phone: 702-650-8234  Medical Director: Dr. Richard Jones	Clark and Washoe Counties, and Pahrump in Nye County	Commercial: 15,319 Medicare: - Medicaid: - NV CheckUp: - Total: 15,319  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 2/06	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: 276,034 Medicare: 56,845 Medicaid: 43,386 NV CheckUp: 16,214 Total: 392,479  PPO Total: 35,453
<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 1/07	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: 11,897 Medicare: - Medicaid: 33,795 NV CheckUp: 8,335 Total: 54,027  PPO Total: 267,488

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 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, Washoe, and and White Pine Counties	Commercial: 22,413 Medicare: 4,753 Medicaid: - NV CheckUp: - Total: 27,166  PPO Total: 74,125
<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: URAC 9/08, pending	Jack Kelly, Sr. VP of Government Programs  Med Dir, Comm Pgms: Dr. Kenneth Osgood Med Dir, Govt Pgms: Dr. Donielle Freedman  Elena Derbyshire Phone (702) 304-5500 ext. 5252	Clark County and Reno/Sparks in Washoe County	Commercial: 9,336 Medicare: - Medicaid: - NV CheckUp: - Total: 9,336  PPO Total: 8,711
<b>PacifiCare of Nevada, Inc.</b> 700 Warm Springs Rd. Las Vegas, NV 89119 (Subsidiary of UnitedHealth) PPO: PacifiCare Life Assurance Co.  Model: Network, and Delivery Service Network Licensed: September 1997 For-profit; Domestic HMO State QA Exam: NCQA 2/07	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, and Storey Counties	Commercial: 43,399 Medicare: 26,934 Medicaid: - NV CheckUp: - Total: 70,333  PPO Total: 4,197

HMO	Contact	Service Area	Enrollment
<b>Saint Mary's HealthFirst</b> 1510 Meadow Wood Lane Reno, NV 89502  Model: Staff/Network combination Licensed: June 1993 For-profit; Domestic HMO State QA Exam: NCQA 06/05	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, Washoe, and White Pine Counties	Commercial: 27,689 Medicare: - Medicaid: - NV CheckUp: - Total: 27,689  PPO Total: 18,502

	<u>Enrollment</u>	<u>Market Penetration*</u>
<b><u>Nevada State Totals:</u></b>		
Commercial:	406,087	17.4%
Medicare:	88,532	30.0%
Medicaid:	77,181	46.4%
NV CheckUp	24,549	
<b>Total Enrollment:</b>	<b>596,349</b>	

\* Market Penetration calculations and enrollment figures are mutually exclusive categories, and should be interpreted as such.

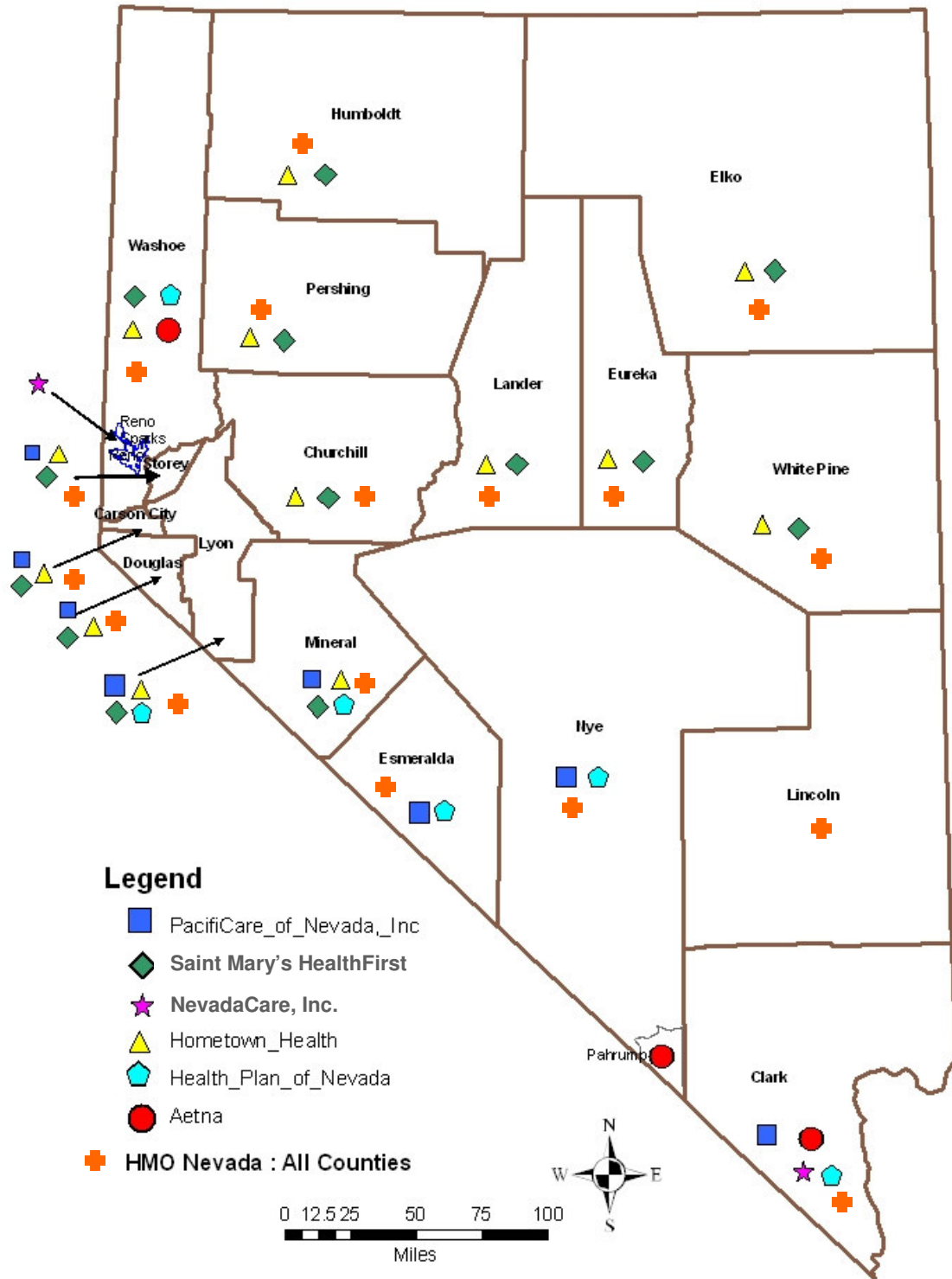
TABLE NOTES:

- This report reflects the first full quarter of Medicaid and Nevada CheckUp enrollees for providers Anthem HMO Nevada and Health Plan of Nevada.
- Please refer to "TECHNICAL NOTES" for additional important information.

<b>HMO Commercial Population Enrollment Trends</b>					
HMO Commercial Population	2002	2003	2004	2005	2006
HMO Enrollment , at calendar year end <sup>1</sup>	316,733	318,669	347,556	383,651	409,867
HMO Enrollment per Capita <sup>1,2</sup>	14.30%	14.40%	14.60%	15.23%	15.49%
HMO Enrollment per Insured Population <sup>1,3</sup>				18.46%	16.60%

1. Source: Nevada HMO Industry Profile quarterly reports  
 2. Source: Nevada State Demographer  
 3. Source for Nevada Insured Population: Centers for Medicare and Medicaid Services

Map I: Nevada Health Maintenance Organizations by County



Sources: ESRI, 2006  
 Nevada HMO Industry Profile 4th Qtr Report, 2006



**Table II**

**HMO COMMERCIAL ENROLLMENT  
by Geographic Area  
March 31, 2007**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Commercial</b>
Aetna, Inc.	14,453	697	169	15,319
Health Plan of Nevada	263,086	8,111	4,837	276,034
HMO Nevada	1,297	5,724	4,876	11,897
Hometown Health	0	18,101	4,312	22,413
NevadaCare, Inc.	9,182	93	61	9,336
PacifiCare of Nevada, Inc.	42,507	68	824	43,399
Saint Mary's HealthFirst	0	20,776	6,913	27,689
<b>Totals</b>	<b>330,525</b>	<b>53,570</b>	<b>21,992</b>	<b>406,087</b>
<b>Market Penetration</b>	<b>19.6%</b>	<b>14.7%</b>	<b>7.9%</b>	<b>17.4%</b>

**TABLE NOTES:**

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

**Table III**

**HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY**

**March 31, 2007**

<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	-	110	1,854	697	1	72	5,621	8,355
Churchill	-	30	112	532	-	7	0	681
Douglas	-	37	703	771	-	117	538	2,166
Elko	-	10	232	207	-	1	0	450
Esmeralda	-	10	0	-	1	4	-	15
Eureka	-	-	0	43	-	-	0	43
Humboldt	-	3	96	244	2	2	0	347
Lander	-	4	13	121	2	0	0	140
Lincoln	-	133	0	-	1	19	-	153
Lyon	-	367	1,007	1,485	-	72	562	3,493
Mineral	-	6	15	168	-	0	0	189
Nye	169	4,099	11	-	53	521	-	4,853
Pershing	-	2	220	0	-	-	0	222
Storey	-	0	7	44	-	4	192	247
White Pine	-	26	73	0	1	5	0	105
Undefined	-	-	533	0	-	-	-	533
<b>TOTAL</b>	<b>169</b>	<b>4,837</b>	<b>4,876</b>	<b>4,312</b>	<b>61</b>	<b>824</b>	<b>6,913</b>	<b>21,992</b>

**TABLE NOTES:**

- PacifiCare column - Douglas County total includes enrolled members residing in California.
- Please refer to "TECHNICAL NOTES" for additional important information.

Table IV

HMO COMMERCIAL ENROLLMENT TRENDS  
March 31, 2007

<b>Health Plan</b>	<b>Enrollment March 31, 2007</b>	<b>Enrollment March 31, 2006</b>	<b>Difference</b>	<b>Percentage Change</b>
Aetna, Inc.	15,319	9,899	5,420	54.8%
Health Plan of Nevada	276,034	260,759	15,275	5.9%
HMO Nevada	11,897	11,189	708	6.3%
Hometown Health	22,413	23,496	-1,083	-4.6%
NevadaCare, Inc.	9,336	13,013	-3,677	-28.3%
PacifiCare of Nevada, Inc.	43,399	45,777	-2,378	-5.2%
Saint Mary's HealthFirst	27,689	28,015	-326	-1.2%
<b>Totals</b>	<b>406,087</b>	<b>392,148</b>	<b>13,939</b>	<b>3.6%</b>

TABLE NOTES:

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

**Table V**

**HMO MEDICARE ENROLLMENT  
by Geographic Area  
March 31, 2007**

<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	46,717	5,365	4,763	56,845
HMO Nevada	-	-	-	-
Hometown Health	-	4,753	-	4,753
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	26,442	-	492	26,934
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	73,159	10,118	5,255	88,532
<b>Market Penetration</b>	35.6%	23.9%	11.1%	30.0%

**TABLE NOTES:**

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

**Table VI**  
**HMO RURAL MEDICARE ENROLLMENT BY COUNTY**  
**March 31, 2007**

<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	-	14	-	-	-	-	-	14
Churchill	-	1	-	-	-	-	-	1
Douglas	-	1	-	-	-	-	-	1
Elko	-	1	-	-	-	-	-	1
Esmeralda	-	38	-	-	-	-	-	38
Eureka	-	0	-	-	-	-	-	0
Humboldt	-	2	-	-	-	-	-	2
Lander	-	0	-	-	-	-	-	0
Lincoln	-	2	-	-	-	-	-	2
Lyon	-	295	-	-	-	-	-	295
Mineral	-	34	-	-	-	-	-	34
Nye	-	4,373	-	-	-	492	-	4,865
Pershing	-	0	-	-	-	-	-	0
Storey	-	0	-	-	-	-	-	0
White Pine	-	2	-	-	-	-	-	2
Undefined	-	0	-	-	-	-	-	0
<b>TOTAL</b>	<b>0</b>	<b>4,763</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>492</b>	<b>0</b>	<b>5,255</b>

TABLE NOTES:

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

Table VII

HMO MEDICARE ENROLLMENT TRENDS  
March 31, 2007

Health Plan	Enrollment March 31, 2007	Enrollment March 31, 2006	Difference	Percent Change
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	56,845	56,389	456	0.8%
HMO Nevada	-	-	-	-
Hometown Health	4,753	4,821	-68	-1.4%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	26,934	26,013	921	3.5%
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	88,532	87,223	1,309	1.5%

TABLE NOTES:

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

**Table VIII**

**HMO MEDICAID ENROLLMENT  
by Geographic Area  
March 31, 2007**

<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	36,454	6,904	28	43,386
HMO Nevada	NR	NR	NR	33,795
Hometown Health	-	-	-	-
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	71,006	11,560	28	77,181
<b>Market Penetration</b>	58.4%	49.0%	0.1%	46.4%

**TABLE NOTES:**

- This report reflects the first full quarter of Medicaid and Nevada CheckUp enrollees for providers Anthem HMO Nevada and Health Plan of Nevada.
- Per the Nevada State Division of Welfare and Supportive Services, the Medicaid rural enrollment data is too low to justify development of a separate reporting table.
- Please refer to "TECHNICAL NOTES" additional important information.

Table IX

**HMO MEDICAID ENROLLMENT TRENDS**  
**March 31, 2007**

<b>Health Plan</b>	<b>Enrollment March 31, 2007</b>	<b>Enrollment March 31, 2006</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna, Inc.	-	-	-	-
Health Plan of Nevada *	43,386	42,273	1,113	2.6%
HMO Nevada *	33,795	-	*	*
Hometown Health	-	-	-	-
NevadaCare, Inc.	-	40,311	*	*
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
<b>Totals*</b>	77,181	82,584	-5,403	-6.5%

\*This report reflects the first full quarter of Medicaid and Nevada Check-Up enrollees for providers Anthem HMO Nevada and Health Plan of Nevada.

TABLE NOTES:

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



**Table X**

**HMO NEVADA CHECKUP ENROLLMENT  
by Geographic Area  
March 31, 2007**

<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 *	13,881	2,332	1	16,214
HMO Nevada *	NR	NR	NR	8,335
Hometown Health	-	-	-	-
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	13,881	2,332	1	24,549

\*This report reflects the first full quarter of Medicaid and Nevada CheckUp enrollees for providers Anthem HMO Nevada and Health Plan of Nevada.

**TABLE NOTES:**

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

**Table XI**

**TOTAL HMO MARKET PENETRATION  
by County, March 31, 2007**

<b>County</b>	<b>Commercial Market Penetration</b>	<b>Medicare Market Penetration</b>	<b>Medicaid Market Penetration</b>
Clark	19.6%	35.6%	58.4%
Washoe	14.7%	23.9%	49.0%
Carson City	17.6%	0.2%	*
Churchill	2.9%	0.0%	*
Douglas	5.1%	0.0%	*
Elko	1.0%	0.0%	*
Esmeralda	1.5%	18.1%	*
Eureka	3.3%	0.0%	*
Humboldt	2.2%	0.1%	*
Lander	2.9%	0.0%	*
Lincoln	5.0%	0.3%	*
Lyon	7.9%	4.0%	*
Mineral	5.2%	3.5%	*
Nye	14.2%	52.4%	*
Pershing	4.7%	0.0%	*
Storey	7.2%	0.0%	*
White Pine	1.6%	0.1%	*
<b>Statewide TOTALS</b>	17.4%	30.0%	46.4%

\*Rural County: No county Medicaid Eligible Data available per Nevada State Division of Welfare and Supportive Services, see Table VIII.

TABLE NOTES:

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

**Table XII**

**PPO ENROLLMENT  
by Geographic Area  
March 31, 2007**

<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	30,959	841	3,653	35,453
HMO Nevada/Anthem BC & BS NV	NR	NR	NR	267,488
Hometown Health	317	68,583	5,225	74,125
NevadaCare/Summerlin Life&Hlth	7,874	412	425	8,711
PacifiCare of Nevada, Inc.	2,946	858	393	4,197
Saint Mary's HealthFirst	122	10,436	7,944	18,502
<b>Totals</b>	42,218	81,130	17,640	408,476

**TABLE NOTES:**

- Hometown Health enrollment numbers for Washoe County may include numbers from other counties.
- PacifiCare Life enrollment numbers include insured and self-funded plans.
- Please refer to "TECHNICAL NOTES" for additional important information.

**TABLE XIII****PPO ENROLLMENT TRENDS by HEALTH PLAN  
March 31, 2007**

<b>Health Plan</b>	<b>Enrollment March 31, 2007</b>	<b>Enrollment March 31, 2006</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna, Inc.	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	35,453	27,498	7,955	28.9%
HMO Nevada.Anthem BC & BS NV	267,488	239,363	28,125	11.7%
Hometown Health	74,125	68,642	5,483	8.0%
NevadaCare/Summerlin Life&Hlth	8,711	12,169	-3,458	-28.4%
PacifiCare of Nevada, Inc.	4,197	6,102	-1,905	-31.2%
Saint Mary's HealthFirst	18,502	-	-	*
<b>Totals</b>	<b>408,476</b>	<b>353,774</b>	<b>54,702</b>	<b>15.5%</b>

## TABLE NOTES:

- This is the first quarter that Saint Mary's HealthFirst is reporting PPO enrollment.
- Please refer to "TECHNICAL NOTES" for additional important information.

## TECHNICAL NOTES

- Distinctions between Zeros, Dashes, NR, & 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.
- Data methodology  
The data collection, compilation and analysis are a simple evaluation of actual enrollment numbers and the eligible population.
  1. Data sources:  
*Age Sex Race and Hispanic Origin Estimates from 2000 to 2005 and Projections from 2006 to 2026 for Nevada and its Counties*, Nevada State Demographer, July 2006.  
  
*CY2007 Report*, Nevada State Division of Welfare and Supportive Services, 2007.

2. Data compilation:

The tables in this report are compiled to display and/or compare the 4 basic categories of health insurance coverage. Health insurance coverage is determined by age and/or income levels and social factors.

Categories of health coverage:

1. *Commercial population*

The eligible population is based on the age group of zero to 64.  
Actual enrollment data is aggregated by county in which employers reside.

2. *Medicare population*

The eligible population is based on age group of 65 and older.  
Actual enrollment data is aggregated by county in which enrollees reside.

3. *Medicaid population*

The eligible population is the average of the January, February and March 2007 figures as specified by the Nevada State Division of Welfare and Supportive Services.  
Actual enrollment data is aggregated by county in which enrollees reside.

4. *Nevada CheckUp population*

Based upon regulatory justification and approval from social case workers, the eligible population is equal to actual enrollment data.  
Actual enrollment data is aggregated by county in which enrollees reside.

3 Data analysis:

The eligible population contains the total potential population stipulated by each category of health coverage.

The actual enrollment data contains the number enrollees as specified by each source where applicable.

Market penetration is the actual number of enrollees per health plan per eligible population, whether it be statewide or by county.

- Preferred Provider Organization (PPO) and Health Maintenance (HMO) Data

An HMO and a PPO may both be part of the total health care product line from the same insurance company. It is important to note that service delivery of the HMO and PPO plans are aggregated separately.

**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 that the health insurance may conduct.