
NEVADA HMO INDUSTRY PROFILE

SECOND QUARTER REPORT

April 1, 2007 through June 30, 2007

**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 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.

Second Quarter 2007 Activity Highlights

- This second 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

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Table I

PROFILE OF NEVADA LICENSED HMOs
Enrollment for Quarter Ending: June 30, 2007

HMO	Contact for Commercial Population	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 07/06	Ruth Szczurko RN, MBA Quality Accreditation Manager Phone: 702-650-8234 Medical Director: Dr. Richard Jones	Clark and Washoe Counties, and Pahump in Nye County	Commercial: 14,608 Medicare: - Medicaid: - NV CheckUp: - Total: 14,608 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 2/06	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: 278,893 Medicare: 56,508 Medicaid: 41,924 NV CheckUp: 16,335 Total: 393,660 PPO Total: 392,479
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 Medicaid: HMO Colorado, Inc. d.b.a Anthem Blue Cross Blue Shield Partnership Plan 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: 11,867 Medicare: - Medicaid: 36,792 NV CheckUp: 9,399 Total: 58,058 PPO Total: 268,942

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: 21,702 Medicare: 4,740 Medicaid: - NV CheckUp: - Total: 26,442 PPO Total: 76,261
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: 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: 10,002 Medicare: - Medicaid: - NV CheckUp: - Total: 10,002 PPO Total: 9,839
PacifiCare of Nevada, Inc. (Subsidiary of UnitedHealth) 700 Warm Springs Rd. Las Vegas, NV 89119 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: 42,554 Medicare: 27,213 Medicaid: - NV CheckUp: - Total: 69,767 PPO Total: 3,864

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 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, White Pine, and Washoe Counties	Commercial: 27,523 Medicare: - Medicaid: - NV CheckUp: - Total: 27,523 PPO Total: 18,623

	<u>Enrollment</u>	<u>Market Penetration*</u>
<u>Nevada State Totals:</u>		
Commercial:	407,149	17.5%
Medicare:	88,461	29.9%
Medicaid:	78,716	46.5%
NV CheckUp	25,734	
Total Enrollment:	600,060	

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

TABLE NOTES:

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

HMO Commercial Population Enrollment Trends

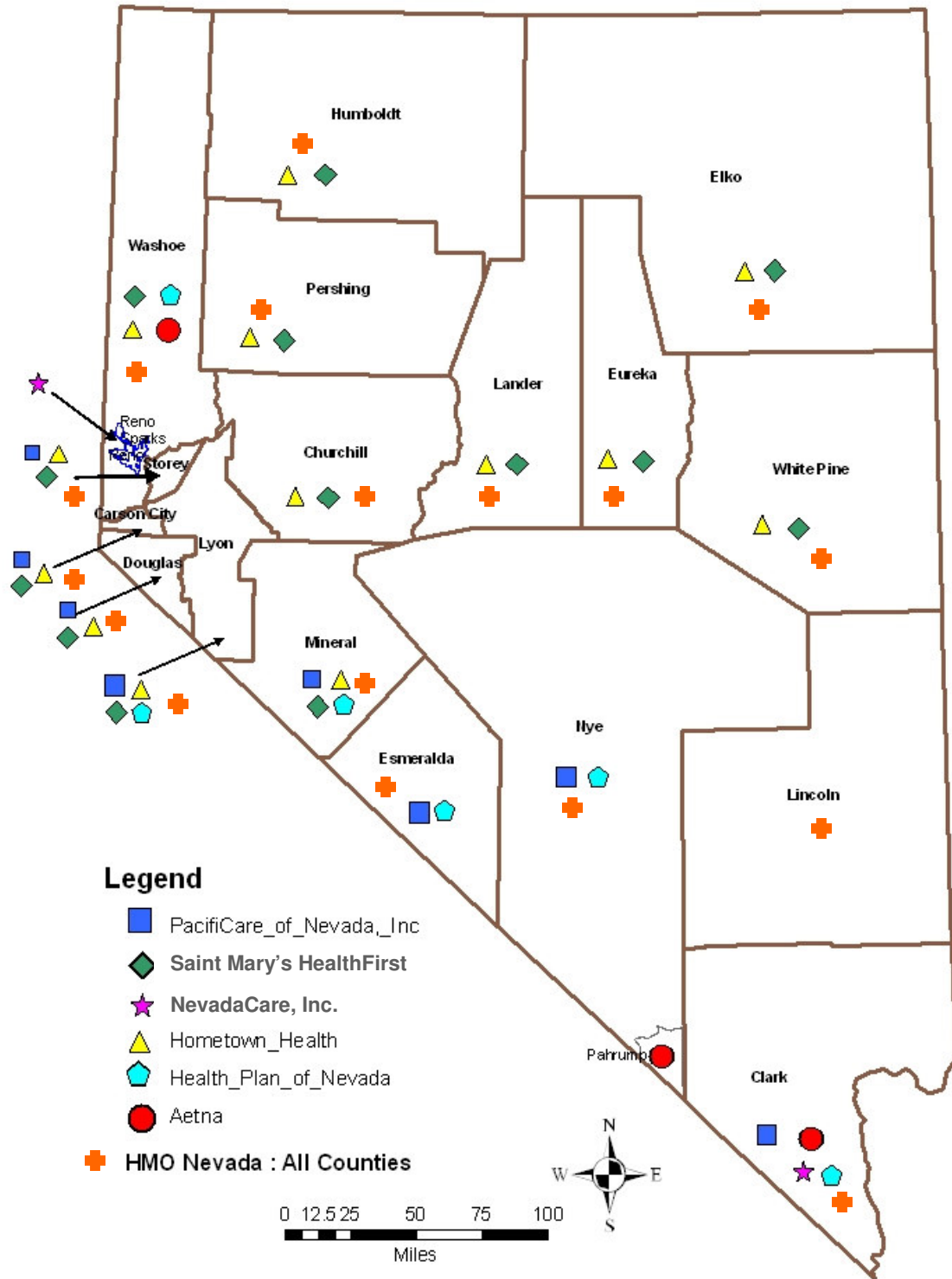
HMO Commercial Population	2002	2003	2004	2005	2006
HMO Enrollment , at calendar year end ¹	316,733	318,669	347,556	383,651	409,867
HMO Enrollment per Capita ^{1,2}	14.30%	14.40%	14.60%	15.23%	15.49%
HMO Enrollment per Insured Population ^{1,3}				18.46%	16.60%

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
June 30, 2007**

Health Plan	Clark County	Washoe County	Rural Counties	Total Commercial
Aetna, Inc.	13,896	533	179	14,608
Health Plan of Nevada	265,841	8,101	4,951	278,893
HMO Nevada	1,192	5,705	4,970	11,867
Hometown Health	0	17,664	4,038	21,702
NevadaCare, Inc.	9,457	101	444	10,002
PacifiCare of Nevada, Inc.	41,675	63	816	42,554
Saint Mary's HealthFirst	0	20,652	6,871	27,523
Totals	332,061	52,819	22,269	407,149
Market Penetration	19.7%	14.5%	8.0%	17.5%

TABLE NOTES:

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

Table III

HMO RURAL COMMERCIAL ENROLLMENT BY COUNTY

June 30, 2007

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	NevadaCare	PacifiCare	St. Mary's HealthFirst	County Total
Carson City	-	108	1,869	687	1	79	5,557	8,301
Churchill	-	34	114	521	-	7		676
Douglas	-	36	705	701	-	128	567	2,137
Elko	-	12	229	193	2	1	0	437
Esmeralda	-	9	0	-	-	4	-	13
Eureka	-	-	0	42	-	-	0	42
Humboldt	-	7	105	239	2	0	0	353
Lander	-	6	13	124	2	0	0	145
Lincoln	-	128	0	-	2	12	-	142
Lyon	-	371	1,034	1,325	-	71	547	3,348
Mineral	-	6	14	160	-	0	0	180
Nye	179	4,197	11	-	56	508	-	4,951
Pershing	-	2	223	0	-	-	0	225
Storey	-	2	6	46	-	4	200	258
White Pine	-	33	68	0	1	2	0	104
Undefined	-	-	579	0	378	-	0	957
TOTAL	179	4,951	4,970	4,038	444	816	6,871	22,269

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
June 30, 2007

Health Plan	Enrollment June 30, 2007	Enrollment June 30, 2006	Difference	Percentage Change
Aetna, Inc.	14,608	9,459	5,149	54.4%
Health Plan of Nevada	278,893	265,309	13,584	5.1%
HMO Nevada	11,867	11,189	678	6.1%
Hometown Health	21,702	23,162	-1,460	-6.3%
NevadaCare, Inc.	21,702	11,962	9,740	81.4%
PacifiCare of Nevada, Inc.	42,554	47,618	-5,064	-10.6%
Saint Mary's HealthFirst	27,523	27,752	-229	-0.8%
Totals	418,849	396,451	22,398	5.6%

TABLE NOTES:

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

Table V

**HMO MEDICARE ENROLLMENT
by Geographic Area
June 30, 2007**

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicare
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	46,320	5,455	4,733	56,508
HMO Nevada	-	-	-	-
Hometown Health	-	4,740	-	4,740
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	26,688	1	524	27,213
Saint Mary's HealthFirst	-	-	-	-
Totals	73,008	10,196	5,257	88,461
Market Penetration	35.5%	24.1%	11.1%	29.9%

TABLE NOTES:

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

Table VI
HMO RURAL MEDICARE ENROLLMENT BY COUNTY
June 30, 2007

County	Aetna	Health Plan Nevada	HMO Nevada	Hometown Health	NevadaCare	PacifiCare	St. Mary's HealthFirst	County Total
Carson City	-	17	-	-	-	-	-	17
Churchill	-	2	-	-	-	-	-	2
Douglas	-	3	-	-	-	-	-	3
Elko	-	1	-	-	-	-	-	1
Esmeralda	-	36	-	-	-	-	-	36
Eureka	-		-	-	-	-	-	0
Humboldt	-	2	-	-	-	-	-	2
Lander	-		-	-	-	-	-	0
Lincoln	-	7	-	-	-	-	-	7
Lyon	-	282	-	-	-	-	-	282
Mineral	-	34	-	-	-	-	-	34
Nye	-	4,345	-	-	-	524	-	4,869
Pershing	-		-	-	-	-	-	0
Storey	-		-	-	-	-	-	0
White Pine	-	4	-	-	-	-	-	4
Undefined	-	0	-	-	-	-	-	0
TOTAL	0	4,733	0	0	0	524	0	5,257

TABLE NOTES:

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

Table VII

**HMO MEDICARE ENROLLMENT TRENDS
June 30, 2007**

Health Plan	Enrollment June 30, 2007	Enrollment June 30, 2006	Difference	Percent Change
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	56,508	56,728	-220	-0.4%
HMO Nevada	-	-	-	-
Hometown Health	4,740	4,807	-67	-1.4%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	27,213	27,051	162	0.6%
Saint Mary's HealthFirst	-	-	-	-
Totals	88,461	88,586	-125	-0.1%

TABLE NOTES:

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

Table VIII

**HMO MEDICAID ENROLLMENT
by Geographic Area
June 30, 2007**

Health Plan	Clark County	Washoe County	Rural Counties	Total Medicaid
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	35,648	6,252	24	41,924
HMO Nevada	NR	NR	NR	36,792
Hometown Health	-	-	-	-
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
Totals	71,006	11,560	24	78,716
Market Penetration	57.1%	49.1%	0.1%	46.5%

TABLE NOTES:

- 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
June 30, 2007

Health Plan	Enrollment March 31, 2007	Enrollment March 31, 2006	Difference	Percent Change
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	41,924	42,273	-349	-0.8%
HMO Nevada	36,792	-	*	*
Hometown Health	-	-	-	-
NevadaCare, Inc.	-	40,311	*	*
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
Totals*	78,716	82,584	-3,868	-4.7%

TABLE NOTES:

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

Table X

**HMO NEVADA CHECKUP ENROLLMENT
by Geographic Area
June 30, 2007**

Health Plan	Clark County	Washoe County	Rural Counties	Total Check-Up
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	13,951	2,383	1	16,335
HMO Nevada	NR	NR	NR	9,399
Hometown Health	-	-	-	-
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
Totals	19,251	4,512	1	25,734

*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, June 30, 2007**

County	Commercial Market Penetration	Medicare Market Penetration	Medicaid Market Penetration
Clark	19.7%	35.5%	57.1%
Washoe	14.5%	24.1%	49.1%
Carson City	17.5%	0.2%	*
Churchill	2.8%	0.1%	*
Douglas	5.1%	0.0%	*
Elko	1.0%	0.0%	*
Esmeralda	1.3%	17.1%	*
Eureka	3.2%	0.0%	*
Humboldt	2.3%	0.1%	*
Lander	3.0%	0.0%	*
Lincoln	4.6%	1.1%	*
Lyon	7.6%	3.8%	*
Mineral	5.0%	3.5%	*
Nye	14.4%	52.5%	*
Pershing	4.8%	0.0%	*
Storey	7.5%	0.0%	*
White Pine	1.6%	0.3%	*
Statewide TOTALS	17.5%	29.9%	46.5%

*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
June 30, 2007**

Health Plan	Clark County	Washoe County	Rural Counties	Total Enrollment
Aetna, Inc.	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	360,138	22,712	9,629	392,479
HMO Nevada/Anthem BC & BS NV	NR	NR	NR	268,942
Hometown Health	326	70,839	5,096	76,261
NevadaCare/Summerlin Life&Hlth	8,456	437	946	9,839
PacifiCare of Nevada, Inc.	2,842	678	344	3,864
Saint Mary's HealthFirst	143	10,504	7,976	18,623
Totals	371,905	105,170	23,991	770,008

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
June 30, 2007**

Health Plan	Enrollment June 30, 2007	Enrollment June 30, 2006	Difference	Percent Change
Aetna, Inc.	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	392,479	27,498	364,981	1327.3%
HMO Nevada/Anthem BC & BS NV	268,942	239,363	29,579	12.4%
Hometown Health	76,261	68,642	7,619	11.1%
NevadaCare/Summerlin Life&Hlth	9,839	12,169	-2,330	-19.1%
PacifiCare of Nevada, Inc.	3,864	6,102	-2,238	-36.7%
Saint Mary's HealthFirst	18,623	-	-	*
Totals	770,008	353,774	416,234	117.7%

TABLE NOTES:

- This is the second 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.