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**NEVADA HMO INDUSTRY PROFILE**

**THIRD QUARTER REPORT**

**July 1, 2007 through September 30, 2007**

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

**Jim Gibbons, Governor**

**Richard Whitley, Administrator  
Nevada State Health Division**

**Michael J. Willden, Director  
Department of Health and Human Services**

**State Health Officer**

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**July 1, 2007 through September 30, 2007**

**Compiled by**

**Lynn G. O'Mara, MBA  
Health Planning Program Manager**

**Bureau of Health Planning and Statistics  
Luana J. Ritch, PhD, Bureau Chief  
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  
4150 Technology Way, Suite 104  
Carson City, NV 89706**

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

### Third Quarter 2007 Activity Highlights

- This third 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
- Larry A. Hurst, MPA has been appointed as Vice President and General Manager for NevadaCare, Inc. and Summerlin Nevada.
- In November 2006, Summerlin Life & Health was awarded one of the managed care contracts for the State of Hawaii Quest Program. In March 2007, Summerlin underwent its first readiness review for the program, in preparation for receiving initial enrollments when the contract became effective August 1, 2007.

**Table I**

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

<b>HMO</b>	<b>Contact for Commercial Population</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	Sandra Herrmann, RN Healthcare QM Project Manager Phone: 951-789-5245  Medical Director: Dr. James Krominga	Clark and Washoe Counties, and Pahump in Nye County	Commercial: 14,598 Medicare: - Medicaid: - NV CheckUp: - Total: 14,598  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: 282,444 Medicare: 56,648 Medicaid: 41,362 NV CheckUp: 16,171 Total: 396,625  PPO Total: 38,807
<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 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: 11,879 Medicare: - Medicaid: 37,055 NV CheckUp: 9,776 Total: 58,710  PPO Total: 267,923

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, White Pine, and Washoe Counties	Commercial: 21,768 Medicare: 4,706 Medicaid: - NV CheckUp: - Total: 26,474  PPO Total: 74,911
<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	Larry A. Hurst, MPA - VP and General Manager  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: 7,808 Medicare: - Medicaid: - NV CheckUp: - Total: 7,808  PPO Total: 7,808
<b>PacifiCare of Nevada, Inc.</b> (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: 39,200 Medicare: 27,538 Medicaid: - NV CheckUp: - Total: 66,738  PPO Total: 3,848

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, White Pine, and Washoe Counties	Commercial: 27,523 Medicare: - Medicaid: - NV CheckUp: - Total: 27,523  PPO Total: 18,538

	Enrollment	Market Penetration*
<b>Nevada State Totals:</b>		
Commercial:	405,220	17.4%
Medicare:	88,892	30.1%
Medicaid:	78,417	45.2%
NV CheckUp	25,947	
<b>Total Enrollment:</b>	<b>598,476</b>	

\* 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 <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

**Table II**

**HMO COMMERCIAL ENROLLMENT  
by Geographic Area  
September 30, 2007**

<b>Health Plan</b>	<b>Clark County</b>	<b>Washoe County</b>	<b>Rural Counties</b>	<b>Total Commercial</b>
Aetna, Inc.	13,835	583	180	14,598
Health Plan of Nevada	269,352	8,017	5,075	282,444
HMO Nevada	1,162	6,048	4,669	11,879
Hometown Health	0	17,731	4,037	21,768
NevadaCare, Inc.	7,299	81	428	7,808
PacifiCare of Nevada, Inc.	38,403	56	741	39,200
Saint Mary's HealthFirst	0	20,652	6,871	27,523
<b>Totals</b>	<b>330,051</b>	<b>53,168</b>	<b>22,001</b>	<b>405,220</b>
<b>Market Penetration</b>	<b>19.6%</b>	<b>14.6%</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**  
**September 30, 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	-	212	1,971	687	1	78	5,557	8,506
Churchill	-	41	129	537	-	6		713
Douglas	-	43	762	727	-	101	567	2,200
Elko	-	10	217	178	0	0	0	405
Esmeralda	-	10	0	-	-	4	-	14
Eureka	-	-	1	42	-	-	0	43
Humboldt	-	6	98	247	2	0	0	353
Lander	-	6	10	126	2	0	0	144
Lincoln	-	132	0	-	1	7	-	140
Lyon	-	429	1,204	1,282	-	68	547	3,530
Mineral	-	6	14	170	-	0	0	190
Nye	180	4,143	8	-	38	473	-	4,842
Pershing	-	2	131	0	-	-	0	133
Storey	-	2	6	41	-	4	200	253
White Pine	-	33	86	0	3	0	0	122
Undefined	-	-	32	0	381	-	0	413
<b>TOTAL</b>	180	5,075	4,669	4,037	428	741	6,871	22,001

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**  
**September 30, 2007**

<b>Health Plan</b>	<b>Enrollment September 30, 2007</b>	<b>Enrollment Septmeber 30, 2006</b>	<b>Difference</b>	<b>Percentage Change</b>
Aetna, Inc.	14,598	9,758	4,840	49.6%
Health Plan of Nevada	282,444	274,048	8,396	3.1%
HMO Nevada	11,879	11,529	350	3.0%
Hometown Health	21,768	23,069	-1,301	-5.6%
NevadaCare, Inc.	7,808	11,284	-3,476	-30.8%
PacifiCare of Nevada, Inc.	39,200	49,457	-10,257	-20.7%
Saint Mary's HealthFirst	27,523	27,261	262	1.0%
<b>Totals</b>	405,220	406,406	-1,186	-0.3%

**TABLE NOTES:**

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

**Table V**

**HMO MEDICARE ENROLLMENT  
by Geographic Area  
September 30, 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	46,392	5,510	4,746	56,648
HMO Nevada	-	-	-	-
Hometown Health	-	4,706	-	4,706
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	26,992	0	546	27,538
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	73,384	10,216	5,292	88,892
<b>Market Penetration</b>	35.7%	24.2%	11.1%	30.1%

**TABLE NOTES:**

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

**Table VI**  
**HMO RURAL MEDICARE ENROLLMENT BY COUNTY**  
**September 30, 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	-	15	-	-	-	-	-	15
Churchill	-	4	-	-	-	-	-	4
Douglas	-	4	-	-	-	-	-	4
Elko	-	1	-	-	-	-	-	1
Esmeralda	-	36	-	-	-	-	-	36
Eureka	-		-	-	-	-	-	0
Humboldt	-	1	-	-	-	-	-	1
Lander	-		-	-	-	-	-	0
Lincoln	-	9	-	-	-	-	-	9
Lyon	-	276	-	-	-	-	-	276
Mineral	-	32	-	-	-	-	-	32
Nye	-	4,366	-	-	-	524	-	4,890
Pershing	-		-	-	-	-	-	0
Storey	-		-	-	-	-	-	0
White Pine	-	2	-	-	-	-	-	2
Undefined	-	0	-	-	-	-	-	0
<b>TOTAL</b>	<b>0</b>	<b>4,746</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>524</b>	<b>0</b>	<b>5,270</b>

TABLE NOTES:

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

**Table VII**

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

<b>Health Plan</b>	<b>Enrollment September 30, 2007</b>	<b>Enrollment September 30, 2006</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	56,648	56,989	-341	-0.6%
HMO Nevada	-	-	-	-
Hometown Health	4,706	4,807	-101	-2.1%
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	27,538	27,260	278	1.0%
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	88,892	89,056	-164	-0.2%

TABLE NOTES:

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

**Table VIII**

**HMO MEDICAID ENROLLMENT  
by Geographic Area  
September 30, 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	35,157	6,177	28	41,362
HMO Nevada	32,947	4,108	-	37,055
Hometown Health	-	-	-	-
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	71,006	11,560	28	78,417
<b>Market Penetration</b>	55.7%	47.8%	0.1%	45.2%

**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**  
**September 30, 2007**

<b>Health Plan</b>	<b>Enrollment September 30, 2007</b>	<b>Enrollment September 30, 2006</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna, Inc.	-	-	-	-
Health Plan of Nevada	41,362	43,451	-2,089	-4.8%
HMO Nevada	37,055	-	*	*
Hometown Health	-	-	-	-
NevadaCare, Inc.	-	38,260	*	*
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
<b>Totals*</b>	78,417	81,711	-3,294	-4.0%

\*This report reflects the third full quarter of Medicaid and Nevada CheckUp enrollees for provider Anthem HMO Nevada.

TABLE NOTES:

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

**Table X**

**HMO NEVADA CHECKUP ENROLLMENT  
by Geographic Area  
September 30, 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	13,831	2,338	2	16,171
HMO Nevada	7,441	2,335	-	9,776
Hometown Health	-	-	-	-
NevadaCare, Inc.	-	-	-	-
PacifiCare of Nevada, Inc.	-	-	-	-
Saint Mary's HealthFirst	-	-	-	-
<b>Totals</b>	21,272	4,673	2	25,947

\*This report reflects the third full quarter of Medicaid and Nevada CheckUp enrollees for provider Anthem HMO Nevada.

**TABLE NOTES:**

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



**Table XI**

**TOTAL HMO MARKET PENETRATION  
by County, September 30, 2007**

<b>County</b>	<b>Commercial Market Penetration</b>	<b>Medicare Market Penetration</b>	<b>Medicaid Market Penetration</b>
Clark	19.6%	35.7%	55.7%
Washoe	14.6%	24.2%	47.8%
Carson City	17.9%	0.2%	*
Churchill	3.0%	0.1%	*
Douglas	5.2%	0.0%	*
Elko	0.9%	0.0%	*
Esmeralda	1.4%	17.1%	*
Eureka	3.3%	0.0%	*
Humboldt	2.3%	0.1%	*
Lander	2.9%	0.0%	*
Lincoln	4.5%	1.4%	*
Lyon	8.0%	3.7%	*
Mineral	5.2%	3.3%	*
Nye	14.1%	52.7%	*
Pershing	2.8%	0.0%	*
Storey	7.4%	0.0%	*
White Pine	1.9%	0.1%	*
<b>Statewide TOTALS</b>	17.4%	30.1%	45.2%

\*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  
September 30, 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	33,667	878	4,262	38,807
HMO Nevada/Anthem BC & BS NV	NR	NR	NR	267,923
Hometown Health	378	69,489	5,044	74,911
NevadaCare/Summerlin Life&Hlth	6,433	287	1,088	7,808
PacifiCare of Nevada, Inc.	2,831	700	317	3,848
Saint Mary's HealthFirst	717	9,839	7,982	18,538
<b>Totals</b>	<b>44,026</b>	<b>81,193</b>	<b>18,693</b>	<b>411,835</b>

**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  
September 30, 2007**

<b>Health Plan</b>	<b>Enrollment September 30, 2007</b>	<b>Enrollment September 30, 2006</b>	<b>Difference</b>	<b>Percent Change</b>
Aetna, Inc.	-	-	-	-
Health Plan of NV/Sierra Hlth & Life	38,807	31,840	6,967	21.9%
HMO Nevada/Anthem BC & BS NV	267,923	273,964	-6,041	-2.2%
Hometown Health	74,911	74,248	663	0.9%
NevadaCare/Summerlin Life&Hlth	7,808	9,861	-2,053	-20.8%
PacifiCare of Nevada, Inc.	3,848	4,491	-643	-14.3%
Saint Mary's HealthFirst	18,538	-	-	*
<b>Totals</b>	<b>411,835</b>	<b>394,404</b>	<b>17,431</b>	<b>4.4%</b>

## TABLE NOTES:

- This is the third 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.