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## Can newly covered Georgians access the care they need?

*Commentary from Cindy Zeldin, Georgians for a Healthy Future's Executive Director*



The nation's uninsured rate has plummeted over the past year and a half. Here in Georgia, more than 400,000 people have enrolled in health insurance, bringing our state's uninsured rate down to 15 percent. While there is still much work to be done to ensure that all Georgians have a pathway to coverage (like expanding Medicaid), it's also important to make sure that those who are newly covered are able to access needed health care services.

Are newly insured Georgians accessing the care they need? For the most part, the answer seems to be yes. The early evidence shows that most people who signed up for health insurance have been able to find a doctor with relative ease and get an appointment for primary care within a week or two.

This is a development worth celebrating, but there are also some warning signs on the horizon that policymakers should heed: according to a recent study by the University of Pennsylvania, Georgia had the highest percentage of health plans utilizing "narrow networks" of providers. In addition, reports of provider directory inaccuracies and networks too skinny to deliver all of the services in a plan's benefit package have started to emerge.

Narrow networks offer a limited choice of providers in exchange for a lower premium. While many Georgians are willing to make this trade-off, others need a broader network to meet their health needs. And everyone deserves the tools and information to make that choice and to know that they can access services for all covered benefits.

Health care consumers now have access to standardized information about premiums, benefits, deductibles, and other health plan features that make it easier to pick the right plan. Yet provider network size and composition remain a black box for consumers, holding them back from making the best, most informed decision they can. Combined with a rapid trend toward narrow networks, this could put some consumers at risk of not being able to access all of the providers and services they need (or at risk for high medical bills if they have to go out-of-network).



These trends are being examined as part of the Senate Study Committee on the Consumer and Provider Protection Act (SR 561). I was honored to be appointed to this committee to represent Georgians for a Healthy Future and to bring the consumer perspective to the committee. The committee's third meeting, slated for the morning of

November 9<sup>th</sup> at the State Capitol, will focus on network adequacy, or whether there are adequate standards in place to ensure that consumers enrolled in a health plan have reasonable access to all covered services in the plan.

As a committee member, it is my goal to make sure the voices and needs of consumers are heard and considered. It is becoming clear that consumers don't yet have 1) access to all of the information they need to select a health plan that best meets their needs and 2) protections that ensure their health plan will provide timely and meaningful access to all covered services. Fortunately, these are problems we can address.

I will be supporting enhancements to provider directories that give consumers the information they need and deserve (such as enhanced search functionality and a simple way to report inaccuracies) as well as network adequacy standards for Georgia that ensure no insured Georgian has to travel an unreasonably long distance or wait an excessive amount of time to access the care they need. I've also learned a great deal about this issue by watching the National Association of Insurance Commissioner's work in this area, and was happy to sign on in support of the policy recommendations around network adequacy that the NAIC's consumer representatives issued last year.

I am excited about this opportunity to make our health system work better, and GHF will keep you posted on new developments. If you're interested in providing testimony to the committee, please let us know and we can forward your request to Senator Burke, who chairs the study committee.