



Improving Network Adequacy and Provider Directory Standards in Georgia

Meredith Gonsahn, MPH
Health Policy Analyst
February 2, 2016

Georgians for a Healthy Future



Objectives

- Network Adequacy
- Provider Directories
- Resources

Network Adequacy

- The ability of a health plan to provide meaningful access to all covered benefits
- An old issue with a new urgency
- Why is this important to consumers?



Current Network Adequacy Standards in Georgia

- Outdated and inadequate
- “Sufficient” and “reasonable” are open to interpretation
- Consumers have no guaranteed benchmark for services and enforceable rights

Policy Activity around Network Adequacy

- Federal standards and the NAIC Model Act
- SB 158
- The Consumer and Provider Protection Act Study Committee



Policy Recommendations for Network Adequacy

- Multi-stakeholder process focused on consumer priorities
- Adopt NAIC Model Act with Georgia-specific modifications
- Department of Insurance enforcement

Quantitative Standards

- Provider-to-enrollee ratios
- Time distance standards
- Maximum appointment wait times
- Right to go out of network
- Culturally competent care
- Essential community providers

First things first!

Transparency: An Important First Step

- Provider directories are an important tool for consumers
- Directories are frequently inaccurate and consumers have very little protections
- Georgia's current standards are not robust
- SB 302

SB 302: Provider Directory Improvement Act

Accuracy provisions include requirements for:

- Regular updating of directories every 30 days
- Available in electronic (and in print upon request) to all
- A dedicated email address, telephone number, and electronic link that consumers can use to report inaccuracies
- Annual audits of all provider directories with a protocol in place for health plans to follow up with providers
- Health plans to contact providers participating in networks who have not submitted claims within 12 months to determine their network participation status
- Honoring provider directory information if it is inaccurate and a consumer ends up out-of-network based on that information
- Health plans to report periodically to the Department of Insurance

SB 302: Provider Directory Improvement Act (Cont.)

Usability provisions include requirements for:

- Plain language information about what provider directory applies to which plan and the criteria used by plans to build the provider network and to tier providers
- All pertinent information about participating providers and facilities
- Search functionality that allows consumers to search by health care professional, whether a provider is accepting new patients, participating office locations, participating hospitals, and other key pieces of information
- Accommodations for the needs of individuals with disabilities and people with limited English proficiency

Resources

- [SB 158](#) Consumer and Provider Protection Act
- Consumer and Provider Protection Act Study Committee [Report](#)
- [SB 302](#)
- Visit healthyfuturega.org for issue briefs:
 - Ensuring Access to Care: Setting and Enforcing Network Adequacy Standards in Georgia
 - Improving Provider Directory Accuracy and Usability

Thank you!

Meredith Gonsahn, MPH
mgonsahn@healthyfuturega.org



100 Edgewood Avenue, Suite 1015
Atlanta, GA 30303
Phone: 404-567-5016
Fax: 404-935-9885
info@healthyfuturega.org

healthyfuturega.org

FOLLOW & SHARE

