



## WHAT'S WRONG WITH GEORGIA'S PROVIDER DIRECTORIES?

Too often, consumers find that reliable information about health insurance provider networks is not available and that directories are difficult to locate and navigate. This happens for many reasons. For instance:

- » Directories are not easy to locate on a website or the name for a plan on the Marketplace website (healthcare.gov) does not match the name listed in the directory
- » Directories are not searchable by plan type, specialties, providers accepting new patients, etc.
- » Directories include inaccurate contact information or include providers who are not actually in the plan's network
- » Directories include inaccurate information about which languages providers speak or the type of health care services they deliver

### WHY DOES THIS HAPPEN?

Changes aren't always reported or proactively inquired about and there aren't regular audits to weed out outdated information that gets carried over. Additionally, insurers aren't held accountable for or required to honor inaccurate information that leads to surprise billing for consumers.

### HOW DO WE KNOW THIS IS HAPPENING?

Secret shopper studies done across the country have shown that in one state (Maryland), barely half of psychiatrists could be reached at the numbers listed for them in the provider directories. In another state (New Jersey), 1/3 of psychiatrists listed in a health insurance plan had incorrect contact information. About 18% of providers in one state's (California) health plan were not practicing at their listed locations. Last year, state regulators fined Blue Shield and Anthem Blue Cross a combined \$600,000 for failing to improve provider directories. There is no reason to believe that the level and types of provider directory inaccuracies that are well-documented by these studies in other states do not exist in Georgia.

### WHAT ARE OTHER STATES DOING?

1. Texas, California, and D.C. have established a dedicated email address, designated web link, and a phone number for the public to report provider directory inaccuracies.
2. Texas, Pennsylvania, and California require insurers to honor their provider directory information such that if a consumer goes to an out-of-network provider or facility believing the care will be billed as in-network due to information in a directory, consumers will be held harmless for any costs beyond what they would pay for in-network care.
3. California and D.C. require health plans to audit their directories and weed out any inaccuracies.
4. New Jersey required health plans to contact providers who have not submitted claims within a certain time frame.



## HOW CAN WE FIX THIS FOR GEORGIA CONSUMERS? SB 302: PROVIDER DIRECTORY IMPROVEMENT ACT

This legislation addresses these problems for health insurance provider directories in Georgia by setting some basic standards for directories and protections for the consumers who rely on them. The bill requires all health plans to:

- » Post on their websites accurate directories for each plan in a standardized, downloadable, searchable, and machine readable format that is available to the general public through a clearly identifiable link or tab
- » Maintain requirement to update directories every 30 days
- » Make print copies of directories available upon request
- » Include in plain language information on what provider directory applies to which plan and the criteria used by plans to build the provider network and to tier providers
- » Accommodate the needs of individuals with disabilities and people with limited English proficiency
- » Provide a dedicated email address, telephone number, and electronic link that consumers can use to report inaccuracies, and a process to address complaints and correct inaccuracies
- » Conduct annual audit of all directories with a protocol in place for health plans to follow-up with providers
- » Contact providers participating in networks who have not submitted claims within 12 months to determine their network participation status
- » Report annually to the Department of Insurance on consumer-reported inaccuracies and resolutions, and all auditing reports
- » Honor provider directory information if it is inaccurate and a consumer ends up out-of-network based on that information
- » Make print and online directories available with all pertinent information about participating providers and facilities. For online directories information should be in a searchable format
- » Subject to enforcement of all standards through the Department of Insurance
- » By committing to take steps with these simple improvement to address provider directory accuracy, we can make a meaningful impact on Georgians' health insurance experience, access to providers, and integrity of the information they rely upon.