

Network Adequacy: Advocacy Strategies

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ONE STRATEGY:



REVISION OF NETWORK ADEQUACY MODEL LAW

Revision Process

✧ Network Adequacy Model Review Subgroup

- ✧ WI (chair), CA, CO, MT, NE, NV, OR, RI, TN, and WA

✧ Weekly conference calls

- ✧ Consumer representatives, insurers, providers and other stakeholders

✧ Goals:

- ✧ Revision approved mid-November 2014
- ✧ Full NAIC adoption in 2015



NAIC Representatives' Recommendations



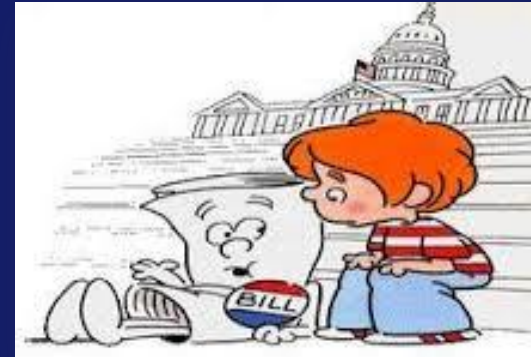
- ✧ Clear quantitative standards for network adequacy
- ✧ Stronger language on transparency
- ✧ Consumer protections against balance billing
- ✧ Ensuring continuity of care

Engagement Opportunity

- ✧ All Commissioners are important
- ✧ Educate the DOI about the importance of network adequacy
- ✧ Example of sign on letter



OTHER VEHICLES FOR ADVOCACY



LEGISLATIVE ACTION



MARKETPLACES



REGULATORY ACTION

Advocacy options

- ✧ CMS: Basic standards
 - ✧ Care available without reasonable delay; ECPs
- ✧ States can go further –
 - ✧ Legislatures:
 - ✧ Give DOI greater authority to create standards on network adequacy
 - ✧ Marketplaces:
 - ✧ State-based or plan management Marketplace
 - ✧ May be able to create standards beyond CMS

Working with Departments of Insurance

- ✧ Work on building dialogue and relationships
- ✧ Compile and share consumer stories about network adequacy issues
- ✧ Ask about the process of monitoring and enforcement of health plans' compliance on network adequacy standards





TOOLS FOR BUILDING A CAMPAIGN

Identify Allies

- ✧ Focus on existing coalition
 - ✧ Raise awareness of the importance of network adequacy
 - ✧ Renew and strengthen relationships
 - ✧ Find common ground
- ✧ Recruit new allies
 - ✧ Friendly insurers
 - ✧ Provider community



Articulate Goals

- ✧ Find common ground among coalition partners
- ✧ Acknowledge tradeoffs and develop principles
 - ✧ Accessibility
 - ✧ Availability
 - ✧ Affordability
 - ✧ Quality
 - ✧ Transparency

Collect Stories

✧ Who:

- ✧ Advocates, Navigators, Assisters, Certified Application Counselors

✧ What consumers to highlight:

- ✧ People who accumulate medical debt due to excessive out-of-network cost sharing
- ✧ People not allowed to receive the same medical treatments because their providers leave the network mid-year
- ✧ People unable to access to needed care in a timely manner

To Wrap Up



- ✧ Weigh in with DOIs on NAIC revision of network adequacy model law
- ✧ Choose the right advocacy avenues (legislative, regulatory, marketplace)
- ✧ Bring allies to the table
- ✧ Articulate your goals
- ✧ Collect and share powerful stories



Thank You



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