

**FOR IMMEDIATE RELEASE: July 24, 2014**

**New Hampshire Insurance Department**

**Contact:** Danielle Barrick, director of communications, (603) 271-7973, ext. 336,  
[danielle.barrick@ins.nh.gov](mailto:danielle.barrick@ins.nh.gov)

## **NH Insurance Department Announces New Model for Network Adequacy Standards**

**Concord, NH** – The New Hampshire Insurance Department today presented a conceptual model that ultimately may replace the current state rules that define a minimum “adequate network” for health insurance plans, including those offered on New Hampshire’s federally facilitated Health Insurance Marketplace.

The Department announced its new approach to a working group representing a range of stakeholders, including consumers, health care providers, nonprofit health care advocates, and insurance companies. The Department convened the informal public group in April, when it began the process that will ultimately culminate in formal rulemaking, in which new guidelines surrounding network adequacy are written, discussed with the public, and submitted to the New Hampshire Joint Legislative Committee on Administrative Rules for consideration.

“We want to think creatively about how to solve the problems of access to health care,” said Tyler Brannen, the Insurance Department’s health policy analyst, in presenting the new guidelines. “We’ve taken a fresh look at the legislative requirement and the rules we had in place, and we feel we can put together a conceptual model that’s much better for consumers.”

The proposed guidelines focus on ensuring patients’ access to the services themselves rather than to specific types of providers – a degree of flexibility that may allow New Hampshire residents, particularly those living in remote parts of the state, to access care more easily or to make use of emerging technologies. For example, insurance companies may be able to satisfy network adequacy requirements by using alternative primary care providers or incorporating the use of telemedicine to connect a patient in the North Country to a specialist in Manchester through electronic media.

The guidelines also move beyond the broadly applied travel time parameters in the current rules, focusing more on individual communities and what degree of travel to services might be reasonable. For example, a patient living in Nashua shouldn’t have to drive to Concord for an obstetrical visit, while someone living in rural Tamworth likely expects to travel for surgery.

The new model also categorizes different types of services based on frequency of use and degree of specialization as an indication of how far a patient may have to travel to access them. Under the approach taken in the model, “core” services, such as primary care, pediatrics, substance abuse, and mental health would be accessible within a patient’s nearest community, while services such as orthopedics and dermatology might require a moderate amount of travel. More specialized services, such as oncology, heart surgery, and transplants, likely would be less expensive and of higher quality when obtained from “centers of excellence” within the state or the New England region, and patients might have to travel farther to access those types of services.

The Department seeks public input on the new model. People are asked to send all comments by email to [Danielle.Barrick@ins.nh.gov](mailto:Danielle.Barrick@ins.nh.gov) by Aug. 21. Depending upon the feedback received, the Department will reconvene the working group either to host another discussion or to present a draft rule for comment, beginning the formal rulemaking process.

Once the new guidelines are adopted through the formal rulemaking process, including review by the legislative rules committee, they will become law. The Department's goal is to have the new standards in effect by next spring so they will be applicable to 2016 health plans.

The Department developed the current network adequacy rules in 2001 with help from a similar working group, composed of consumer representatives, hospitals, community clinics, physicians, nurses, and mental health providers, as well as all the major health carriers.

More information about the Network Adequacy Working Group may be found on the Department's website: [http://www.nh.gov/insurance/legal/nhid\\_nwadequacy\\_wg.htm](http://www.nh.gov/insurance/legal/nhid_nwadequacy_wg.htm)

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. For more information, visit [www.nh.gov/insurance](http://www.nh.gov/insurance).

###