Network Adequacy Executive Summary

Carrier Name: __Wellfleet Insurance Company_____

Network Access Plan Name and Year: _Wellfleet MD Cigna PPO 2023___

(1) Travel Distance Standards

This chart lists the percentage of enrollees for which the carrier met the required travel distance standard for each provider type included in the carrier's network in each geographic area served by the carrier.

*[Carrier Filing Instructions: For each provider type listed in COMAR 31.10.44.05, list the percentage of enrollees for which the carrier met the travel distance standards. **Lists should be in the following format, with provider types first in alphabetical order,** followed by facilities in alphabetical order. Insert rows as needed for other providers and facility types included on the carrier's provider panel but not listed in the chart, including physical therapists and licensed dietitian-nutritionists, with the percentage met for the maximum standards of 15 miles for Urban Areas, 40 miles for Suburban Areas, and 90 miles for Rural Areas.*

If the telehealth mileage credit described COMAR 31.10.44.08B was applied when calculating the percentage of enrollees for which the carrier met the travel distance standards, include an asterisk in the chart for each provider type and geographic area where the credit is being applied. Also include the required footnote below.]

Provider Type	Urban Area	Suburban Area	Rural Area
Addiction Medicine	100%	100%	100%
Allergy and Immunology	100%	100%	100%
Applied Behavioral Analyst	100%	100%	100%
Cardiovascular Disease	100%	100%	100%
Chiropractic	100%	100%	100%
Dermatology	100%	100%	100%
Endocrinology	100%	100%	100%
Ent/Otolaryngology	100%	100%	100%
Gastroenterology	100%	100%	100%

General Surgery	100%	100%	100%
Gynecology, OB/GYN, Nurse-Midwifery/Certified Midwifery	100%	100%	100%
Licensed Clinical Social Worker	100%	100%	100%
Licensed Professional Counselor	100%	100%	100%
Nephrology	100%	100%	100%
Neurology	100%	100%	100%
Oncology – Medical and Surgical	100%	100%	100%
Oncology – Radiation / Radiation Oncology	100%	100%	100%
Ophthalmology	100%	100%	100%
Pediatrics – Routine / Primary Care	100%	100%	100%
Physiatry, Rehabilitative Medicine	100%	100%	100%
Plastic Surgery	100%	100%	100%
Podiatry	100%	100%	100%
Primary Care (Non-Pediatric)	100%	100%	100%
Psychiatry – Adolescent and Child, Outpatient	100%	100%	100%
Psychiatry – Geriatric, Outpatient	100%	100%	100%
Psychiatry – Outpatient	100%	100%	100%
Psychology	100%	100%	100%
Pulmonology	100%	100%	100%
Rheumatology	100%	100%	100%
Urology	100%	100%	100%
Other licensed or certified providers under contract with a carrier not included above	100%	100%	100%
Acupuncture	Data rolls up into Other Licensed or Certified Providers		
Addiction Psychology	Data rolls up into Other Licensed or Certified Providers		

Adolescent Medicine	Data rolls up into Other Licensed or Certified Providers
Adult Congenital Heart Disease	Data rolls up into Other Licensed or Certified Providers
Advanced Heart Failure and Transplant Cardiology	Data rolls up into Other Licensed or Certified Providers
Aerospace Medicine	Data rolls up into Other Licensed or Certified Providers
Anaplastologist	Data rolls up into Other Licensed or Certified Providers
Anatomic Pathology and Laboratory Medicine	Data rolls up into Other Licensed or Certified Providers
Andrology	Data rolls up into Other Licensed or Certified Providers
Anesthesia, Certified RN	Data rolls up into Other Licensed or Certified Providers
Anesthesiologist Assistant	Data rolls up into Other Licensed or Certified Providers
Anesthesiology	Data rolls up into Other Licensed or Certified Providers
Athletic Trainer	Data rolls up into Other Licensed or Certified Providers
Audiology	Data rolls up into Other Licensed or Certified Providers
Behavioral Clinic	Data rolls up into Other Licensed or Certified Providers
Behavioral Nurse	Data rolls up into Other Licensed or Certified Providers
Blood Banking/Transfusion Medicine	Data rolls up into Other Licensed or Certified Providers
Cardiac Electrophysiology	Data rolls up into Other Licensed or Certified Providers
Certified Genetic Counselor	Data rolls up into Other Licensed or Certified Providers
Child Abuse Pediatrics	Data rolls up into Other Licensed or Certified Providers
Clinical Biochemical Genetics	Data rolls up into Other Licensed or Certified Providers
Clinical Cytogenetics	Data rolls up into Other Licensed or Certified Providers
Clinical Genetics	Data rolls up into Other Licensed or Certified Providers
Clinical Neurophysiology	Data rolls up into Other Licensed or Certified Providers
Counseling	Data rolls up into Other Licensed or Certified Providers
Critical Care Medicine	Data rolls up into Other Licensed or Certified Providers
Cytopathology	Data rolls up into Other Licensed or Certified Providers

Dermatological Immunology	Data rolls up into Other Licensed or Certified Providers
Dermatopathology	Data rolls up into Other Licensed or Certified Providers
Diagnostic Lab Immunology	Data rolls up into Other Licensed or Certified Providers
DME Technology	Data rolls up into Other Licensed or Certified Providers
Emergency Medicine	Data rolls up into Other Licensed or Certified Providers
Endodontics	Data rolls up into Other Licensed or Certified Providers
Female Pelvic Medicine and Reconstructive Surgery	Data rolls up into Other Licensed or Certified Providers
Foot and Ankle Surgery	Data rolls up into Other Licensed or Certified Providers
Genetics	Data rolls up into Other Licensed or Certified Providers
Gerontological Nurse Practitioner	Data rolls up into Other Licensed or Certified Providers
Hepatology	Data rolls up into Other Licensed or Certified Providers
HIV/AIDS Specialist	Data rolls up into Other Licensed or Certified Providers
Home Health Aide	Data rolls up into Other Licensed or Certified Providers
Hospice and Palliative Medicine	Data rolls up into Other Licensed or Certified Providers
Hospitalist	Data rolls up into Other Licensed or Certified Providers
Hyperbaric & Undersea Medicine	Data rolls up into Other Licensed or Certified Providers
Immunopathology	Data rolls up into Other Licensed or Certified Providers
Infectious Disease	Data rolls up into Other Licensed or Certified Providers
Licensed Practical Nurse	Data rolls up into Other Licensed or Certified Providers
Licensed Surgical Assistant	Data rolls up into Other Licensed or Certified Providers
Massage Therapy	Data rolls up into Other Licensed or Certified Providers
Medical Biochemical Genetics	Data rolls up into Other Licensed or Certified Providers
Medical Toxicology	Data rolls up into Other Licensed or Certified Providers
Micrographic Dermatologic Surgery	Data rolls up into Other Licensed or Certified Providers
Mid-level Nuclear Medicine	Data rolls up into Other Licensed or Certified Providers

Mid-level Physical Medicine and Rehabilitation	Data rolls up into Other Licensed or Certified Providers
Mid-level Surgery, Cardiovascular	Data rolls up into Other Licensed or Certified Providers
Multispecialty Group	Data rolls up into Other Licensed or Certified Providers
Naprapathic Medicine	Data rolls up into Other Licensed or Certified Providers
Naturopathic Medicine	Data rolls up into Other Licensed or Certified Providers
Neonatal Nurse Practitioner	Data rolls up into Other Licensed or Certified Providers
Neonatal-Perinatal Medicine	Data rolls up into Other Licensed or Certified Providers
Neurodevelopmental Disabilities	Data rolls up into Other Licensed or Certified Providers
Neuromuscular Medicine	Data rolls up into Other Licensed or Certified Providers
Neuromusculoskeletal Medicine	Data rolls up into Other Licensed or Certified Providers
Neuropathology	Data rolls up into Other Licensed or Certified Providers
Neuroradiology	Data rolls up into Other Licensed or Certified Providers
Neurotology	Data rolls up into Other Licensed or Certified Providers
Nurse Practitioner	Data rolls up into Other Licensed or Certified Providers
Nutrition	Data rolls up into Other Licensed or Certified Providers
Occupational Medicine	Data rolls up into Other Licensed or Certified Providers
Occupational Therapy	Data rolls up into Other Licensed or Certified Providers
Ocularist	Data rolls up into Other Licensed or Certified Providers
Optometry	Data rolls up into Other Licensed or Certified Providers
Orthodontics	Data rolls up into Other Licensed or Certified Providers
Orthopaedic Sports Medicine	Data rolls up into Other Licensed or Certified Providers
Orthopaedic Technology	Data rolls up into Other Licensed or Certified Providers
Orthopaedic Trauma	Data rolls up into Other Licensed or Certified Providers
Orthoptist	Data rolls up into Other Licensed or Certified Providers
Orthotics and Prosthetics	Data rolls up into Other Licensed or Certified Providers

Osteopathic Manipulative Medicine	Data rolls up into Other Licensed or Certified Providers
Pain Management	Data rolls up into Other Licensed or Certified Providers
Pathology	Data rolls up into Other Licensed or Certified Providers
Pathology Molecular Genetic	Data rolls up into Other Licensed or Certified Providers
Pathology, Anatomic	Data rolls up into Other Licensed or Certified Providers
Pathology, Anatomic and Clinical	Data rolls up into Other Licensed or Certified Providers
Pathology, Chemical	Data rolls up into Other Licensed or Certified Providers
Pathology, Clinical	Data rolls up into Other Licensed or Certified Providers
Pathology, Forensic	Data rolls up into Other Licensed or Certified Providers
Pathology, Medical Microbiology	Data rolls up into Other Licensed or Certified Providers
Pathology, Oral	Data rolls up into Other Licensed or Certified Providers
Pathology, Pediatric	Data rolls up into Other Licensed or Certified Providers
Pathology, Radioisotopic	Data rolls up into Other Licensed or Certified Providers
Pediatric Allergy & Immunology	Data rolls up into Other Licensed or Certified Providers
Pediatric Cardiology	Data rolls up into Other Licensed or Certified Providers
Pediatric Critical Care Medicine	Data rolls up into Other Licensed or Certified Providers
Pediatric Dentistry	Data rolls up into Other Licensed or Certified Providers
Pediatric Dermatology	Data rolls up into Other Licensed or Certified Providers
Pediatric Emergency Medicine	Data rolls up into Other Licensed or Certified Providers
Pediatric Endocrinology	Data rolls up into Other Licensed or Certified Providers
Pediatric Gastroenterology	Data rolls up into Other Licensed or Certified Providers
Pediatric Hematology/Oncology	Data rolls up into Other Licensed or Certified Providers
Pediatric Immunology	Data rolls up into Other Licensed or Certified Providers
Pediatric Infectious Disease	Data rolls up into Other Licensed or Certified Providers
Pediatric Nephrology	Data rolls up into Other Licensed or Certified Providers

Pediatric Neurology	Data rolls up into Other Licensed or Certified Providers
Pediatric Otolaryngology	Data rolls up into Other Licensed or Certified Providers
Pediatric Pulmonology	Data rolls up into Other Licensed or Certified Providers
Pediatric Radiology	Data rolls up into Other Licensed or Certified Providers
Pediatric Rehabilitation Medicine	Data rolls up into Other Licensed or Certified Providers
Pediatric Rheumatology	Data rolls up into Other Licensed or Certified Providers
Pediatric Sports Medicine	Data rolls up into Other Licensed or Certified Providers
Pediatric Surgery	Data rolls up into Other Licensed or Certified Providers
Pediatric Transplant	Data rolls up into Other Licensed or Certified Providers
Pediatric Urology	Data rolls up into Other Licensed or Certified Providers
Pediatrics - Staff	Data rolls up into Other Licensed or Certified Providers
Pediatrics, Developmental-Behavioral	Data rolls up into Other Licensed or Certified Providers
Pediatrics, Medical Toxicology	Data rolls up into Other Licensed or Certified Providers
Perfusion	Data rolls up into Other Licensed or Certified Providers
Periodontics	Data rolls up into Other Licensed or Certified Providers
Pharmacology, Clinical	Data rolls up into Other Licensed or Certified Providers
Physical Therapy	Data rolls up into Other Licensed or Certified Providers
Physician Assistant	Data rolls up into Other Licensed or Certified Providers
Preventive Medicine/Public Health	Data rolls up into Other Licensed or Certified Providers
Proctology	Data rolls up into Other Licensed or Certified Providers
Prosthodontics	Data rolls up into Other Licensed or Certified Providers
Psychology, Child	Data rolls up into Other Licensed or Certified Providers
Radiological Physics	Data rolls up into Other Licensed or Certified Providers
Registered Dietitian	Data rolls up into Other Licensed or Certified Providers
Registered Nurse	Data rolls up into Other Licensed or Certified Providers

Reproductive Endocrinology/Infertility	Data rolls up into Other Licensed or Certified Providers
Respiratory Therapy	Data rolls up into Other Licensed or Certified Providers
Sleep Medicine	Data rolls up into Other Licensed or Certified Providers
Speech Therapy	Data rolls up into Other Licensed or Certified Providers
Spinal Cord Injury Medicine	Data rolls up into Other Licensed or Certified Providers
Sports Medicine	Data rolls up into Other Licensed or Certified Providers
Surgery, Colon and Rectal	Data rolls up into Other Licensed or Certified Providers
Surgery, Hand	Data rolls up into Other Licensed or Certified Providers
Surgery, Head and Neck	Data rolls up into Other Licensed or Certified Providers
Surgery, Neurological	Data rolls up into Other Licensed or Certified Providers
Surgery, Oral and Maxillofacial	Data rolls up into Other Licensed or Certified Providers
Surgery, Orthopedic	Data rolls up into Other Licensed or Certified Providers
Surgery, Thoracic	Data rolls up into Other Licensed or Certified Providers
Surgery, Vascular	Data rolls up into Other Licensed or Certified Providers
Surgical Assistance	Data rolls up into Other Licensed or Certified Providers
Surgical Critical Care	Data rolls up into Other Licensed or Certified Providers
Transplant Hepatology	Data rolls up into Other Licensed or Certified Providers
Undersea Medicine	Data rolls up into Other Licensed or Certified Providers
Vascular & Interventional Radiology	Data rolls up into Other Licensed or Certified Providers
Vascular Neurology	Data rolls up into Other Licensed or Certified Providers

Facility Type	Urban Area	Suburban Area	Rural Area
Acute Inpatient Hospitals	100%	100%	100%
Ambulatory Infusion Centers	100%	100%	100%
Critical Care Services — Intensive Care Units	100%	100%	100%

Diagnostic Radiology	100%	100%	100%
Inpatient Psychiatric Facility	100%	100%	100%
Opioid Treatment Services Provider	100%	100%	100%
Outpatient Dialysis	100%	100%	100%
Outpatient Mental Health Clinic	100%	100%	100%
Outpatient Substance Use Disorder Facility	100%	100%	100%
Pharmacy	100%	100%	100%
Residential Crisis Services	0%	100%	100%
Skilled Nursing Facilities	100%	100%	100%
Substance Use Disorder Residential Treatment Facility	67%	100%	100%
Surgical Services (Outpatient or Ambulatory Surgical Center)	100%	100%	100%
Other Behavioral Health/Substance Abuse Facilities	100%	100%	100%
Aftercare	Data rolls up into Other Licensed or Certified Providers		
Detox Inpatient	Data rolls up into Other Licensed or Certified Providers		
Dual Diagnosis Day Treatment Program	Data rolls up into Other Licensed or Certified Providers		
Dual Diagnosis Partial Hospitalization Program	Data rolls up into Other Licensed or Certified Providers		
Substance Abuse Inpatient/Rehab	Data rolls up into Other Licensed or Certified Providers		
Substance Abuse Low Intensity Outpatient Program	Data rolls up into Other Licensed or Certified Providers		
Substance Use Assessment	Data rolls up into Other Licensed or Certified Providers		
Substance Use Day Treatment	Data rolls up into Other Licensed or Certified Providers		
Substance Use IOP	Data rolls up into Other Licensed or Certified Providers		
Other licensed or certified providers under contract with a carrier not included above (includes Ancillary):	100%	100%	100%
Ambulance/Transportation Services	Data rolls up into Other Licensed or Certified Providers		
Audiology	Data rolls up into Other Licensed or Certified Providers		

Birthing Center Services	Data rolls up into Other Licensed or Certified Providers
Cardiology Services	Data rolls up into Other Licensed or Certified Providers
Community Health Center	Data rolls up into Other Licensed or Certified Providers
Convenience Care Clinic	Data rolls up into Other Licensed or Certified Providers
Custodial Care Services	Data rolls up into Other Licensed or Certified Providers
Family Planning Provider	Data rolls up into Other Licensed or Certified Providers
Federally Qualified Health Center	Data rolls up into Other Licensed or Certified Providers
Fetal Monitoring Services	Data rolls up into Other Licensed or Certified Providers
Freestanding Emergency Room	Data rolls up into Other Licensed or Certified Providers
Genetic Testing	Data rolls up into Other Licensed or Certified Providers
Health Education Services	Data rolls up into Other Licensed or Certified Providers
Home Infusion Services	Data rolls up into Other Licensed or Certified Providers
Hospice Inpatient	Data rolls up into Other Licensed or Certified Providers
Hospice Outpatient	Data rolls up into Other Licensed or Certified Providers
Hyperbaric Oxygen Therapy	Data rolls up into Other Licensed or Certified Providers
Indian Health Provider	Data rolls up into Other Licensed or Certified Providers
Inpatient Acute Rehab Facility	Data rolls up into Other Licensed or Certified Providers
Laboratory Services	Data rolls up into Other Licensed or Certified Providers
Lithotripsy Services	Data rolls up into Other Licensed or Certified Providers
Medical Rehabilitation, Outpatient	Data rolls up into Other Licensed or Certified Providers
Nuclear Cardiology	Data rolls up into Other Licensed or Certified Providers
Nutrition Counseling Services	Data rolls up into Other Licensed or Certified Providers
Other Essential Community Provider	Data rolls up into Other Licensed or Certified Providers
Other/Unknown	Data rolls up into Other Licensed or Certified Providers
Pain Management Services	Data rolls up into Other Licensed or Certified Providers

Perinatal Care Services	Data rolls up into Other Licensed or Certified Providers
Physical Therapy	Data rolls up into Other Licensed or Certified Providers
Rehabilitation Facility	Data rolls up into Other Licensed or Certified Providers
Reproductive Health Services	Data rolls up into Other Licensed or Certified Providers
Residential Substance Abuse Facility	Data rolls up into Other Licensed or Certified Providers
Ryan White Provider	Data rolls up into Other Licensed or Certified Providers
Sleep Disorder Studies	Data rolls up into Other Licensed or Certified Providers
Speech Therapy	Data rolls up into Other Licensed or Certified Providers
Urgent Care Services	Data rolls up into Other Licensed or Certified Providers
Vaccine/Immunization Services Only	Data rolls up into Other Licensed or Certified Providers
Vision Services	Data rolls up into Other Licensed or Certified Providers

[Carrier Filing Instructions: Include the following footnote if the telehealth mileage credit was applied to any provide type and geographic area. * As permitted by Maryland regulations, a telehealth mileage credit was applied to up to 10 percent of enrollees for each provider type noted with an asterisk in each of the urban, rural, or suburban geographic areas. The mileage credit is 5 miles for urban areas, 10 miles for suburban areas, and 15 miles for rural areas.]

(a) List the total number of **certified registered nurse practitioners** counted as a primary care provider.
PPO- 2,736

(b) List the total percentage of primary care providers who are certified registered nurse practitioners.
PPO- 57.6% (2736/4749 Total PCPs)

(c) List the total number of **essential community providers** in the carrier's network in each of the urban, rural, and suburban areas providing the services below. Additionally, list the total percentage of essential community providers available in the health benefit plan's service area that are participating providers for each of the nine categories shown in the chart.

	Urban number; percent	Suburban number; percent	Rural number; percent
(i) Medical services	18;2.8%	1;0.3%	12;3.2%
(ii) Mental health services	14;5.9%	2;1.4%	4;3.2%
(iii) Substance use disorder services	5;0.8%	2;0.7%	4;1.2%

(d) List the total number of **local health departments** in the carrier's network providing the services in the chart below. Of all the health departments in the state providing the services below, list the percentage in the carrier's network.

Service	Number Offering Service in the Network	Percentage of Maryland Health Depts. Offering Service
(i) Medical services	5	3.5%
(ii) Mental health services	2	5.7%
(iii) Substance use disorder services	2	1.9%

(2) Appointment Waiting Time Standards

(a) For each appointment type listed in the chart below, list the calculated median waiting time to obtain an in-person appointment with a participating provider, in the following format:

	Median Appointment Waiting Time
Urgent care for medical services	18.6 hours
Inpatient urgent care for mental health services	21.5 hours
Inpatient urgent care for substance use disorder services	5.3 hours
Outpatient urgent care for mental health services	48.4 hours
Outpatient urgent care for substance use disorder services	46.1 hours
Routine primary care	1.9 calendar days
Preventive care/Well visit	6.3 calendar days
Non-urgent specialty care	5.8 calendar days
Non-urgent mental health	5.7 calendar days
Non-urgent substance use disorder care	5.0 calendar days

[Carrier Filing Instructions: If the telehealth credit described in COMAR 31.10.44.08C was applied when determining whether the carrier's provider panel met the required waiting time standards for at least 90 percent of appointments in any category, the carrier may include a statement on the executive summary disclosing the availability of telehealth appointments to supplement the in-person appointments for that category.

If the carrier arranges for telehealth services to be provided from participating providers beyond traditional office hours for an appointment type listed in COMAR 31.10.44.06, the carrier may include a statement on the executive summary disclosing the availability of those services]

(3) Provider-to-Enrollee Ratio Standards

(a) This subsection does not apply to Group Model HMO health benefit plans.

(b) For all other carriers, summarize the network performance for each provider-to-enrollee ratio standard listed in COMAR 31.10.44.07 by listing the calculated number of providers in the provider panel, rounded to the nearest whole number, for each of the following categories of enrollees:

Provider Service Type	Number of Providers per 1,200 Enrollees (Provider Total/Provider Service Type)	
(i) 1,200 enrollees for primary care;	Cigna provider count 4749	4
Provider Service Type	**Number of Providers per 2,000 Enrollees**	
(ii) 2,000 enrollees for pediatric care;	Cigna provider count 1810	1
(iii) 2,000 enrollees for obstetrical/gynecological care;	Cigna provider count 2327	1
(iv) 2,000 enrollees for mental health care or service; and	Cigna provider count 85	0
(v) 2,000 enrollees for substance use disorder care and services.	Cigna provider count 291	0