

Cigna Health and Life Insurance Company &
Connecticut General Life Insurance Company
Maryland Network Adequacy Access Plan Executive Summary 2020

Travel Distance Standards

OAP-In-Network						
Specialty	Urban¹	Percentage of Enrollees	Sub-Urban²	Percentage of Enrollees	Rural Area³	Percentage of Enrollees
<i>Provider Type:</i>						
Allergy and Immunology	15	100.0%	30	99.9%	75	100.0%
Applied Behavioral Analyst	15	100.0%	30	100.0%	60	100.0%
Cardiovascular Disease	10	100.0%	20	100.0%	60	100.0%
Chiropractic	15	100.0%	30	100.0%	75	100.0%
Dermatology	10	100.0%	30	100.0%	60	100.0%
Endocrinology	15	100.0%	40	100.0%	90	100.0%
ENT/Otolaryngology	15	100.0%	30	99.9%	75	100.0%
Gastroenterology	10	100.0%	30	100.0%	60	100.0%
General Surgery	10	100.0%	20	100.0%	60	100.0%
Gynecology, OB/GYN	5	100.0%	10	100.0%	30	100.0%
Gynecology Only	15	100.0%	30	100.0%	75	100.0%
Licensed Clinical Social Worker	10	100.0%	25	100.0%	60	100.0%
Nephrology	15	100.0%	25	100.0%	75	100.0%
Neurology	10	100.0%	30	100.0%	60	100.0%
Oncology-Medical and Surgical	10	100.0%	20	100.0%	60	100.0%
Oncology-Radiation/Radiation Oncology	15	100.0%	40	100.0%	90	100.0%
Ophthalmology	10	100.0%	20	100.0%	60	100.0%
Pediatrics-Routine/Primary Care	5	100.0%	10	100.0%	30	100.0%
Physiatry, Rehabilitative Medicine	15	100.0%	30	100.0%	75	100.0%
Plastic Surgery	15	100.0%	40	100.0%	90	100.0%
Podiatry	10	100.0%	30	100.0%	60	100.0%
Primary Care Physician	5	100.0%	10	100.0%	30	100.0%
Psychiatry	10	100.0%	25	100.0%	60	100.0%
Psychology	10	100.0%	25	100.0%	60	100.0%
Pulmonology	10	100.0%	30	100.0%	60	100.0%
Rheumatology	15	100.0%	40	100.0%	90	100.0%
Urology	10	100.0%	30	100.0%	60	100.0%
All Other licensed or certified providers under contract with a carrier not listed	15	100.0%	40	100.0%	90	100.0%
<i>Facility Type:</i>						
Acute Inpatient Hospitals	10	100.0%	30	100.0%	60	100.0%
Critical Care Services -- Intensive Care Units	10	100.0%	30	100.0%	100	100.0%
Diagnostic Radiology	10	100.0%	30	100.0%	60	100.0%
Inpatient Psychiatric Facility	15	100.0%	45	100.0%	75	100.0%
Outpatient Dialysis	10	100.0%	30	100.0%	50	100.0%
Outpatient Infusion/Chemotherapy	10	96.7%	30	99.6%	60	100.0%

OAP-In-Network						
Specialty	Urban¹	Percentage of Enrollees	Sub-Urban²	Percentage of Enrollees	Rural Area³	Percentage of Enrollees
Pharmacy	5	100.0%	10	100.0%	30	100.0%
Skilled Nursing Facilities	10	100.0%	30	100.0%	60	100.0%
Surgical Services (Outpatient or Ambulatory Surgical Center)	10	100.0%	30	100.0%	60	100.0%
Other Behavioral Health/Substance Abuse Facilities	10	100.0%	25	100.0%	60	100.0%
All other licensed or certified facilities under contract with a carrier not listed	15	100.0%	40	100.0%	90	100.0%

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PPO						
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Podiatry	10	100.0%	30	100.0%	60	100.0%
Primary Care Physician	5	100.0%	10	100.0%	30	100.0%

PPO						
Specialty	Urban¹	Percentage of Enrollees	Sub-Urban²	Percentage of Enrollees	Rural Area³	Percentage of Enrollees
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Psychology	10	100.0%	25	100.0%	60	100.0%
Pulmonology	10	100.0%	30	100.0%	60	100.0%
Rheumatology	15	100.0%	40	100.0%	90	100.0%
Urology	10	99.9%	30	100.0%	60	100.0%
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Critical Care Services -- Intensive Care Units	10	99.9%	30	100.0%	100	100.0%
Diagnostic Radiology	10	99.9%	30	100.0%	60	100.0%
Inpatient Psychiatric Facility	15	100.0%	45	100.0%	75	100.0%
Outpatient Dialysis	10	99.9%	30	100.0%	50	100.0%
Outpatient Infusion/Chemotherapy	10	53.4%*	30	99.6%	60	100.0%
*Represents access to a <i>physical</i> location for Outpatient Infusion/Chemotherapy. CareCentrix is the single point-of-contact to coordinate and manage all home-based services and care, including outpatient infusion/chemotherapy. All requests for are submitted by the referring provider directly to CareCentrix, and CareCentrix locates the appropriate sub-contracted outpatient infusion/chemotherapy provider for the customer. The provider will make the necessary arrangements for infusion/chemotherapy.						
Pharmacy	5	100.0%	10	100.0%	30	100.0%
Skilled Nursing Facilities	10	99.9%	30	100.0%	60	100.0%
Surgical Services (Outpatient or Ambulatory Surgical Center)	10	99.9%	30	100.0%	60	100.0%
Other Behavioral Health/Substance Abuse Facilities	10	100.0%	25	100.0%	60	100.0%
All other licensed or certified facilities under contract with a carrier not listed	15	100.0%	40	100.0%	90	100.0%

Dental	Urban¹	Percentage of Enrollees	Sub-Urban²	Percentage of Enrollees	Rural Area³	Percentage of Enrollees
<i>Dental Providers</i>						
General dentist	15	100.0%	30	100.0%	60	100.0%
Endodontic	30	100.0%	45	100.0%	75	100.0%
Orthodontics and dentofacial orthopedics	30	100.0%	45	99.8%	75	100.0%
Oral and maxillofacial pathology	30	100.0%	45	100.0%	75	100.0%
Oral and maxillofacial radiology	30	100.0%	45	100.0%	75	100.0%
Oral and maxillofacial surgery	30	100.0%	45	100.0%	75	100.0%
Pediatric dentistry	30	100.0%	45	100.0%	75	100.0%
Periodontic	30	100.0%	45	99.8%	75	100.0%
Prosthodontics	30	100.0%	45	99.7%	75	99.3%

OAP In-Network, OAP, and PPO	
<ul style="list-style-type: none"> List the total number of certified registered nurse practitioners counted as a primary care provider. List the total percentage of primary care providers who are certified registered nurse practitioners. 	Nurse Practitioners provide primary care services to Cigna enrollees in accordance with our policy; however, Cigna's reporting system does not currently distinguish Nurse Practitioners by specialty.
<ul style="list-style-type: none"> List the total number of essential community providers in the carrier's network. List the total percentage of essential community providers available in the health benefit plan's service area who are participating providers. 	Cigna's network does include Essential Community Providers; however, Cigna's reporting system does not currently distinguish Essential Community Providers.

Medical, Behavioral Health and Substance Use Disorder Appointment Waiting Time Survey*	Results	
Urgent care (including medical, behavioral health, and substance use disorder services)	72 hours	91%*
Routine Primary Care	15 calendar days	100%
Preventive Visit/Well Visit	30 calendar days	100%
Non-urgent Specialty Care	30 calendar days	100%
Non-urgent Behavioral Health/Substance Use Disorder Provider	10 calendar days	96%*

*The wait time standards are determined through third party assessment as opposed to first hand data directly from providers. As a result, they are at best an approximation of what patients experience but are not a complete picture. This metric is affected by geographic distribution of providers and availability of certain specialties. Cigna's network is currently open and accepting providers and facilities that meet credentialing requirements and will agree to contract terms.

Dental Appointment Waiting Time Survey	Results
<i>General Dentists</i>	
Initial Appointment within 4 weeks	99.5%
Initial Appointments greater than 4 weeks	0.5%
Urgent Care within 72 hours	99.8%
Urgent Care greater than 72 hours	0.2%
<i>Specialists</i>	
Initial Appointment within 4 weeks	98.1%
Initial Appointments greater than 4 weeks	1.9%
Urgent Care within 72 hours	98.6%
Urgent Care greater than 72 hours	1.4%

Telehealth appointments - Cigna reimburses Health Care Professions for the diagnosis, consultation, and treatment of an enrollee for any covered service that can be appropriately provided through Telemedicine/ Telehealth; however, Telemedicine/Telehealth appointments are not currently captured in the Appointment Waiting Time Analysis.

PPO	Urban ¹		Suburban ²		Rural ³	
	Ratio	Enrollees with access	Ratio	Enrollees with access	Ratio	Enrollees with access
1: 1,200 Primary Care	1:2	100.0%	1:3	100.0%	1:7	100.0%
1: 2,000 Pediatric Care	1:8	99.9%	1:15	99.9%	1:29	99.9%
1: 2,000 Obstetrical/ Gynecological Care	1:7	99.9%	1:13	99.9%	1:39	99.9%
1: 2,000 Behavioral Health Care or Service	1:2	100.0%	1:4	100.0%	1:8	100.0%
1: 2,000 Substance Abuse Disorder Care and Services	1:19	100.0%	1:26	100.0%	1:52	100.0%

OAP & OAP IN	Urban ¹		Suburban ²		Rural ³	
	Ratio	Enrollees with access	Ratio	Enrollees with access	Ratio	Enrollees with access
1: 1,200 Primary Care	1:2	100.0%	1:3	100.0%	1:7	100.0%
1: 2,000 Pediatric Care	1:8	99.9%	1:15	99.9%	1:29	100.0%
1: 2,000 Obstetrical/ Gynecological Care	1:7	99.9%	1:14	99.9%	1:38	100.0%
1: 2,000 Behavioral Health Care or Service	1:2	100.0%	1:4	100.0%	1:8	100.0%
1: 2,000 Substance Abuse Disorder Care and Services	1:19	100.0%	1:26	100.0%	1:52	100.0%

¹ "Urban area" means a zip code that, according to the Maryland Department of Planning has a human population equal to or greater than 3,000 per square mile.

² "Suburban area" means a zip code that, according to the Maryland Department of Planning has a human population equal to or greater than 1,000 per square mile but less than 3,000 per square mile.

³ "Rural area" means a zip code that, according to the Maryland Department of Planning has a human population of less than 1,000 per square mile.