

Exhibit A

Wellfleet Insurance Company Maryland Network Adequacy Access Plan 2020 – OAP Executive Summary

Wellfleet Insurance Company (“Wellfleet”) partners with the Cigna OAP Network to provide network services to Wellfleet members in Maryland. Wellfleet provides this Executive Summary for our 2020 Maryland Network Adequacy Access Plan filing.

1. Travel Distance Standards:

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.

Essential Community Providers (ECP): Below please find the list of the total number of essential community providers in the network and the total percentage of essential community providers available in the service area who are participating providers.

Medical and Behavioral providers:

Classification	Total Count	Par	Non-Par	Non-Viable	%Par
Rural ¹	63	25	17	21	59%
Suburban ²	6	3	3	0	50%
Urban ³	66	32	21	13	60%
Grand Total	135	60	41	34	59%

Dental providers:

Classification	Total Count	Par	Non-Par	Non-Viable	%Par
Rural	12	3	9	2	30%
Suburban	1	0	1	1	N/A
Urban	16	10	6	1	60%
Grand Total	29	13	16	2	44%

Calculations, for each “Classification”, is derived as follows: $\frac{\text{Total Count} - \text{Non-Viable}}{\text{Total Count}} = \text{Viable CMS ECPs}$. $\frac{\text{Par}}{\text{Viable CMS ECPs}} = \% \text{ Par}$. Please note, CMS does not permit the rounding up of percentages.

County Health Department: Each network will include at least 30 percent of the available essential community providers in each of the urban, rural, and suburban areas including health departments. (See Attachment PS_8_Measuring_Availability_of_Practitioners_and_Providers_Policy, page 17)

¹ “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.

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 “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.

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2. Travel Distance Data for Each Separate Provider Panel Type

Wellfleet with Cigna OAP						
Specialty	Urban¹	Percentage of Enrollees	Sub-Urban²	Percentage of Enrollees	Rural Area³	Percentage of Enrollees
<i>Provider Type:</i>						
Allergy and Immunology	15	100%	30	100%	75	99.1%
Applied Behavioral Analyst	15	100%	30	95.8%	60	99.1%
Cardiovascular Disease	10	100%	20	100%	60	100%
Chiropractic	15	100%	30	100%	75	100%
Dermatology	10	100%	30	100%	60	100%
Endocrinology	15	100%	40	100%	90	100%
ENT/Otolaryngology	15	100%	30	100%	75	99.1%
Gastroenterology	10	100%	30	100%	60	100%
General Surgery	10	100%	20	100%	60	100%
Gynecology, OB/GYN	5	100%	10	100%	30	100%
Gynecology Only	15	100%	30	95.8%	75	100%
Licensed Clinical Social Worker	10	100%	25	100%	60	100%
Nephrology	15	100%	25	100%	75	99.1%
Neurology	10	100%	30	100%	60	99.1%
Oncology-Medical and Surgical	10	100%	20	100%	60	100%
Oncology-Radiation/Radiation Oncology	15	100%	40	100%	90	100%
Ophthalmology	10	100%	20	100%	60	100%
Pediatrics-Routine/Primary Care	5	100%	10	100%	30	99.1%
Physiatry, Rehabilitative Medicine	15	100%	30	100%	75	100%
Plastic Surgery	15	100%	40	100%	90	100%
Podiatry	10	100%	30	100%	60	100%
Primary Care Physician	5	100%	10	100%	30	100%
Psychiatry	10	100%	25	100%	60	100%
Psychology	10	100%	25	100%	60	99.1%
Pulmonology	10	100%	30	100%	60	100%
Rheumatology	15	100%	40	100%	90	100%
Urology	10	100%	30	100%	60	100%
All Other licensed or certified providers under contract with a carrier not listed	15	100%	40	100%	90	100%
<i>Facility Type:</i>						
Acute Inpatient Hospitals	10	100%	30	100%	60	100%
Critical Care Services -- Intensive Care Units	10	100%	30	100%	100	100%
Diagnostic Radiology	10	100%	30	100%	60	99.1%
Inpatient Psychiatric Facility	15	100%	45	100%	75	99.1%
Outpatient Dialysis	10	100%	30	100%	50	99.1%
Outpatient Infusion/Chemotherapy	10	65%	30	91.7%	60	100%
Pharmacy	5	100.0%	10	100.0%	30	100.0%
Skilled Nursing Facilities	10	100%	30	100%	60	100%

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Specialty	Urban¹	Percentage of Enrollees	Sub-Urban²	Percentage of Enrollees	Rural Area³	Percentage of Enrollees
Surgical Services (Outpatient or Ambulatory Surgical Center)	10	100%	30	100%	60	100%
Other Behavioral Health/Substance Abuse Facilities	10	100%	25	100%	60	100%
All other licensed or certified facilities under contract with a carrier not listed	15	100%	40	100%	90	100%

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3. Appointment Waiting Time Standard Results:

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 an approximation of what patients experience. 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. Note that Telemedicine/Telehealth appointments are not currently captured in the Appointment Waiting Time Analysis.

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4. Provider-to-Enrollee Ratio Standards:

OAP			
Provider Count	Member Count	Ratio of Providers to Enrollees (#Providers to 1 Enrollee)	Urban Employees with Access
4,673	20	233.65 : 1	Primary care
1,125	20	56.25 : 1	Pediatrics
1,302	20	65.1 : 1	OB/GYN
3,447	20	172.35 : 1	Behavioral Health (Used "Psychiatry")
506	20	25.3 : 1	Substance Abuse Disorder Care and Services
Provider Count	Member Count	Ratio of Providers to Enrollees (#Providers to 1 Enrollee)	Suburban Employees with Access
2,769	24	115.375 : 1	Primary care
665	24	27.7083333333333 : 1	Pediatrics
751	24	31.2916666666667 : 1	OB/GYN
2,535	24	105.625 : 1	Behavioral Health (Used "Psychiatry")
411	24	17.125 : 1	Substance Abuse Disorder Care and Services
Provider Count	Member Count	Ratio of Providers to Enrollees (#Providers to 1 Enrollee)	Rural Employees with Access
2,682	106	25.3018867924528 : 1	Primary care
696	106	6.56603773584906 : 1	Pediatrics
532	106	5.0188679245283 : 1	OB/GYN
2,467	106	23.2735849056604 : 1	Behavioral Health (Used "Psychiatry")
391	106	3.68867924528302 : 1	Substance Abuse Disorder Care and Services

In addition to this Executive Summary, Wellfleet is submitting a waiver request for (i) non-compliance with appointment wait times, (ii) number and percentage of nurse practitioners and essential community providers, and (iii) provider to enrollee ratios.