Exhibit A

Wellfleet Insurance Company
Maryland Network Adequacy Access Plan 2020 – with Cigna PPO
Executive Summary

Wellfleet Insurance Company ("Wellfleet") partners with the Cigna PPO 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: <u>Total Count</u> minus <u>Non-Viable</u> = <u>Viable</u> CMS ECPs. <u>Par</u> divided by <u>Viable</u> CMS ECPs = <u>% Par</u>. 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)

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[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 PPO						
Specialty	Urban[1]	Percentage of Enrollees	Sub-Urban[2]	Percentage of Enrollees	Rural Area[3]	Percentage of Enrollees
Provider Type:						
Allergy and Immunology	15	99.7%	30	99.1%	75	99.1%
Applied Behavioral Analyst	15	99.7%	30	98.1%	60	98.0%
Cardiovascular Disease	10	99.7%	20	99.1%	60	99.6%
Chiropractic	15	99.7%	30	99.1%	75	99.6%
Dermatology	10	99.7%	30	99.1%	60	99.6%
Endocrinology	15	99.7%	40	99.1%	90	99.6%
ENT/Otolaryngology	15	99.7%	30	99.1%	75	99.4%
Gastroenterology	10	99.7%	30	99.1%	60	99.3%
General Surgery	10	99.7%	20	99.1%	60	99.6%
Gynecology, OB/GYN	5	99.7%	10	99.1%	30	99.4%
Gynecology Only	15	95.4%	30	79.4%	75	84.4%
Licensed Clinical Social Worker	10	99.9%	25	99.9%	60	99.8%
Nephrology	15	99.7%	25	99.1%	75	99.4%
Neurology	10	99.7%	30	99.1%	60	99.3%
Oncology-Medical and Surgical	10	99.7%	20	99.1%	60	99.6%
Oncology-Radiation/Radiation Oncology	15	99.7%	40	99.1%	90	99.4%
Ophthalmology	10	99.7%	20	99.1%	60	99.6%
Pediatrics-Routine/Primary Care	5	99.7%	10	99.1%	30	99.4%
Physiatry, Rehabilitative Medicine	15	99.7%	30	99.1%	75	99.1%
Plastic Surgery	15	99.7%	40	99.1%	90	99.6%
Podiatry	10	99.7%	30	99.1%	60	99.4%
Primary Care Physician	5	99.7%	10	99.1%	30	99.6%
Psychiatry	10	99.9%	25	99.9%	60	99.3%
Psychology	10	99.9%	25	100%	60	100%
Pulmonology	10	99.7%	30	99.1%	60	99.6%
Rheumatology	15	99.7%	40	99.1%	90	99.4%
Urology	10	99.7%	30	99.1%	60	99.4%
All Other licensed or certified providers under contract with a carrier not listed	15	99.7%	40	99.1%	90	99.6%
Facility Type:						
Acute Inpatient Hospitals	10	99.7%	30	99.1%	60	99.6%
Critical Care Services -- Intensive Care Units	10	99.7%	30	99.1%	100	99.6%
Diagnostic Radiology	10	99.6%	30	98.8%	60	97.4%
Inpatient Psychiatric Facility	15	99.9%	45	99.9%	75	99.6%
Outpatient Dialysis	10	99.7%	30	99.1%	50	98.9%
Outpatient Infusion/Chemotherapy	10	90%	30	90.1%	60	84.2%
Pharmacy	5	100.0%	10	100%	30	100.0%
Skilled Nursing Facilities	10	99.7%	30	98.8%	60	99.1%

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Wellfleet with Cigna PPO						
Specialty	**Urban[1]**	**Percentage of Enrollees**	**Sub-Urban[2]**	**Percentage of Enrollees**	**Rural Area[3]**	**Percentage of Enrollees**
Surgical Services (Outpatient or Ambulatory Surgical Center)	10	99.7%	30	99.0%	60	98.7%
Other Behavioral Health/Substance Abuse Facilities	10	99.9%	25	100%	60	98.9%
All other licensed or certified facilities under contract with a carrier not listed	15	99.7%	40	99.1%	90	99.6%

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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:

5. PPO			

Provider Count	Member Count	Ratio of Providers to Enrollees (#Providers to 1 Enrollee)	Urban Employees with Access
4,818	2,605	1.84952015355086 : 1	Primary care
1,153	2605	0.442610364683301 : 1	Pediatrics
1,316	2605	0.505182341650672 : 1	OB/GYN
3,447	2,605	1.3232245681382 : 1	Behavioral Health (Used "Psychiatry")
506	2,605	0.194241842610365 : 1	Substance Abuse Disorder Care and Services
Provider Count	Member Count	Ratio of Providers to Enrollees (#Providers to 1 Enrollee)	Suburban Employees with Access
2,850	680	4.19117647058824 : 1	Primary care
676	680	0.994117647058824 : 1	Pediatrics
769	680	1.13088235294118 : 1	OB/GYN
2,535	680	3.72794117647059 : 1	Behavioral Health (Used "Psychiatry")
411	680	0.604411764705882 : 1	Substance Abuse Disorder Care and Services
Provider Count	Member Count	Ratio of Providers to Enrollees (#Providers to 1 Enrollee)	Rural Employees with Access
2,722	539	5.05009276437848 : 1	Primary care
707	539	1.31168831168831 : 1	Pediatrics
522	539	0.968460111317254 : 1	OB/GYN
2,467	539	4.57699443413729 : 1	Behavioral Health (Used "Psychiatry")
391	539	0.725417439703154 : 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.