

**Wellfleet Insurance Company  
Maryland Network Adequacy Access Plan Executive Summary 2021 - PPO**

Wellfleet Insurance Company (“Wellfleet”) partners with the Cigna Network to provide network services to Wellfleet members in Maryland. Wellfleet provides this Executive Summary for our 2021 Maryland Network Adequacy Access Plan filing.

- 1. 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.

**PPO Essential Community Providers - Medical & Behavioral**

<b>Total number of ECPs</b>	135
	<b>Percentage of ECPs that are participating providers.</b>
Rural	64%
Suburban	50%
Urban	60%

- 2. Nurse Practitioners:** Below please find the list of the total number of certified nurse practitioners counted as a primary care provider and the total percentage of primary care providers who are certified registered nurse practitioners.

**PPO Nurse Practitioners**

Total number of certified registered nurse practitioners counted as a primary care provider.	16,975
Total percentage of primary care providers who are certified registered nurse practitioners	18.7%

- 3. Appointment Waiting Time Standard Results:**

Below please find the Appointment Waiting Time Standard Results.

**PPO**

Urgent care — within 72 hours	99%
Routine primary care — within 15 calendar days	100%
Preventive Visit/Well Visit — within 30 calendar days	100%
Non-urgent specialty care — within 30 calendar days	98%
Non-urgent behavioral health/substance use disorder services — within 10 calendar days	100%
Total percentage of telehealth appointments counted as part of the appointment waiting time standard results.	18.07%

#### 4. Distance Travel Chart

Wellfleet with Cigna PPO						
Specialty	Urban <sup>1</sup>	Percentage of Enrollees	Sub-Urban <sup>2</sup>	Percentage of Enrollees	Rural Area <sup>3</sup>	Percentage of Enrollees
<i>Provider Type:</i>						
Allergy and Immunology	15	100.0%	30	100.0%	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	100.0%	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	100.0%	30	100.0%	60	100.0%

Wellfleet with Cigna PPO						
Specialty	Urban <sup>1</sup>	Percentage of Enrollees	Sub-Urban <sup>2</sup>	Percentage of Enrollees	Rural Area <sup>3</sup>	Percentage of Enrollees
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%

<sup>1</sup> "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.

<sup>2</sup> "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.

<sup>3</sup> "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.

## 5. Provider to Enrollee Ratio Standards

### Provider-to-Enrollee Ratios Statement:

The Network Adequacy Access Plan Executive Summary Form (COMAR 31.10.44.09) requires the following information for Provider-to-Enrollee Ratio Standards:

"(b) For all other carriers, list whether the percentage of provider-to-enrollee ratios meet the provider-to-enrollee ratio standards listed in Regulation .06 of this chapter for each of the following categories:

- (i) 1,200 enrollees for primary care;
- (ii) 2,000 enrollees for pediatric care;
- (iii) 2,000 enrollees for obstetrical/gynecological care;
- (iv) 2,000 enrollees for behavioral health care or service; and
- (v) 2,000 enrollees for substance use disorder care and services."

The requirement for information publishable to the public is detailed in COMAR 31.10.44.09, which requires that we list whether the percentage of provider-to-enrollee ratios meet the provider-to-enrollee ratio standard. We have provided that information below on this Executive Summary Form.

Cigna classifies raw provider and enrollee numbers as competitively sensitive data; however, as your office has requested for the raw provider and enrollee numbers and we are providing it here for your review, satisfying requirements in COMAR 31.10.44.03C(2)&(3) and COMAR 31.10.44.06.

PPO				
Provider to Enrollee Ratios	Provider Count	Enrollee Count	Ratio of Enrollees to Providers (#Enrollees to 1 Provider)	Provider-to-Enrollee Ratios Results
1: 1,200 Primary Care	90,991	529	0.005813762	172.0056711
1: 2,000 Pediatric Care	15,921	529	0.033226556	30.09640832
1: 2,000 OB/GYN	19,380	529	0.027296182	36.63516068
1: 2,000 Behavioral health care or services	23,137	529	0.022863811	43.73724008
1:2,000 Substance Abuse Disorder Care and Services	23,137	529	0.022863811	43.73724008