

Network Adequacy Executive Summary

Carrier Name: [Wellfleet Insurance Company](#)

Network Access Plan Name and Year: [Wellfleet MD Cigna OAP 2023 v6 10 24](#)

(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	N/A	100%	100%
Allergy and Immunology	N/A	100%	100%
Applied Behavioral Analyst	N/A	100%	100%
Cardiovascular Disease	N/A	100%	100%
Chiropractic	N/A	100%	100%
Dermatology	N/A	100%	100%
Endocrinology	N/A	100%	100%
Ent/Otolaryngology	N/A	100%	100%
Gastroenterology	N/A	100%	100%

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

Audiology	N/A	100%	100%
Emergency Medicine	N/A	100%	100%
Genetic Counseling	N/A	100%	100%
Infertility Services	N/A	100%	100%
Nutritional Counseling	N/A	100%	100%
Occupational Therapy	N/A	100%	100%
Radiology	N/A	100%	100%
Facility Type	Urban Area	Suburban Area	Rural Area
Acute Inpatient Hospitals	N/A	100%	100%
Ambulatory Infusion Centers	N/A	100%	100%
Critical Care Services — Intensive Care Units	N/A	100%	100%
Diagnostic Radiology	N/A	100%	100%
Inpatient Psychiatric Facility	N/A	100%	100%
Opioid Treatment Services Provider	N/A	100%	100%
Outpatient Dialysis	N/A	100%	100%
Outpatient Mental Health Clinic	N/A	100%	100%
Outpatient Substance Use Disorder Facility	N/A	100%	100%
Residential Crisis Services	N/A	100%	100%
Skilled Nursing Facilities	N/A	100%	100%
Substance Use Disorder Residential Treatment Facility	N/A	100%	100%
Surgical Services (Outpatient or Ambulatory Surgical Center)	N/A	100%	100%
Other licensed or certified providers under contract with a carrier not included above (includes Ancillary):			
Emergency	N/A	100%	100%
Hospice	N/A	100%	100%

Inpatient Acute Rehab Facility	N/A	100%	100%
Maternity Care	100%	100%	100%
Urgent Care Services	N/A	100%	100%

*Wellfleet does not have membership in the urban area.

[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.

OAP- 4,402

(b) List the total percentage of primary care providers who are certified registered nurse practitioners.

OAP- 50% (4402/9579 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 9579	8
Provider Service Type	Number of Providers per 2,000 Enrollees	
(ii) 2,000 enrollees for pediatric care;	Cigna provider count 2358	1
(iii) 2,000 enrollees for obstetrical/gynecological care;	Cigna provider count 7110	4

(iv) 2,000 enrollees for mental health care or service; and	Cigna provider count 102	0
(v) 2,000 enrollees for substance use disorder care and services.	Cigna provider count 317	0