

# State of Colorado Division of Insurance

Network Adequacy Landscape Analysis and Review  
Individual Market, Small Group Market,  
and Essential Community Providers  
December 19, 2014





## Contents

I. Background and Executive Summary .....	3
II. Data Source and Limitations .....	5
III. Map Review Process and Approach .....	13
IV. Network Adequacy Considerations and National Trends.....	17
V. Network Adequacy Geographical Drive Time Maps and Analysis .....	21
VI. Recommendations.....	106

## I. Background and Executive Summary

The state of Colorado Department of Regulatory Agencies (DORA) – Division of Insurance (DOI) procured the assistance of Public Consulting Group, Inc. (PCG) to gather information on the provider networks used by health insurance plans sold in the state, to evaluate the adequacy of these networks in providing reasonable and sufficient access to covered services for plan members, and to assess recent trends in provider networks. This report follows and complements recent changes to the health insurance landscape in the state, including development of a State Based Exchange (Connect for Health Colorado) and implementation of federal health insurance standards, such as mandatory inclusion of Essential Community Providers (ECPs) in plan networks. It also complements national trends in evaluating network adequacy standards, such as federal efforts to collect plan provider network data as part of the implementation of health insurance marketplaces.

This report includes an initial assessment of provider networks, facility networks, and Essential Community Providers (ECPs) used in plans offered in the Individual Market and Small Group Market in plan year 2014.

### Approach to Evaluating Plan Networks

Because DORA has not previously conducted a comprehensive analysis of plan networks, PCG recommended establishment of target baseline drive time standards that can be used to generate visually descriptive maps and statistics in order to evaluate member access to providers. For example, a drive time of 45 minutes was established as a reasonable standard for primary care access in urban areas; maps were generated for each insurance carrier demonstrating areas that are within and outside of this drive time standard. The following provider and facility types were ultimately included:

- Specialists;
- Primary Care Physicians;
- Obstetricians (OB/GYN);
- Pediatricians;
- Behavioral Health<sup>1</sup>;
- Home Health and Hospice;
- Hospitals;
- Emergency;
- Behavioral Health Facilities;
- Skilled Nursing Facility; and
- Essential Community Providers.

While there are other important methods of evaluating network access, this methodology provides DORA a comprehensible overview of geographic access to key provider types and specialties. *It is important to note that this analysis was based on non-standardized data sources and therefore has significant limitations discussed in our analysis.*

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<sup>1</sup> Note: Behavioral Health includes Mental Health and Substance Abuse Providers or Facilities

### Key Findings and Recommendations:

Based on initial analysis of Individual Market network data, several key conclusions can be drawn:

- Significant variation exists in access to covered services among Individual Market carriers in Colorado. In some cases, access is severely limited.
- In the Denver Metro and Front Range regions of the state, drive time access is generally sufficient for service types evaluated in this analysis based on the benchmark drive time standards used.
- The maps demonstrate that, based on benchmark drive time standards, some provider shortages exist in the Western Slope away from the I-70 and resort corridor and the agricultural regions in the Eastern Plains, especially for behavioral health providers and facilities, skilled nursing facilities, and specialty care.<sup>2</sup>
- Providers of basic services such as primary care, pediatric, and OB/GYN services are generally available across the state with the exception of some remote areas.

Based on our review and analysis, PCG makes the following recommendations in consideration of ongoing regulatory activity related to network adequacy in CO. These recommendations are described in more detail in the *Recommendations* section at the end of this report.

- Consider limiting service areas of plans with severely limited network access to covered services or other corrective action.
- Factor in plan enrollee data to further evaluate network access.
- Develop target drive time standards for key service types and evaluate networks against these standards on an ongoing basis.
- Develop data collection standards to operationalize network adequacy review.
- Address other network adequacy components such as availability of network information to consumers, provider directory standards, and integration with accreditation process.
- Consider aligning with national network adequacy standards and initiatives.

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<sup>2</sup> Specialty shortages are noted but could not be consistently classified into more specific types based on 2014 plan year data. It is anticipated that future data collection measures permit evaluation of specific specialty types.

## II. Data Source and Limitations

PCG worked with DORA to collect and inventory carrier network data from plan year 2014 (prior to use of standardized network data templates). Based on the data received, PCG constructed a network list inventory and file tree based on all network templates from each carrier. PCG excluded one network at the direction of DOI<sup>3</sup>, resulting in a total of 61 networks across the Small Group and Individual Market places — 35 networks in the small group market and 26 networks in the Individual Market.<sup>4</sup> Additionally, PCG inventoried and standardized data from 24 dental networks, 12 small group dental and 12 individual dental networks for future use.

The inventory and data process was an ongoing interactive process completed in conjunction with the DOI. Due to the lack of standardization in this process, PCG was presented with several limitations. PCG standardized network data from several formats, including files in Portable Document Format (PDF), files with merged provider and facility data, and other non-standard formats. Ultimately, data was translated to a standard data format and stored within a relational database.

Provider types included in the network data were non-standardized. To address this, PCG developed a crosswalk to a standard list of provider and facility types. Data received from the plans contained substantial variability in the description of medical and facility provider types. PCG completed this in a batch process first by looking at provider types. Examples of provider subcategories included listing primary care practitioners (PCPs), General Practitioner, Gen Prac, GP, IM, Internal Medicine, and Family Medicine as *Primary Care*. In several cases, PCG had to refer back to carrier data dictionaries to match the universe of provider types received.

Essential Community Provider (ECP) data was provided in secondary standalone file. In order to eliminate any duplication of coverage, all ECPs categorized or defined as a “Hospital” were not mapped in the ECP data set.<sup>5</sup> Hospitals were previously mapped as a standalone facility type. This helped to ensure duplication of coverage was not present.

PCG additionally addressed data issues with provider addresses that prevented processing through mapping software. These included:

- Duplicated address entries (or nearly duplicated);
- Extraneous address data such as building and floor numbers; and
- Missing street addresses.

Many of the addresses were converted to geocodes and some incomplete addresses were converted to geocodes based on approximate location using city and zip code fields or nearby zip code matching functionality. To reduce map processing time, PCG unduplicated addresses based on an exact geocode match.

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<sup>3</sup> Small Group Market - UHC of Colorado – Navigate network

<sup>4</sup> This report focuses on the Individual Marketplace, although the Data Collection included both Small Group and Individual Medical Markets

<sup>5</sup> Any ECPs listed as a hospital, and another category such as a FQHC or Family Planning Provider were included in the ECP maps. This mean ECPs categorized as only *Hospital* were not included; however an ECP categorized as *Hospital, FQHC, Family Planning Provider* was included in the ECP analysis.

PCG assigned a designation of “rural” or “urban” to all the addresses of all providers and facilities based on zip code. PCG was able to do this using a state-published definition of urban and rural counties based on population density for a given county.<sup>6</sup> County data was not consistent across all networks, therefore PCG performed a crosswalk of zip codes with counties to match each address line as urban or rural.

One limitation of the data received is that not all facility or provider files had a completed field indicating provider or facility type. Data points that did not have a defined provider or facility type are not represented in the data as they could not be translated to one of the standardized categories. PCG mapped all provider/facility types to the standardized categories but, in some cases, association could not be made or provider and facility types were missing from the data.

The following charts detail the percentage of address lines that had positive geocode matches and a positive provider or facility type matches. A positive provider or facility type match is representative of a match to any type listed in the *Background and Executive Summary* section of this report, in addition to both “Other – Inpatient” and “Other – Outpatient” provider types. Many providers or facilities that could not be clearly grouped to the categories included in this analysis were included in these “other” categories. These two “other” categories accounted for over 60% of our total universe of data received; however they are not analyzed in any of the maps.

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<sup>6</sup> Colorado Department of Public Health and Environment – *Chapter 1 Overview of the State*, June 2010  
<http://www.colorado.gov/cs/Satellite?blobcol=urldata&blobheadname1=Content-Disposition&blobheadname2=Content-Type&blobheadervalue1=inline%3B+filename%3D%22Chapter+1+-+Overview+of+the+State.pdf%22&blobheadervalue2=application%2Fpdf&blobkey=id&blobtable=MungoBlobs&blobwhere=1251817033642&ssbinary=true>

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**Individual Market: Providers - Cleansed Data Geo-Code Percent Match**

Carrier	Network	Percent Match
<b>All Savers</b>	Navigate	98%
<b>Cigna</b>	Denver Local Plus	71%
<b>Colorado Choice</b>	CCHP Network	96%
<b>Colorado Choice</b>	Community Choice	96%
<b>CoOp</b>	CoOp Statewide One	83%
<b>CoOp</b>	CoOp Statewide Two	93%
<b>CoOp</b>	CoOp Metro	97%
<b>Denver Health</b>	Elevate Basic Network	46%
<b>Denver Health</b>	Elevate Expanded Network	67%
<b>HMO Colorado</b>	Pathway Enhanced	87%
<b>HMO Colorado</b>	Pathway X Enhanced	87%
<b>HMO Colorado</b>	Pathway X Enhanced -D	87%
<b>Humana</b>	Humana Choice Care Network PPO	82%
<b>Humana</b>	National POS Open Access	96%
<b>Humana Health</b>	Colorado HMOx	99%
<b>Humana Health</b>	National POS Open Access	98%
<b>Kaiser Family</b>	Kaiser Permanente Denver Boulder	100%
<b>Kaiser Family</b>	Kaiser Permanente Southern Colorado	99%
<b>Kaiser Family</b>	Kaiser Permanente Northern Colorado	99%
<b>New Health Ventures</b>	Access Health Colorado	96%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Statewide Provider Network	96%
<b>Rocky Mountain HMO</b>	Rocky Mountain New West Provider Network	93%
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	98%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Mesa County Provider Network	98%
<b>Time Insurance</b>	Aetna Signature Administrators	98%
<b>Time Insurance</b>	GHW Cigna PPO	89%





**Individual Market: Facilities - Cleansed Data Geo-Code Percent Match**

Carrier	Network	Percent Match
<b>All Savers</b>	Navigate	90%
<b>Cigna</b>	Denver Local Plus	70%
<b>Colorado Choice</b>	CCHP Network	97%
<b>Colorado Choice</b>	Community Choice	97%
<b>CoOp</b>	CoOp Statewide One	94%
<b>CoOp</b>	CoOp Statewide Two	90%
<b>CoOp</b>	CoOp Metro	91%
<b>Denver Health</b>	Elevate Basic Network	67%
<b>Denver Health</b>	Elevate Expanded Network	67%
<b>HMO Colorado</b>	Pathway Enhanced	85%
<b>HMO Colorado</b>	Pathway X Enhanced	85%
<b>HMO Colorado</b>	Pathway X Enhanced -D	85%
<b>Humana</b>	Humana Choice Care Network PPO	80%
<b>Humana</b>	National POS Open Access	85%
<b>Humana Health</b>	Colorado HMOx	80%
<b>Humana Health</b>	National POS Open Access	66%
<b>Kaiser Family</b>	Kaiser Permanente Denver Boulder	99%
<b>Kaiser Family</b>	Kaiser Permanente Southern Colorado	99%
<b>Kaiser Family</b>	Kaiser Permanente Northern Colorado	98%
<b>New Health Ventures</b>	Access Health Colorado	89%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Statewide Provider Network	95%
<b>Rocky Mountain HMO</b>	Rocky Mountain New West Provider Network	97%
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	97%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Mesa County Provider Network	96%
<b>Time Insurance</b>	Aetna Signature Administrators	98%
<b>Time Insurance</b>	GHW Cigna PPO	94%





**Individual Market: Essential Community Providers - Cleansed Data Geo-Code Percent Match**

Carrier	Network	Percent Match
All Savers	Navigate	98%
Cigna	Denver Local Plus	100%
Colorado Choice	CCHP Network	99%
Colorado Choice	Community Choice	99%
CoOp	CoOp Statewide One	95%
CoOp	CoOp statewide Two	95%
CoOp	CoOp Metro	91%
Denver Health	Elevate Basic Network	96%
Denver Health	Elevate Expanded Network	96%
HMO Colorado	Pathway Enhanced	92%
HMO Colorado	Pathway X Enhanced	92%
HMO Colorado	Pathway X Enhanced -D	92%
Humana	Humana Choice Care Network PPO	94%
Humana	National POS Open Access	94%
Humana Health	Colorado HMOx	No Data Received
Humana Health	National POS Open Access	94%
Kaiser Family	Kaiser Permanente Denver Boulder	93%
Kaiser Family	Kaiser Permanente Southern Colorado	96%
Kaiser Family	Kaiser Permanente Northern Colorado	95%
New Health Ventures	Access Health Colorado	96%
Rocky Mountain HMO	Rocky Mountain HMO Statewide Provider Network	94%
Rocky Mountain HMO	Rocky Mountain New West Provider Network	97%
Rocky Mountain HMO	Rocky Mountain Colorado Springs Health Partners Network	97%
Rocky Mountain HMO	Rocky Mountain HMO Mesa County Provider Network	No Data Received
Time Insurance	Aetna Signature Administrators	90%
Time Insurance	GHW Cigna PPO	100%

**Small Group Market: Providers - Cleansed Data Geo-Code Percent Match**

Carrier	Network	Percent Match
<b>Anthem</b>	PPO Blue Priority Network	92%
<b>Anthem</b>	PPO Statewide Network	95%
<b>Colorado Choice Health Plans</b>	CCHP Network	87%
<b>Colorado Choice Health Plans</b>	Community Choice	87%
<b>CoOp</b>	CoOp Statewide One	84%
<b>CoOp</b>	CoOp Statewide Two	93%
<b>CoOp</b>	CoOp Central Metro	97%
<b>HMO Colorado</b>	Pathway Enhanced	95%
<b>HMO Colorado</b>	Blue Priority HMO	93%
<b>HMO Colorado</b>	Pathway x Enhanced	95%
<b>HMO Colorado</b>	Pathway X Enhanced -D	95%
<b>Humana</b>	Humana Choice Care Network PPO	73%
<b>Humana Health</b>	Colorado HMOx	95%
<b>Humana Health</b>	National POS Open Access	92%
<b>Humana Health</b>	HMO Premier	85%
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	100%
<b>Kaiser Foundation</b>	Kaiser Permanente Southern	99%
<b>Kaiser Foundation</b>	Kaiser Permanente Northern	99%
<b>Kaiser Permanente</b>	KP CO PPO	97%
<b>Rocky Mountain HealthCare Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	96%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Statewide Provider Network	96%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO New West Provider Network	93%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Colorado Springs Health Partners	98%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Mesa County Provider Network	98%
<b>See Change</b>	Statewide Cigna PPO	98%
<b>See Change</b>	Careington International maximum Care Network	96%
<b>UHC Insurance CO</b>	Choice	98%
<b>UHC Insurance CO</b>	Choice Plus	98%
<b>UHC Insurance CO</b>	Select Plus	98%
<b>UHC Insurance CO</b>	Non-diff PPO	98%
<b>United Healthcare HMO</b>	Navigate	98%
<b>United Healthcare HMO</b>	Select Plus	99%
<b>United Healthcare HMO</b>	Charter	99%
<b>United Health Care Insurance Company</b>	Choice	98%
<b>United Health Care Insurance Company</b>	Choice Plus	98%



**Small Group Market: Facilities - Cleansed Data Geo-Code Percent Match**

<b>Carrier</b>	<b>Network</b>	<b>Percent Match</b>
<b>Anthem</b>	PPO Blue Priority Network	87%
<b>Anthem</b>	PPO Statewide Network	87%
<b>Colorado Choice Health Plans</b>	CCHP Network	95%
<b>Colorado Choice Health Plans</b>	Community Choice	95%
<b>CoOp</b>	CoOp Statewide One	94%
<b>CoOp</b>	CoOp Statewide Two	90%
<b>CoOp</b>	CoOp Central Metro	91%
<b>HMO Colorado</b>	Pathway Enhanced	98%
<b>HMO Colorado</b>	Blue Priority HMO	82%
<b>HMO Colorado</b>	Pathway X Enhanced	98%
<b>HMO Colorado</b>	Pathway X Enhanced -D	98%
<b>Humana</b>	Humana Choice Care Network PPO	86%
<b>Humana Health</b>	Colorado HMOx	85%
<b>Humana Health</b>	National POS Open Access	85%
<b>Humana Health</b>	HMO Premier	53%
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	99%
<b>Kaiser Foundation</b>	Kaiser Permanente Southern	99%
<b>Kaiser Foundation</b>	Kaiser Permanente Northern	98%
<b>Kaiser Permanente</b>	KP CO PPO	96%
<b>Rocky Mountain HealthCare Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	93%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Statewide Provider Network	95%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO New West Provider Network	97%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Colorado Springs Health Partners	97%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Mesa County Provider Network	96%
<b>See Change</b>	Statewide Cigna PPO	96%
<b>See Change</b>	Careington International maximum Care Network	98%
<b>UHC Insurance CO</b>	Choice	98%
<b>UHC Insurance CO</b>	Choice Plus	98%
<b>UHC Insurance CO</b>	Select Plus	98%
<b>UHC Insurance CO</b>	Non-diff PPO	98%
<b>United Healthcare HMO</b>	Navigate	90%
<b>United Healthcare HMO</b>	Select Plus	98%
<b>United Healthcare HMO</b>	Charter	98%
<b>United Health Care Insurance Company</b>	Choice	98%
<b>United Health Care Insurance Company</b>	Choice Plus	98%



**Small Group Market: Essential Community Providers - Cleansed Data Geo-Code Percent Match**

Carrier	Network	Percent Match
<b>Anthem</b>	PPO Blue Priority Network	94%
<b>Anthem</b>	PPO Statewide Network	94%
<b>Colorado Choice Health Plans</b>	CCHP Network	99%
<b>Colorado Choice Health Plans</b>	Community Choice	99%
<b>CoOp</b>	CoOp Statewide One	92%
<b>CoOp</b>	CoOp Statewide Two	95%
<b>CoOp</b>	CoOp Central Metro	91%
<b>HMO Colorado</b>	Pathway Enhanced	92%
<b>HMO Colorado</b>	Blue Priority HMO	92%
<b>HMO Colorado</b>	Pathway X Enhanced	92%
<b>HMO Colorado</b>	Pathway X Enhanced -D	92%
<b>Humana</b>	Humana Choice Care Network PPO	94%
<b>Humana Health</b>	Colorado HMOx	100%
<b>Humana Health</b>	National POS Open Access	95%
<b>Humana Health</b>	HMO Premier	92%
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	93%
<b>Kaiser Foundation</b>	Kaiser Permanente Southern	96%
<b>Kaiser Foundation</b>	Kaiser Permanente Northern	95%
<b>Kaiser Permanente</b>	KP CO PPO	No Data Received
<b>Rocky Mountain HealthCare Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	94%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Statewide Provider Network	94%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO New West Provider Network	94%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Colorado Springs Health Partners	94%
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Mesa County Provider Network	No Data Received
<b>See Change</b>	Statewide Cigna PPO	95%
<b>See Change</b>	Careington International maximum Care Network	No Data Received
<b>UHC Insurance CO</b>	Choice	No Data Received
<b>UHC Insurance CO</b>	Choice Plus	No Data Received
<b>UHC Insurance CO</b>	Select Plus	96%
<b>UHC Insurance CO</b>	Non-diff PPO	96%
<b>United Healthcare HMO</b>	Navigate	98%
<b>United Healthcare HMO</b>	Select Plus	97%
<b>United Healthcare HMO</b>	Charter	97%
<b>United Health Care Insurance Company</b>	Choice	99%
<b>United Health Care Insurance Company</b>	Choice Plus	98%

### III. Map Review Process and Approach

Based on an initial review of data received and based on network adequacy standards in peer states, PCG outlined a proposed review process and a set of deliverables for the Department. These standards were not based on specific federal or state standards, but represent “reasonable” drive time standards adopted by other states; these standards served as a baseline for the reviews to identify geographic areas where provider networks do not allow sufficient access. As analysis of initial datasets were complete, PCG worked with DORA to modify the provider and facility types used in the analysis. The following provider and facility types were ultimately included:

- Specialists;
- Primary Care Physicians;
- Obstetricians (OB/GYN);
- Pediatricians;
- Behavioral Health<sup>7</sup>;
- Home Health and Hospice;
- Hospitals;
- Emergency;
- Behavioral Health Facilities;
- Skilled Nursing Facility; and
- Essential Community Providers.

Each network used in plans sold in the Colorado Individual Market and Small Group Market was evaluated in each of the above provider and facility types. The complete list of individual and small group networks evaluated can be found below.

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<sup>7</sup> Note: Behavioral Health includes Mental Health and Substance Abuse Providers or Facilities

**Individual Market Issuers & Networks:**

Issuer / HIOS ID	Network Type and Name	On / Off / Both
<b>All Savers</b>	Navigate	On
<b>Cigna</b>	Denver Local Plus	Both
<b>Colorado Choice</b>	CCHP Network	Both
<b>Colorado Choice</b>	Community Choice	Both
<b>CoOp</b>	CoOp Metro	Both
<b>CoOp</b>	CoOp Statewide One	Both
<b>CoOp</b>	CoOp Statewide Two	Both
<b>Denver Health</b>	Elevate Basic Network	On
<b>Denver Health</b>	Elevate Expanded Network	On
<b>HMO Colorado</b>	Pathway Enhanced	Off
<b>HMO Colorado</b>	Pathway X Enhanced	On
<b>HMO Colorado</b>	Pathway X Enhanced D	On
<b>Humana</b>	Humana Choice Care Network PPO	Off
<b>Humana</b>	National POS Open Access	Off
<b>Humana Health</b>	Colorado HMOx	Both
<b>Humana Health</b>	National POS Open Access	Both
<b>Kaiser Family</b>	Kaiser Permanente Denver Boulder	Both
<b>Kaiser Family</b>	Kaiser Permanente Northern Colorado	Both
<b>Kaiser Family</b>	Kaiser Permanente Southern Colorado	Both
<b>New Health Ventures</b>	Access Health Colorado	On
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Mesa County Provider Network	Both
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Statewide Provider Network	Both
<b>Rocky Mountain HMO</b>	Rocky Mountain New West Provider Network	Both
<b>Time Insurance</b>	Aetna Signature Administrators	Off
<b>Time Insurance</b>	GHW Cigna PPO	Off

**Small Group Market Issuers & Networks:**

<b>Carrier</b>	<b>Network</b>	<b>On / Off / Both</b>
<b>Anthem</b>	PPO Blue Priority Network	Both
<b>Anthem</b>	PPO Statewide Network	Off
<b>Colorado Choice Health Plans</b>	CCHP Network	Both
<b>Colorado Choice Health Plans</b>	Community Choice	Both
<b>CoOp</b>	CoOp Statewide One	Both
<b>CoOp</b>	CoOp Statewide Two	Both
<b>CoOp</b>	CoOp Central Metro	Both
<b>HMO Colorado</b>	Pathway Enhanced	Off
<b>HMO Colorado</b>	Blue Priority HMO	Off
<b>HMO Colorado</b>	Pathway X Enhanced	On
<b>HMO Colorado</b>	Pathway X Enhanced -D	On
<b>Humana</b>	Humana Choice Care Network PPO	Off
<b>Humana Health</b>	Colorado HMOx	Off
<b>Humana Health</b>	National POS Open Access	Off
<b>Humana Health</b>	HMO Premier	Off
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	Both
<b>Kaiser Foundation</b>	Kaiser Permanente Southern	Both
<b>Kaiser Foundation</b>	Kaiser Permanente Northern	Both
<b>Kaiser Permanente</b>	KP CO PPO	Off
<b>Rocky Mountain HealthCare Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	Both
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Statewide Provider Network	Both
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO New West Provider Network	Both
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Colorado Springs Health Partners	Both
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Mesa County Provider Network	Both
<b>See Change</b>	Statewide Cigna PPO	Both
<b>See Change</b>	Careington International maximum Care Network	Both
<b>UHC Insurance CO</b>	Choice	Off
<b>UHC Insurance CO</b>	Choice Plus	Off
<b>UHC Insurance CO</b>	Select Plus	Off
<b>UHC Insurance CO</b>	Non-diff PPO	Off
<b>United Healthcare HMO</b>	Navigate	Off
<b>United Healthcare HMO</b>	Select Plus	Off
<b>United Healthcare HMO</b>	Charter	Off
<b>United Health Care Insurance Company</b>	Choice	Off
<b>United Health Care Insurance Company</b>	Choice Plus	Off



In coordination with the Division, drive time charts (“drive bands”) were established for each of the provider and facility types for the purpose of initial baseline analysis. Because of Colorado’s diverse geography and network of roadways, it was determined that drive bands, calculated according to drive time, would be the most accurate way to assess access to care. This became most apparent when mapping access in rural and mountain regions of the state: while a provider or facility may be a short distance away “as the crow flies,” a more accurate estimate of access to the consumer is represented by the time it would take to drive to a provider location. Separate standards were established for rural and urban areas, as demonstrated in the chart below. Separate baseline drive time standards address Colorado’s unique geography and large proportion of rural areas in the state.

**Drive Time Standard (“Drive Bands”):**

Drive Time Standards		
PROVIDERS		
FILE TYPE	URBAN DRIVE TIME (mins)	RURAL DRIVE TIME (mins)
Mental Health Practitioners	30	60
Obstetricians (OB/GYN)	45	90
Pediatricians	45	90
Primary Care Physicians (PCPs)	45	90
Specialists	60	90
FACILITIES		
FILE TYPE	URBAN DRIVE TIME (mins)	RURAL DRIVE TIME (mins)
Emergency Clinics	30	60
Essential Community Providers	30	60
Hospitals	45	90
Skilled Nursing Facilities	45	90
Mental Health Facilities	45	90
Facilities and Providers Combined		
FILE TYPE	URBAN DRIVE TIME (mins)	RURAL DRIVE TIME (mins)
Home Health & Hospice	45	90

## **IV. Network Adequacy Considerations and National Trends**

### **Measuring Network Adequacy**

A carrier's network is described as adequate if enrollees covered within that network have sufficient access to providers to serve enrollee health needs. Definitions of "sufficient access" vary across states, but most define as the breadth of providers contracted as well as the capacity of the provider population to provide access to services in a timely and convenient manner.

Regulatory agencies have developed several measures demonstrating the degree to which networks meet these goals. Standards currently employed nationally for measuring adequacy include:

- Counts of contracted providers;
- Provider-to-enrollee ratios;
- Appointment waiting times;
- Provider referral and hospital admitting privileges;
- Volume of services available; and
- Geographic access standards.

States possess opportunities for customizing access standards according to unique geography, provider and enrollee distributions, and population health goals. Examples of each of these goals are provided below.

#### ***Provider Counts***

Certain provider types may be seen as essential to the receipt of care among special populations, and issuers may not have natural incentives to contract with these provider types. An example of network standards relating to provider counts are found in federal standards for contracting with Essential Community Providers (ECPs), in which issuers must contract with a certain percentage of available ECPs within the proposed service area.<sup>8</sup>

#### ***Provider-to-Enrollee Ratios***

Measures involving provider-to-enrollee ratios address potential issues regarding the volume of services available to enrollees. Such ratios are based upon assumptions surrounding a provider's capacity to serve a set number of enrollees, and prevent a small number of provider contracts from making a network appear adequate while the membership may not receive services in a timely manner. When implementing ratio measures, regulators must develop assumptions surrounding provider service capacities, including whether the contracted providers are currently accepting new patients.

#### ***Appointment Wait Times***

Similar to provider-to-enrollee ratios, measuring aggregate wait times across patient requested appointment times appraise the issuer's capacity to provide care with its network. Longer waiting times are indicative of demand overwhelming supply of services, and imply that the current network is insufficient for the enrolled populations. As with other measures, standards relating to wait times must be benchmarked against assumptions of acceptable wait times.

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<sup>8</sup> [45 CFR 156.235](#) Essential Community Providers – Code of Federal Regulations

### ***Provider Referral and Hospital Admitting Privileges***

Beyond measuring the number and capacity of providers, thorough adequacy measures must also account for dimensions of care that result in streamlined, coordinated episodes of care. One dimension through which a network's systemic efficiency can be viewed is through review of provider referral patterns and admission privileges. Addressing these provider privileges and behavioral patterns ensure access to care across an enrollee's entire episode of care.

### ***Volume of Services Available***

Measures indicating the volumes of service available provide alternatives to traditional provider-centric access measures, and instead focus on the ability of those providers to offer services. Other measures falling within this category have been discussed previously, such as provider-to-enrollee ratios, but another example specifically addressing possible variances of service supply are counts of providers accepting new patients. Knowledge of providers accepting new patients is currently especially important, due to newly covered populations attempting to access care through network providers for the first time, and a network appearing to have robust provider access may not be able to provide services to members who have newly enrolled.

### ***Geographic Access Standards***

Finally, geographic standards are a common method for measuring adequacy, and were the methods of the statewide review addressed in this report. These standards rely on a tiered system in which specified provider types are considered to "cover" areas within a certain distance of the provider location. The usual trend in these types of standards is that core services must be available within relatively short distances of enrollees, while specialized services, which tend to require less-frequent use, are subject to distance requirements greater than those required for core services.

Standards of this type, while an efficient method of measuring statewide access, are not without certain shortcomings. Most notably, geographic standards do not account for provider capacity to serve the covered population, such as whether contracted providers are accepting new patients or are overwhelmed with patient demand. Additionally, geographic access standards may indicate network deficiencies in geographic regions in which no eligible providers exist.

A germane consideration for Colorado's geographic access standards relates to instances in which the state's geography serves as a barrier to access. Mountainous terrain may mean that while a needed provider may not be distant on a map, the route to access that provider can be indirect and requires lengthy travel to access care. The suggested method for accommodating the state's terrain, and an analysis performed within this report, is to measure provider availability according to drive time to the provider location.

No single standard will provide a definitive answer to any state's questions regarding its networks, but each contributes to a general understanding of an enrollee's access to care. When entities develop or re-evaluate network adequacy standards, all of the measures named in this report should be considered in light of the value offered, their alignment with state goals, and the administrative burden of collecting, reviewing, and enforcing the standards.

### **Federal Network Adequacy Standards**

While network adequacy has traditionally been managed at the state level, federal standards also exist for plans with standards relating to issuers offering qualified health plans (QHPs). In addition to minor standards relating to contracting with essential community providers, federal standards dictate that issuers

must offer, “a network that is sufficient in number and types of providers, including providers that specialize in behavioral health services, to assure that all services will be accessible without unreasonable delay.”<sup>9</sup>

Review of this requirement reveals that the federal regulations do not currently include measurement methodologies named in previous portions of this report. In previous QHP review years, determination of whether provider networks provide “reasonable access” has been deferred to states using existing standards. During the most recent QHP certification cycle, in which qualified health plans were reviewed to be sold in the Marketplace in 2015, CMS required issuers participating in Federally-Facilitated and State Partnership Marketplaces to provide static data relating to contracted providers, hinting that federal regulators may take a more active role in the adequacy determinations in the future.

### **Considerations for Developing Standards**

Adequacy measures, while possessing the ultimate goal of allowing consumers to receive necessary services, must also consider the implications and incentives put in place by the regulations. A balance must be achieved between protecting consumers and ensuring that standards do not threaten the health of the insurance marketplace.

One consideration is that stringent network adequacy standards can indirectly create provider monopolies: this scenario can be imagined through a specific provider (such as a hospital) being the only entity capable of meeting a specific network requirement in its region, and thus carriers would be required to contract with that entity in order to offer services to the service area. The provider’s monopoly status grants additional negotiating power in reimbursement rate discussions, giving the provider leverage to demand above-average rates. Reimbursing this provider at above-market rates places upward pressure on the overall cost of coverage on the carrier, a cost that will ultimately be passed on to plan enrollees.

One strategy employed by several states in lowering provider monopolies has been to require that issuers must only offer contracts to providers at a reasonable rate (such as rates accepted by several other providers). Allowing “reasonable offer” waivers removes provider monopoly power, but also allows adverse consequences. If a large proportion of regional providers (or a single monopoly) reject, “reasonable offer” contracts, then waivers may be granted allowing issuers to serve an area in which enrollees cannot access the needed services. In administering “reasonable offer” waivers, regulating agencies must remain cognizant of the scope of these waivers within a region and the repercussions on enrollee access.

Second, network standards must reflect geographic realities of the regions across which they apply. In many states, certain regions contain low-density rural populations without the infrastructure to support a widely encompassing health delivery center. As a result, some networks may be deemed insufficient to offer access to meet standards because the required providers do not exist in that region.

States have adjusted standards in several ways to address scenarios of provider scarcity. One solution is to tier geographic requirements in a manner that rural service areas are not subject to the same distance requirements as more concentrated regions, such as the separate rural and urban baseline targets used in this analysis. Finally, in areas where populations cannot be determined to have access in accordance with the state’s standards, the state may grant a waiver for that area. Waivers granted may require that an issuer make ongoing attempts to identify and contract with new providers in that region.

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<sup>9</sup> [45 CFR 156.230](#) Network Adequacy Standards.

Finally, standards should be capable of accommodating alternative care delivery models. National trends in delivery system reform suggest that provider locations may not be the ideal paradigm through which to view adequacy. As an example, current waiver requests and program implementations emphasize reducing hospital usage, both through increased utilization of alternative providers (such as patient-centered medical homes) and through reducing readmissions when hospital care is inevitable. Assuming that programs to reduce usage of these facilities succeed, hospitals may see reduced prevalence as the center of patient care as services traditionally offered in a hospital setting become available elsewhere.

States may accommodate changing delivery landscapes by shifting from standards addressing provider types and locations to standards addressing access to specific services. The level of specificity associated with required services may be adjusted in accordance with the state's population health goals.

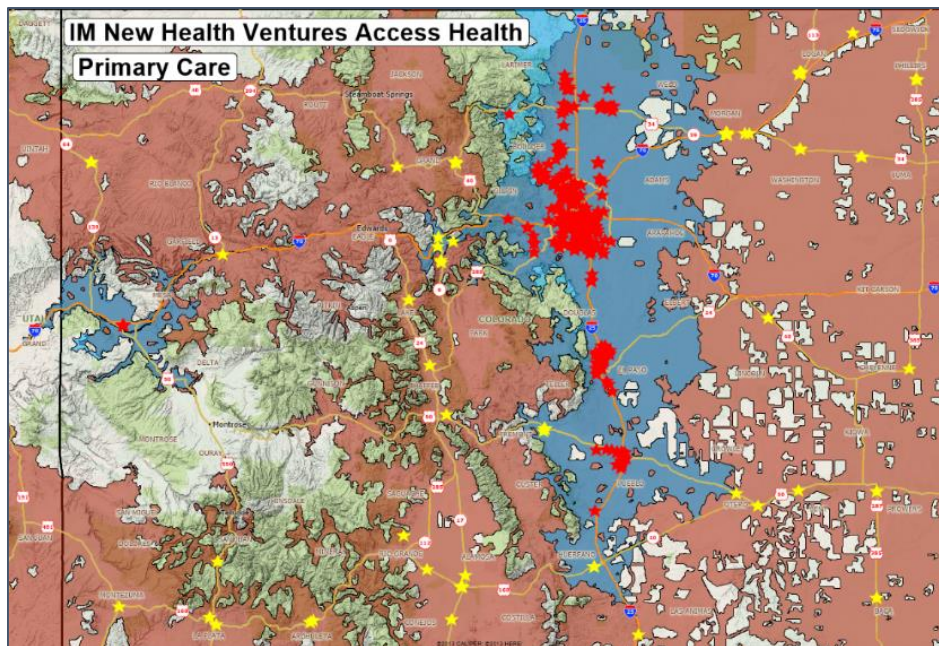


## V. Network Adequacy Geographical Drive Time Maps and Analysis

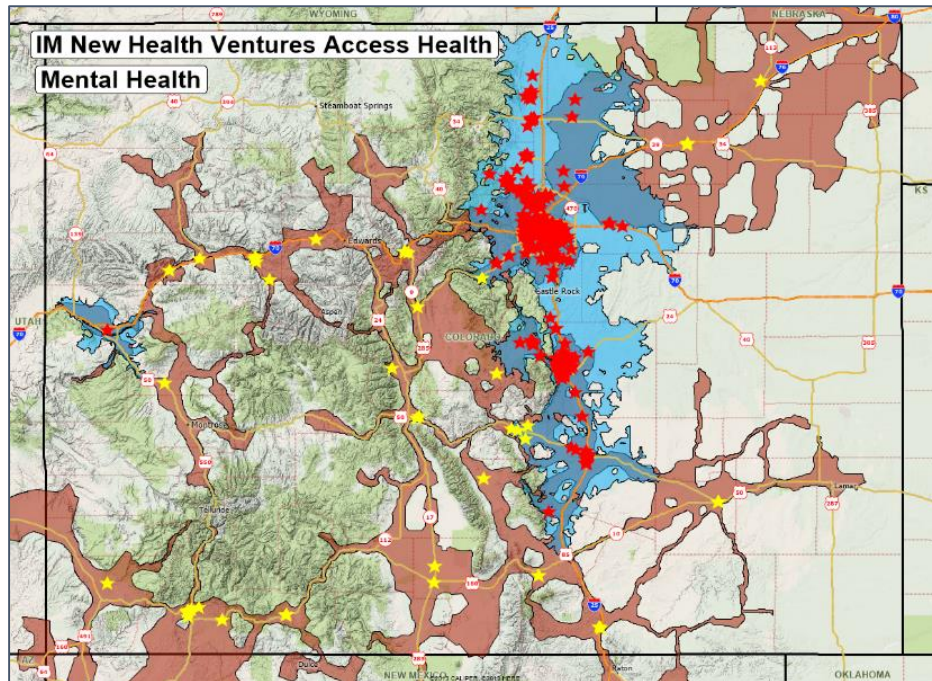
PCG mapped Colorado health insurance networks using professional mapping software in order to provide points of comparison for access across plan types, geography, and provider categories. Maps for each of these networks can be found in Appendices A through V. Upon mapping provider locations and drive times, PCG analyzed network maps by service type, noting differences in maps among all carriers as well as differences among networks for carriers that offer multiple networks in the state. Of note, HMO Colorado and Anthem offer separate networks on and off the Exchange. In the Individual Market, HMO Colorado offers Pathway Enhanced off the Exchange and Pathway X Enhanced and Pathway X Enhanced -D on the Exchange. In the Small Group Market, HMO Colorado offers Pathway Enhanced and Blue Priority HMO off the Exchange and Pathway X Enhanced and Pathway X Enhanced -D on the Exchange. Anthem offers PPO Blue Priority Network both on and off the Exchange and PPO Statewide Network off the Exchange.

### *Focusing on Rural Areas*

Colorado is a geographically diverse state: the geography of the Western Slope is vastly different when compared to the Eastern Plains, just as the geography of the Front Range is not the same as that of Grand Mesa. The substantive topographical differences within Colorado have a determinative impact on the location of medical services and the driving times to access those medical services. Take for example, the following, in which a topographic map has been superimposed on two New Health Ventures provider maps.<sup>10</sup>



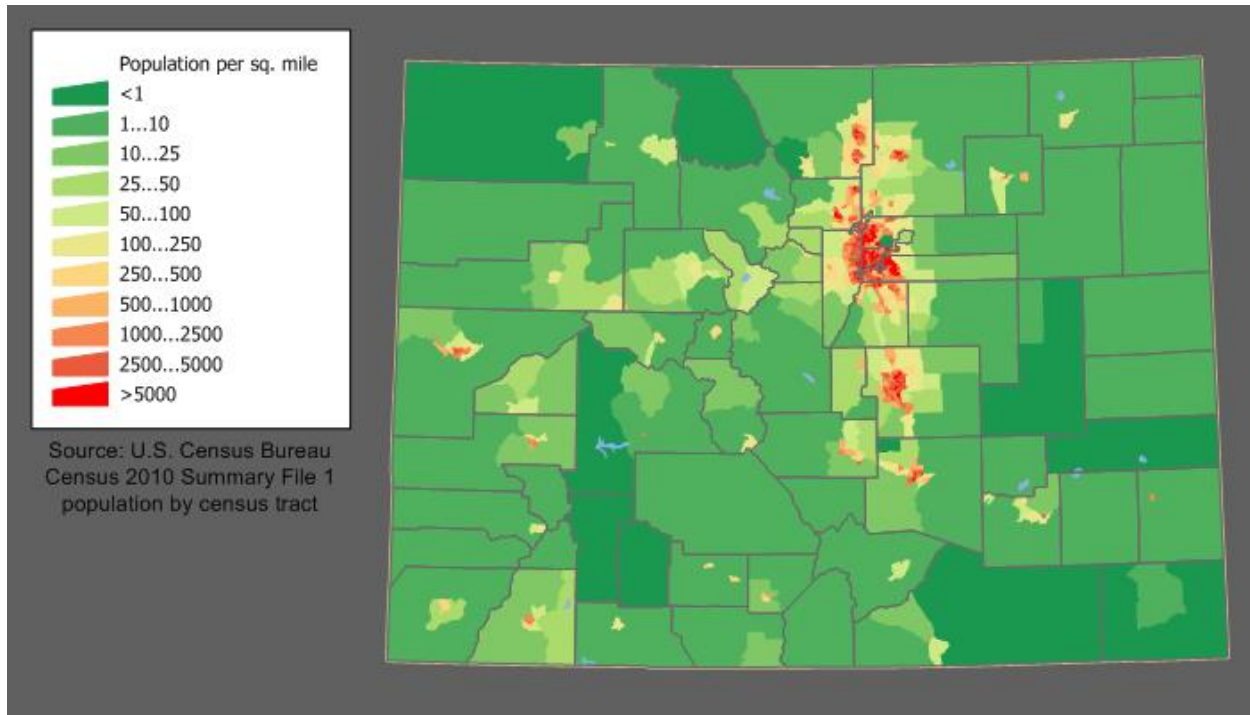
<sup>10</sup> Readers who are reading this report on a computer are reminded that the Microsoft Word's View Tab has a Zoom command enabling the maps to be enlarged so their details can be readily seen.



When examining the above maps, it becomes apparent that the drive bands are molded by the topography of the state, and follow closely the select few main routes for transportation (which are also influenced by the natural geography of the state). The most obvious area where coverage and access are lacking is a combination of the Western Slope, central mountains, and southwest mountains. In examining provider maps of rural areas, it is clear that there are gaps in coverage, for example in the primary care map above there is no coverage in Montrose at the junction of Highways 50 and 550. Providers near Durango and Grand Junction in the west are out of range of Montrose.

Additionally, the population centers of Colorado greatly vary across the regions of the state. Populations are heavily centered in the urban Front Range and Grand Junction areas. The Front Range population from Fort Collins to Pueblo is approximately 4.4 Million people compared with the statewide population of 5.3 Million. The map below provided by the US Census Bureau, demonstrates population density across counties, which also must be factored into the network adequacy analysis.





Based on current population density and population projections, the Department may wish to require carriers to present an analysis of their rural networks showing the number of rural providers, their locations, and evidence that all major road segments in western Colorado are covered within reasonable driving bands. The Department may wish to incentivize carriers to improve rural coverage where necessary.

### Analysis Overview

The following sections provide an analysis of the eleven identified providers and facilities in the individual and small group markets mapped for this assessment. The analysis will examine the following providers and facilities:

- Behavioral Health (Providers);
- Obstetricians (OB/GYN)(Providers);
- Pediatricians (Providers);
- Primary Care Physicians (Providers);
- Specialists (Providers);
- Emergency Clinics (Facilities);
- Hospitals (Facilities);
- Behavioral Health (Facilities);
- Skilled Nursing (Facilities);
- Home Health and Hospice (Providers and Facilities); and
- Essential Community Providers.



The Individual Market is presented first, followed by the Small Group Market. Within each section, there is a holistic overview of the coverage offered and counties with areas of no or sparse coverage identified. In areas that offer limited coverage bands, geographic and other considerations including rural versus urban driving bands are discussed.

Specifically, the analysis examines the various networks that offer the most and least network coverage respective to the other carriers. Additionally, carriers that offer more than one network plan are compared internally to the issuing company for the number of providers, amount of coverage, and other pertinent characteristics. For those with multiple networks there are three designations for Exchange presence. These designations are off Exchange, on Exchange, and both on/off Exchange.

The tables in the following section are broken up by carrier and identify the multiple networks they offer. Within the description portion, the networks are compared and any differences are noted as such.

## Individual Market Behavioral Health Providers

Hinsdale and Gunnison counties consistently have limited network coverage and no coverage across networks. These largely mountainous regions are restricted by limited road access. Additionally, these counties have low population counts with the exceptions of major population centers including Lake City, Gunnison, and Crested Butte.

Las Animas, Baca, and Prowers counties in Eastern Colorado, have specific regions outside of the rural driving bands with very limited access to coverage. This limited coverage is likely the result of limited population centers and sparse access by roads. Eastern border counties Sedgwick and Phillips also experienced limited coverage largely because of limited population centers and heavy agricultural land use. Last, northwestern Larimer County on the Wyoming border had limited coverage due to limited access and low population centers.

Western Slope counties including Moffatt, Mesa, and Rio Blanco also show limited coverage. Mesa County has adequate urban coverage in the major population center of Grand Junction but is found to be lacking in the surrounding areas. This was due to longer driving distances and limited populations.

Additionally, Montrose, Rio Blanco, and San Miguel counties have areas of sparse coverage. Coverage was limited by a combination of limited driving corridors, mountainous regions, and limited population centers. Road access is limited in Eastern Plain regions, Western Slope regions, and mountainous areas.

Coverage across these networks offered both on and off of Connect for Health Colorado (the Exchange) appear to be the same. Individual Market Time Insurance GHW Cigna PPO offered the least Behavioral Health coverage. Overall, there was not coverage in regions outside of the Front Range and Grand Junction. HMO Colorado Enhanced Networks had the strongest behavioral health coverage across the state.

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
<b>Description</b>		
Lacking coverage throughout areas of the Western Slope and mountain regions, these networks are the same.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
<b>Description</b>		
CoOp Statewide Networks (One and Two) generally lacked coverage in southeastern Colorado, the Western Slope, and specifically, the Norwest Corner of the State. CoOp Metro had strong urban coverage, but limited outside of the Front Range I-25 corridor. Statewide One had stronger statewide coverage than Statewide Two.		



Issuer	Network Name	Exchange Presence
Denver Health	Elevate Basic Network	On
	Elevate Expanded Network	On
<b>Description</b>		
Elevate Basic and Elevate Expanded have similar coverage in the immediate Denver Metro area with no rural coverage.		

Issuer	Network Name	Exchange Presence
HMO Colorado	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
Coverage across these networks offered both on and off of Connect for Health Colorado appear to be the exact same.		

Issuer	Network Name	Exchange Presence
Humana	Humana National POS Open Access	Off
	Humana Choice Care PPO	Off
<b>Description</b>		
Both networks offer the same coverage band throughout the urban and rural population centers of Colorado.		

Issuer	Network Name	Exchange Presence
Humana Health	Humana Health Colorado HMOx	Both
	Humana Health National POS Open Access	Both
<b>Description</b>		
Both Humana Health networks were focused in the Front Range region of the state, and both networks had almost no rural coverage.		

Issuer	Network Name	Exchange Presence
Kaiser Family	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
<b>Description</b>		
Kaiser only offers coverage in metropolitan areas with nearly no network coverage in sparsely populated regions. The areas covered by each network are represented in the network name (i.e. Denver Boulder).		



Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
The networks corresponded well to their service areas. The Statewide network has good coverage except for regions on the Western Slope.		

Issuer	Network Name	Exchange Presence
<b>Time Insurance</b>	Aetna Signature Administrators	Off
	GHW Cigna PPO	Off
Description		
GHW Cigna PPO Network had limited overall statewide coverage, especially in all rural areas. Coverage was only present along the Front Range and Grand Junction areas. Aetna Signature Administrators had much stronger statewide coverage, although certain mountain regions were still under covered.		

### Individual Market Obstetricians (OB/GYN)

Hinsdale County has very little and often no obstetric coverage across all mapped networks. This county is sparsely populated and in a mountainous region of Colorado associated with long driving distances. Certain areas of western Larimer County are outside of the normal urban and rural driving bands. This can be attributed to the lower population away from the major cities (i.e. Fort Collins, Loveland), mountainous regions, and longer driving distances.

Western Montrose County has areas of sparse coverage, and the predominantly covered areas in this region of the state comprise the major population center surrounding Grand Junction, in Mesa County. The gaps in coverage can be attributed primarily to the geography of the region, long driving distances and the associated low population of the various counties.

Similar to the Western Slope, Kit Carson of the Eastern Plains contains some areas of sparse provider coverage. Also similar to the Western Slope, the coverage gaps are primarily due to long driving distances and a sparse population.

The least amount of coverage offered is through New Health Ventures Access Health network. The Individual Market CoOp Statewide (One and Two) and Individual Market Time Insurance Aetna Signature Administrators offer a very similar coverage band that encompasses a majority of the state. The New Health Ventures network primarily serves the urban region of Colorado with little or no support for the entire Western Slope and central mountains. The network also exhibits sparse coverage for those on the Eastern Plains and south of Pueblo.

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
Lacking Coverage throughout certain areas of the Eastern Plains, Western Slope, and mountain regions, these networks are the same.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
Description		
Some gaps in coverage exists around low population centers for Statewide One and Two, but they are the nearly the same with Statewide One offering a few more providers. The Metro network offers fewer providers outside the I-25 corridor with some providers in the central mountains and in the southwest.		



Issuer	Network Name	Exchange Presence
<b>Denver Health</b>	Elevate Basic Network	On
	Elevate Expanded Network	On
<b>Description</b>		
Denver Health provides coverage for the Denver Metro area in each network. The Elevate Expanded network also offers coverage for this in the area surrounding Colorado Springs.		

Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
These networks all provide very similar if not identical coverage.		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana National POS Open Access	Off
	Humana Choice Care PPO	Off
<b>Description</b>		
These networks offer the same coverage over a wide range of the state.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Humana Health Colorado HMOx	Both
	Humana Health National POS Open Access	Both
<b>Description</b>		
These networks are the same encompassing the Front Range and Denver Metro area.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Family</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
<b>Description</b>		
Kaiser only offers coverage in metropolitan areas nearly no coverage in sparsely populated regions. The areas covered by each network are represented in the network name (i.e. Denver Boulder).		



Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
<p>The Statewide network offers the most opportunity for coverage with some gaps over the Western Slope and mountain regions. New West and Colorado Springs networks are the similar, offering providers along the I-25 corridor with the New West Network focused only on the Denver area and the Colorado Springs network ranging from Denver to Colorado Springs. The Mesa County network is solely focused on the Grand Junction metro area.</p>		

Issuer	Network Name	Exchange Presence
<b>Time Insurance</b>	Aetna Signature Administrators	Off
	GHW Cigna PPO	Off
Description		
<p>These two networks are functionally the same. Each provides statewide coverage with gaps on the Western Slope, mountain areas, and Eastern Plains in areas of sparse population. Minor differences in provider locations do not have a significant impact on coverage.</p>		

## Individual Market Pediatricians

Hinsdale County has very little and often no pediatric coverage across all mapped networks. This County is sparsely populated and in a mountainous region of Colorado associated with long driving distances. Certain areas of western Larimer County are outside of the normal urban and rural driving bands. This can be attributed to the lower population away from the major cities (i.e. Fort Collins, Loveland), mountainous regions, and longer driving distances.

Several counties on the Western Slope including Garfield, Mesa, Moffat, Montrose, Rio Blanco, and San Miguel have areas of sparse coverage. The predominantly covered areas comprise the major population center surrounding Grand Junction, in Mesa County. The gaps in coverage can be attributed primarily to the geography of the region, long driving distances and the associated low population of the various counties.

Similar to the counties of the Western Slope, those on the Eastern Plains including Baca, Cheyenne, Kiowa, Kit Carsen, Phillips, Prowers, Sedgwick, and Yuma contain some areas of sparse provider coverage. Also similar to the Western Slope, the coverage gaps are primarily due to long driving distances and a sparse population.

The least amount of coverage offered is through New Health Ventures Access Health Network. The Individual Market CoOp Statewide (One and Two) and Individual Market Time Insurance Aetna Signature Administrators offer a very similar coverage band that encompasses a majority of the state. The New Health Ventures network primarily serves the urban region of Colorado with little or no support for the entire Western Slope and central mountains. The network also exhibits sparse coverage for those on the Eastern Plains and south of Pueblo.

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
Lacking coverage throughout areas of Western Slope and mountain regions, these networks are the same.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
Description		
Some gaps in coverage around low population centers for Statewide One and Two, but they are the same. The Metro network offers fewer providers outside the I-25 corridor with some providers in the central mountains and in the southwest.		



Issuer	Network Name	Exchange Presence
<b>Denver Health</b>	Elevate Basic Network	On
	Elevate Expanded Network	On
<b>Description</b>		
Denver Health Elevate Basic offers coverage only within the Denver Metro Area. The Elevate Expanded network offers more coverage along the I-25 corridor and near Grand Junction.		

Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
These networks provide very similar if not identical coverage throughout a majority of the state.		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana National POS Open Access	Off
	Humana Choice Care PPO	Off
<b>Description</b>		
Both networks are the same and offer coverage to a majority of the state in both urban and rural locations.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Humana Health Colorado HMOx	Both
	Humana Health National POS Open Access	Both
<b>Description</b>		
The Humana Health networks offer providers from Denver to Colorado Springs showing driving bands within the I-25 corridor. Both networks are nearly the same.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Family</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
<b>Description</b>		
Kaiser only offers coverage in metropolitan areas nearly no coverage in sparsely populated regions. The areas covered by each network are represented in the network name (i.e. Denver Boulder).		



Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
The Statewide network offers the most opportunity for coverage with some gaps over the Western Slope and mountain regions. New West and Mesa County networks are the same, offering providers along the I-25 corridor, Grand Junction and some areas in the southwest region. The Colorado Springs Network is very similar to the Mesa and New West Network with slightly fewer providers.		

Issuer	Network Name	Exchange Presence
<b>Time Insurance</b>	Aetna Signature Administrators	Off
	GHW Cigna PPO	Off
Description		
Aetna Signature Administrators network supports a majority of the state with a number of providers; the GHW Cigna PPO network is focused around Denver with a limited number of providers.		

## Individual Market Primary Care Physicians

For Primary Care Physicians, the majority of coverage gaps exist around the Western Slope, Central and southwestern mountains and Eastern Plains. The counties with the sparsest coverage include; Las Animas, Lincoln, Hinsdale, Western Larimer, Mesa (outside of Grand Junction), San Juan, Otero, Bent, Mineral, and Gunnison.

The primary reasons for sparse coverage in these areas involve long drive times due to the rural and frontier nature of the aforementioned counties. These counties are often in mountainous regions or in the Eastern Plains with limited access to modern roads. Additionally, the population of these counties is considerably lower than other areas within Colorado with the exception of Mesa and Larimer, which have a concentrated population center.

The New Health Ventures Access Health Network offers the least amount of coverage for the state. The CoOp Statewide (One and Two), and Time Insurance Aetna Signature Administrators network have the most amount of coverage throughout the state. New Health Ventures has far fewer rural providers compared to the other networks mentioned above. The largest gaps in coverage are throughout the Western Slope, mountainous regions and the Eastern Plains.

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
Lacking Coverage throughout areas of Western Slope and mountain regions, these networks are the same.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
Description		
CoOp Statewide One and Two offer fairly comprehensive coverage throughout the state with gaps primarily in the counties discussed above in the section summary. The CoOp Metro network serves primarily the I-25 corridor from Pueblo, north to Fort Collins; and certain rural areas including the central mountains and southwest regions of the state.		

Issuer	Network Name	Exchange Presence
Denver Health	Elevate Basic Network	On
	Elevate Expanded Network	On
Description		
These networks are largely similar with a heavy Front Range and Denver Focus.		



Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
These networks provide very similar if not identical coverage throughout the entire state.		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana National POS Open Access	Off
	Humana Choice Care PPO	Off
<b>Description</b>		
These networks offer the same coverage band throughout a majority of the state.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Humana Health Colorado HMOx	Both
	Humana Health National POS Open Access	Both
<b>Description</b>		
Both Humana Health networks offer the same provider coverage along the I-25 corridor from Pueblo north to Fort Collins.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Family</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
<b>Description</b>		
Each Kaiser network offers a small coverage footprint specific to the area of network name (i.e. Denver Boulder). The largest coverage area is in the Colorado Springs network because it includes some rural driving bands.		



Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
The Rocky Mountain HMO Statewide network offers coverage for a majority of the state with some gaps as previously identified in the above summary. Similar to Kaiser, the other Rocky Mountain networks are specific to urban regions of the state; New West (Denver), Colorado Springs, and Mesa County (Grand Junction).		

Issuer	Network Name	Exchange Presence
<b>Time Insurance</b>	Aetna Signature Administrators	Off
	GHW Cigna PPO	Off
Description		
The GHW Cigna PPO network offers a slightly smaller coverage area than the Aetna Signature Administrators. The GHW Cigna PPO also contains fewer providers throughout the rural areas of the state including the Western Slope, central and southwest mountains in addition to the Eastern Plains.		



## Individual Market Specialists

Hinsdale County has very little and often no coverage across mapped networks. This County is sparsely populated and in a mountainous region of Colorado associated with long driving distances. Mineral County is similar to Hinsdale but with slightly more inclusive coverage. Finally, Western Montrose County also has similar issues, albeit to a lesser extent than Mineral County.

Certain areas of western Larimer County are outside of the normal urban and rural driving bands. This can be attributed to the lower population away from the major cities (i.e. Fort Collins and Loveland), mountainous regions, and longer driving distances.

Western Montrose County has areas of sparse coverage. The predominantly covered areas in this region of the state comprise the major population center surrounding Grand Junction, in Mesa County. The gaps in coverage can be attributed primarily to the geography of the region, long driving distances and the associated low population of the various counties.

Similar to the Western Slope, Mineral and Baca counties in the Eastern Plains contain some areas of sparse provider coverage. Also similar to the Western Slope, the coverage gaps are primarily due to long driving distances and a sparse population.

The least amount of coverage for a statewide network offered is through New Health Ventures Access Health network. The Individual Market CoOp Statewide (One and Two) and All Savers - Navigate offer a very similar coverage band that encompasses a majority of the state.

The New Health Ventures network primarily serves the urban region and northern tier of Colorado with little or no support for the entire Western Slope, central mountains, and southeast regions of the state.

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
<b>Description</b>		
Lacking coverage throughout areas of Eastern Plains, Western Slope, and mountain regions, these networks are the same.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
<b>Description</b>		
Some gaps in coverage are present around low population centers for Statewide One and Two, they are nearly the same though Statewide One has a slightly more providers. The Metro network offers few providers outside the I-25 corridor with some along the southwest and central mountains.		



Issuer	Network Name	Exchange Presence
<b>Denver Health</b>	Elevate Basic Network	On
	Elevate Expanded Network	On
<b>Description</b>		
Denver Health provides coverage for the Denver Metro area and Front Range in each network with slightly expanded coverage in the Elevate Expanded network.		

Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
These networks provide very similar if not identical coverage throughout a majority of the state.		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana National POS Open Access	Off
	Humana Choice Care PPO	Off
<b>Description</b>		
Both Humana networks offer a large coverage area throughout the urban and rural population centers of Colorado. The networks appear to be largely the same.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Humana Health Colorado HMOx	Both
	Humana Health National POS Open Access	Both
<b>Description</b>		
The Humana Health Networks are the same; the coverage area includes the I-25 corridor and the Front Range.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Family</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
<b>Description</b>		
Kaiser only offers coverage in metropolitan areas and nearly no coverage in sparsely populated regions. The areas covered by each network are represented in the network name (i.e. Denver Boulder).		



Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
<p>The Statewide network offers the most opportunity for coverage. There is a significant coverage gap in the southeast region of the state and additional gaps over the Western Slope and mountain regions. New West offers providers along the I-25 corridor focused on the Denver area. The Colorado Springs network ranges from Denver to Colorado Springs with some mountain coverage as well. The Mesa County network is solely focused on the Grand Junction metro area.</p>		

Issuer	Network Name	Exchange Presence
<b>Time Insurance</b>	Aetna Signature Administrators	Off
	GHW Cigna PPO	Off
Description		
<p>These two networks are functionally the same. Each provides statewide coverage with gaps on the Western Slope, mountain areas, and Eastern Plains in areas of sparse population. Minor differences in provider locations do not have a significant impact on coverage.</p>		

## Individual Market Emergency Clinics

Emergency clinics represent all urgent care and similar facilities across the state. These are typically standalone facilities but also represent emergency departments attached to hospitals.

Drive-time data for Emergency Clinics shows significant gaps in the Eastern Plains, Western Slope, and Central Mountain areas of Colorado. Mountains and sparsely populated areas appear to be the main reason for the lack of coverage in areas with little to no facilities. All Savers networks, Navigate, and Denver Health provided data with no identifiable facilities for this analysis, and while CoOp Statewide may provide the most comprehensive statewide coverage, the network still has only sparse Emergency Clinic coverage across the state.

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
Colorado Choice coverage was very similar and focused on the Denver Metro area.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
Description		
All Co-Op networks provide coverage on the I-25 corridor from Denver to Pueblo. Statewide One provides the most coverage across the entire state but still includes significant gaps throughout the state, with the data showing no coverage in the southeast corridor. Statewide Two has coverage in Eagle, Park, and Summit Counties as well as in La Plata and San Miguel counties, but lacks coverage in the rest of the state. Central Metro provides similar coverage to Statewide Two.		

Issuer	Network Name	Exchange Presence
Denver Health	Elevate Basic Network	On
	Elevate Expanded Network	On
Description		
Denver Health provides coverage for the Denver Metro area in each network.		

Issuer	Network Name	Exchange Presence
HMO Colorado	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
Description		
Data was not available for the HMO Colorado networks.		



Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana National POS Open Access	Off
	Humana Choice Care PPO	Off
Description		
These networks provide a similar coverage area along the I-25 corridor and Front Range. National POS Open Access offers an additional facility in the central mountains.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Humana Health Colorado HMOx	Both
	Humana Health National POS Open Access	Both
Description		
These networks are the same and only offer coverage along the I-25 corridor and the Front Range.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Family</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
Description		
Kaiser only offers coverage in metropolitan areas and nearly no coverage in sparsely populated regions. The areas covered by each network are represented in the network name (i.e. Denver Boulder).		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
The Statewide network offers the most opportunity for coverage. There is a significant coverage gap in the Northeast region of the state and additional gaps over the Western Slope and mountain regions as well as areas of the Eastern Plains. The New West, Colorado Springs, and Mesa County networks provide very similar coverage that has facilities on the I-25 corridor, the southwest corner of the state, and the Eagle, Summit, Park, and Clear Creek County area.		



Issuer	Network Name	Exchange Presence
Time Insurance	Aetna Signature Administrators	Off
	GHW Cigna PPO	Off
Description		
Each network provides significant coverage for the I-25 corridor. Beyond that area, each network has sparse coverage. Aetna Signature Administrators provides some Western Slope and Grand Junction area coverage. GHW Cigna PPO provides coverage in Grand Junction and Otero County.		

## Individual Market Hospital Facilities

Hinsdale County and eastern Montrose County consistently have limited hospital coverage, largely due to mountain regions with limited road access. Additionally, these counties have low population counts, with exceptions for some sporadic population centers including Lake City, Gunnison, and Crested Butte.

In eastern Colorado, eastern Las Animas County has specific regions outside of the rural driving bands. This limited coverage is likely the result of limited population centers and sparse access by roads. Northeastern Larimer County on the Wyoming border additionally has limited coverage due to limited access and low population. Northeastern Weld County on the Wyoming border also sees sparse coverage.

Western Slope counties including northwestern Moffatt County, Mesa County, and Rio Blanco County additionally experienced limited coverage. Mesa County had adequate urban coverage in the major population center of Grand Junction but was lacking in the surrounding areas. This was due to longer driving distances and limited populations. Additionally, western Montrose County on the Utah border experienced limited coverage. Rio Blanco and San Miguel have areas of sparse coverage.

Coverage was limited by a combination of limited driving corridors, mountainous regions, and limited population centers. Road access was limited in both Eastern Plain regions, Western Slope regions, and mountainous areas. Coverage across these networks offered both on and off of Connect for Health Colorado appear to be the exact same.

New Health Ventures Access Health had limited coverage in the Eastern Plains and mountain regions. Time Insurance, Aetna Signature Administrators had the strongest coverage across the state.

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
These networks have overall good coverage in comparison to service areas. Lacking coverage is throughout most of the Western Slope and some mountain regions, these networks are the same.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
Description		
The CoOp networks offer similar coverage across the board. Overall, these networks have good coverage in comparison to service area. There is a general lack of coverage in Hinsdale county and western Montrose county.		





Issuer	Network Name	Exchange Presence
Denver Health	Elevate Basic Network	On
	Elevate Expanded Network	On
<b>Description</b>		
Elevate Basic and Elevate Expanded have similar coverage in the Denver Metro Front Range regions.		

Issuer	Network Name	Exchange Presence
HMO Colorado	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
Mesa, Archuleta, and Hinsdale counties have the least amount of coverage, though all three networks have significant state coverage, and are almost identical.		

Issuer	Network Name	Exchange Presence
Humana	Humana National POS Open Access	Off
	Humana Choice Care PPO	Off
<b>Description</b>		
National POS Open Access Network offers coverage to a large portion of the state whereas the Choice Care PPO Network only offers coverage surrounding the I-25 corridor and the Front Range.		

Issuer	Network Name	Exchange Presence
Humana Health	Humana Health Colorado HMOx	Both
	Humana Health National POS Open Access	Both
<b>Description</b>		
These networks are the same and only offer coverage along the I-25 corridor and the Front Range.		

Issuer	Network Name	Exchange Presence
Kaiser Family	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
<b>Description</b>		
Kaiser only offers coverage in metropolitan areas nearly no coverage in sparsely populated regions. The areas covered by each network are represented in the network name (i.e. Denver Boulder).		



Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
<p>The Statewide network offers the most opportunity for coverage with some gaps over the Western Slope and mountain regions and into the Eastern Plains. The Mesa County network offers coverage specific to the region surrounding Grand Junction. The Colorado Springs network is similar to the New West network, but with more rural facilities in-network.</p>		

Issuer	Network Name	Exchange Presence
<b>Time Insurance</b>	Aetna Signature Administrators	Off
	GHW Cigna PPO	Off
Description		
<p>Both networks had similar coverage but have different areas of rural coverage. These networks cover a varying degree of the southwestern portion of the state. GHW Cigna PPO appears to offer a slightly larger coverage area. Both Humana Health networks were focused in the Front Range region of the state, and both networks had limited rural coverage.</p>		

## Individual Market Behavioral Health Facilities

For behavioral health facilities, the largest areas with no or sparse coverage exist throughout the Western Slope, Central and Southwest Mountains and the Eastern Plains. Counties with essentially no or sparse coverage include: Logan, Phillips, Yuma, Kit Carson, Cheyenne, Baca, Costilla, Huerfano, Custer, Fremont, Saguache, Conejos, Hinsdale, Chaffee, Gunnison, Montrose, Mesa (outside of Grand Junction), Western Larimer, Garfield, Rio Blanco, Moffat, and Washington.

The primary reasons for sparse coverage in these areas involve long drive times due to the rural and frontier nature of the aforementioned counties. These counties are often in mountainous regions or in the Eastern Plains with limited access to modern roads. Additionally, the population of these counties is considerably less dense than that of other areas within Colorado, with the exception of Mesa and Larimer counties, which have a concentrated population center.

The following networks did not include behavioral health facilities as a part of their network data:

- All Savers – Navigate;
- Cigna - Cigna Local Plus;
- Denver Health - Elevate basic and Elevate Expanded;
- Humana- Humana Choice PPO; and
- Humana Health Colorado HMOx and National POS Open Access.

The Time Insurance Aetna Signature Administrators and GHW Cigna PPO offered the widest ranges of coverage for the state of Colorado. Multiple networks did not provide behavioral health facility data (listed above) whereas the Time Insurance networks illustrated the largest number of behavioral health facilities.

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
Lacking coverage throughout areas outside of the I-25 corridor, these networks are the same.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
Description		
There are large gaps in coverage around low population centers for Statewide One. The Metro and Statewide Two networks offer fewer providers outside the I-25 corridor with some providers in the central mountains and in the southwest.		



Issuer	Network Name	Exchange Presence
<b>Denver Health</b>	Elevate Basic Network	On
	Elevate Expanded Network	On
Description		
No network data was provided.		

Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Pathways Enhanced	Off
	Pathways X Enhanced	On
	Pathways X Enhanced -D	On
Description		
All three HMO Colorado behavioral health facilities maps are the same with equivalent coverage areas. These maps provide coverage throughout the I-25 corridor. There are large gaps in coverage around low population centers including the northeast, northwest, and southwest areas of the state.		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana National POS Open Access	Off
	Humana Choice Care PPO	Off
Description		
Humana Choice Care PPO does not offer Behavioral Health Facility coverage whereas the National POS offers Front Range and I-25 corridor coverage.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Humana Health Colorado HMOx	Both
	Humana Health National POS Open Access	Both
Description		
No network data was provided.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Family</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
Description		
Kaiser only offers coverage in metropolitan areas with nearly no coverage in sparsely populated regions. The areas covered by each network are represented in the network name (i.e. Denver Boulder).		



Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
<p>The Statewide network offers the most opportunity for coverage with some gaps over the Western Slope, mountain regions and into the Eastern Plains. The Mesa County network offers coverage specific to the region surrounding Grand Junction. The Colorado Springs network is very similar to the New West network with slightly fewer facilities in the south.</p>		

Issuer	Network Name	Exchange Presence
<b>Time Insurance</b>	Aetna Signature Administrators	Off
	GHW Cigna PPO	Off
Description		
<p>Both networks are similar, but have different areas of rural coverage. The GHW Cigna PPO covers more of Northeastern Colorado whereas the Aetna Signature Administrators network covers more of the northwestern region. Both networks cover a varying degree of the southwestern portion of the state.</p>		

### Individual Market Skilled Nursing Facilities

The southwest and southeast corners of the state, in addition to Hinsdale County and western Larimer County, have poor coverage. Mountains and sparse population areas appear to be the main reason for the lack of coverage in areas with little to no facilities.

All Savers Navigate, and Denver Health provided data with no identifiable facilities for this analysis. The Individual Market CoOp, HMO Colorado, and Rocky Mountain HMO all provide a very similar coverage band that encompasses a significant area of the state.

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
Lacking coverage throughout areas of Western Slope and mountain regions, these networks are the same.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
Description		
Statewide One has coverage through the I-25 corridor and the northern tier of the state. Statewide Two and Central Metro provide similar coverage that has significant gaps in the mountains in the middle of the state as well as Kit Carson and Garfield Counties.		

Issuer	Network Name	Exchange Presence
Denver Health	Elevate Basic Network	On
	Elevate Expanded Network	On
Description		
Data for Denver Health was not available.		

Issuer	Network Name	Exchange Presence
HMO Colorado	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
Description		
These networks provide very similar if not identical coverage.		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana National POS Open Access	Off
	Humana Choice Care PPO	Off
Description		
The National POS Open Access network provides a much larger coverage band including rural areas when compared with the Choice Care PPO, which primarily serves the Front Range and I-25 corridor.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Humana Health Colorado HMOx	Both
	Humana Health National POS Open Access	Both
Description		
These networks appear to be the same and cover those living along the I-25 corridor and Front Range.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Family</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
Description		
Kaiser only offers coverage in metropolitan areas with nearly no coverage in sparsely populated regions. The areas covered by each network are represented in the network name (i.e. Denver Boulder).		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
The Statewide network offers the most opportunity for coverage. There is a significant coverage gap in the southeast region of the state and additional gaps over the Western Slope and mountain regions. New West offers providers along the I-25 corridor focused on the Denver area. The Colorado Springs and Mesa County networks ranging from Denver to Colorado Springs with some mountain, Western Slope, and Eastern Plains coverage as well and are very similar in appearance to the Statewide Network.		





Issuer	Network Name	Exchange Presence
Time Insurance	Aetna Signature Administrators	Off
	GHW Cigna PPO	Off
Description		
Aetna Signature Administrators provides coverage on the I-25 corridor with additional limited coverage in the mountains and northern tier of the state. Cigna PPO provides similar I-25 corridor coverage with slightly expanded coverage on the Eastern Plains, and Western Slope, though coverage in those two areas is limited.		

## Individual Market Home Health and Hospice Providers and Facilities

The largest areas with no or sparse coverage exist throughout the Western Slope, central and southwest mountains with decent coverage over the Eastern Plains. Counties with essentially no or sparse coverage include: Rio Blanco, Garfield, Mesa (outside of Grand Junction), Montrose, Hinsdale, Saguache, Mineral, Western Larimer, and Archuleta.

The primary reasons for sparse coverage in these areas involve long drive times due to the rural and frontier nature of the aforementioned counties. These counties are often in mountainous regions or in the Eastern Plains with limited access to modern roads. Additionally, the population of these counties is considerably lower than other areas within Colorado, with the exception of Mesa and Larimer, which have concentrated population centers.

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
These networks are the same and offer no coverage in the Western Slope, but this region is outside of their service area. The networks cover the I-25 corridor and the Eastern Plains.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp statewide Two	Both
Description		
There are limited gaps in coverage around low population centers for Statewide One. The Metro network and Statewide Two offer fewer providers outside the I-25 corridor with some providers in the central mountains towards Grand Junction in the southwest, and certain regions in the northeastern and southeastern plains.		

Issuer	Network Name	Exchange Presence
Denver Health	Elevate Basic Network	
	Elevate Expanded Network	
Description		
No data was provided for the Denver Health networks.		

Issuer	Network Name	Exchange Presence
HMO Colorado	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
Description		
Mesa, Archuleta, and Hinsdale counties have the least amount of coverage, though all three plans have significant state coverage.		



Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana National POS Open Access	Off
	Humana Choice Care PPO	Off
<b>Description</b>		
National POS Open Access offers a large range of coverage throughout the majority of the state with coverage gaps in the aforementioned areas of sparse coverage throughout the state. Choice Care PPO offers slightly less coverage in the northwestern most portion of the state.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Humana Health Colorado HMOx	Both
	Humana Health National POS Open Access	Both
<b>Description</b>		
Colorado HMOx offers a slightly larger coverage band that extends into the central mountains in addition to the I-25 corridor.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Family</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
<b>Description</b>		
Kaiser only offers coverage in metropolitan areas and nearly no coverage in sparsely populated regions (with the exception of Southern Colorado). The areas covered by each network are represented in the network name (i.e. Denver Boulder).		



Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
<p>The Statewide network offers the most opportunity for coverage with some gaps over the Western Slope and mountain regions and into the Eastern Plains. The Mesa County network offers coverage specific to the region surrounding Grand Junction. The Colorado Springs network is very similar to the New West network (Denver Metro Area) with slightly fewer facilities in the south.</p>		

Issuer	Network Name	Exchange Presence
<b>Time Insurance</b>	Aetna Signature Administrators	Off
	GHW Cigna PPO	Off
Description		
<p>Both networks are similar but have different areas of rural coverage. The GHW Cigna PPO covers more of northeastern Colorado whereas the Aetna Signature network covers more of the northwestern region. Both network cover a varying degree of the southwestern portion of the state. GHW Cigna PPO appears to offer a slightly larger coverage area.</p>		

### Individual Market Essential Community Providers (ECPs)

The majority of the counties across the state show large areas of sparse coverage and additional areas with no coverage in some instances. The counties with lowest coverage are consistently those with low population density. Counties along the Western Slope with limited coverage include: Rio Blanco, Garfield, Mesa, Montrose, Moffat, Pitkin Gunnison and Delta. Counties in the mountains from north to south include: Jackson, Routt, Grand, Edwards, Park, Chaffee, Saguache, Hinsdale, Mineral and Archuleta. Eastern Plains and southern counties with limited coverage include: Las Animas, Baca, Prowers, Bent, Otero, Huerfano, Crowley, Cheyenne, Kit Carson, and Yuma.

Certain areas along the Front Range including areas around Weld County and Larimer County show coverage gaps once you move outside of the large population centers. Weak coverage of the aforementioned counties can be largely attributed to a combination of limited driving corridors, mountainous regions, and limited population centers. Road access can be limited in Eastern Plain regions, Western Slope regions, and mountainous areas. The counties highlighted above typically fall under one or more of the above listed criterion.

Coverage across these networks offered both on and off of Connect for Health Colorado (the Exchange) appear to be the same. The networks offering the most comprehensive coverage included: Rocky Mountain HMO Statewide, Humana Health National POS, and both Humana networks. The CoOp Statewide Two network offered the least amount of coverage, with only one provider in Colorado Springs.

Issuer	Network Name	Exchange Presence
All Savers	Navigate	On
Description		
Providers are scattered throughout the state, the service area covers predominately rural counties primarily along the Eastern Plains, southwest mountains and northwest.		

Issuer	Network Name	Exchange Presence
Cigna	Denver Local Plus	Both
Description		
This network covers only the immediate Denver Metro area.		

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
These networks are the same with a service area predominately through the Eastern Plains and southwestern mountains. Coverage is relatively thorough outside of the Western Slope.		



Issuer	Network Name	Exchange Presence
<b>CoOp</b>	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
Description		
The Statewide One network has slightly more providers and covers areas around Denver, Grand Junction, and Prowers counties. Statewide Two and Central Metro have one provider in Colorado Springs.		

Issuer	Network Name	Exchange Presence
<b>Denver Health</b>	Elevate Basic Network	On
	Elevate Expanded Network	On
Description		
The networks are the same, offering providers around the Denver Metro area.		

Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Pathway Enhanced	Off
	Pathway Enhanced	On
	Pathway X Enhanced -D	On
Description		
All three networks are the same offering a relatively comprehensive coverage band with the largest gaps in the northeast, northwest, and southeast.		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana National POS Open Access	Off
	Humana Choice Care PPO	Off
Description		
These networks are the same with a solid coverage band of the state with a service area covering the Front Range.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Colorado HMOx	Both
	National POS Open Access	Both
Description		
No Colorado HMOx ECP data provided. National POS offers relatively encompassing coverage for the state with a service area focused around the Front Range.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Family</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
Description		
Each network is different and offers coverage to the specific area within their prescribed network name typically only within urban areas.		

Issuer	Network Name	Exchange Presence
<b>New Health Ventures</b>	Access Health Colorado	On
Description		
The majority of coverage is offered to those along the Front Range and some rural areas throughout the state.		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
No Mesa County ECP data was provided. The statewide networks offers comprehensive coverage to a majority of the state with gaps in rural and low population centers. The New West Network is focused around the Denver Metro area and the Colorado Springs network to that specific region.		

Issuer	Network Name	Exchange Presence
<b>Time Insurance</b>	Aetna Signature Administrators	Off
	GHW Cigna PPO	Off
Description		
The Signature Administrators network covers a large region along the Front Range and one provider in the southwest compared to the Cigna PPO, which only covers the immediate Denver Metro area.		





### Small Group Market Behavioral Health Providers

Hinsdale and Gunnison counties consistently have limited network coverage and no coverage across networks. These largely mountainous regions are hindered by limited road access. Additionally, these counties have low population counts except for population centers including Lake City, Gunnison, and Crested Butte.

In Eastern Colorado, Las Animas County, Baca, and Prowers counties have specific regions outside of the rural driving bands with very limited access to coverage. This limited coverage is likely the result of limited population centers and sparse access by roads. Eastern border counties Sedgwick and Phillips also experienced limited coverage largely a result of limited population and heavy agricultural land use. Northwestern Larimer County on the Wyoming border additionally experiences limited coverage.

Western Slope counties including Moffatt, Mesa, and Rio Blanco also show limited coverage. Mesa County has adequate urban coverage in the major population center of Grand Junction but has limited coverage in the surrounding areas. This was due to longer driving distances and limited populations.

Additionally, Montrose, Rio Blanco, and San Miguel have areas of sparse coverage. Coverage was limited by a combination of limited driving corridors, mountainous regions, and limited population centers. Road access is limited in Eastern Plain regions, Western Slope regions, and mountainous areas.

Anthem network coverage for Anthem plans that are offered both on and off of Connect for Health Colorado (the Exchange) appear to be the same. Whereas HMO Colorado offers a total of four networks, two of these networks are sold on the Exchange (Pathway X Enhanced and Pathway X Enhanced -D), and two of these networks are sold off of the Exchange (Blue Priority HMO and Pathway Enhanced). The Blue Priority HMO network has a statewide service area, but has significantly less coverage across the state as opposed to the other three HMO Colorado plans, which are all identical in coverage.

See Change Statewide Cigna PPO offered the least Behavioral Health coverage. Overall, there was not coverage in regions outside of the I-25 corridor spanning from Loveland to Pueblo. The HMO Colorado Enhanced Networks and the Anthem networks had the strongest Behavioral Health Coverage across the state.

Issuer	Network Name	Exchange Presence
Anthem	PPO Blue Priority Network	Both
	PPO Statewide Network	On
Description		
Both Anthem networks have statewide service areas, and the Behavioral Health coverage spans the entire state becoming sparse in the rural areas. There is complete coverage across the I-25 corridor. This coverage continues outward to follow the geography on the Western Slope with regard to drive band and coverage of these bands. The Eastern Plains also experience sparse coverage due to the rural nature of the counties.		



Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
<b>Description</b>		
Both networks have identical coverage. Consistent coverage is present along the I-25 corridor, which becomes sparser in the rural areas of the state. Baca, Bent, Cheyenne, Conejos, Crowley, Custer, Kiowa, Mineral, and Saguache Counties all lack provider locations within the county, but have drive bands that reach throughout the counties.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
<b>Description</b>		
CoOp Statewide One had more expansive statewide coverage than the Statewide Two network. Statewide Two lacked coverage in the northwest and southeast regions of Colorado with sparse coverage on the Western Slope. Statewide One had sparse coverage in the northwest and southeast regions of the state. Both Statewide networks had strong coverage through the urban regions of the state. CoOp Central Metro had coverage spanning along the I-25 corridor starting in Pueblo and moving north to Fort Collins.		

Issuer	Network Name	Exchange Presence
HMO Colorado	Blue Priority HMO	Off
	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
The Blue Priority HMO network shows no coverage outside of the Colorado Springs and Denver Metro urban regions except for locations in Eagle and Chaffee counties. All of the Pathway Enhanced networks have identical coverage with strong statewide coverage. Coverage was still experienced sparser coverage in the rural areas of the state.		

Issuer	Network Name	Exchange Presence
Humana	Humana Choice Care PPO	Off
<b>Description</b>		
This network has consistent coverage along the I-25 corridor, which becomes sparser moving from East to West across the state. Coverage also corresponded to geographic limitations and population centers. This plan has no coverage in Hinsdale County.		



Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Colorado HMOx	Off
	HMO Premier	Off
	National POS Open Access	Off
Description		
The National POS Open Access network has the strongest coverage when compared to the service area of the plan. This plan also has coverage covering the rest of the state, which is outside of the service area. All networks have service areas that span the urban counties around Colorado Springs and Denver.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
Description		
Kaiser only offers coverage in the metropolitan areas with nearly no network coverage in sparsely populated regions. The areas covered in each network are represented in the network name (i.e. Denver Boulder).		

Issuer	Network Name	Exchange Presence
<b>Kaiser Permanente</b>	KP CO PPO	Off
Description		
The KP CO PPO network shows a service area that follows the I-25 corridor with most providers focused in the metropolitan areas. Although sparse, this network provides rural locations that allow it to offer some coverage outside of the I-25 corridor.		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain Health Care Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	Both
Description		
This statewide network offers strong coverage along the I-25 corridor and other state highways in the state. The coverage follows the population centers throughout the state, and becomes sparser in rural areas.		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Network Rocky Mountain New West Provider Network	Both
	Rocky Mountain HMO Statewide Provider	Both
Description		
<p>Networks offer strong coverage in correspondence with their service areas. The coverage of these plans correspond to the plan name (i.e. Mesa County illustrates providers in Mesa County). The regional network names provide coverage in the named region, with little to no providers outside of those regions. The statewide network offers strong coverage along the I-25 corridor and other state highways in the state. The coverage follows the population centers throughout the state, and becomes sparser in rural areas.</p>		

Issuer	Network Name	Exchange Presence
<b>See Change</b>	Careington International Maximum Care Network	Both
	Statewide Cigna PPO	Both
Description		
<p>The Statewide Cigna PPO network only offers coverage along the I-25 corridor spanning from Pueblo north to Fort Collins with no coverage outside of this metro region. The Careington International Maximum Care network offers the same urban coverage along I-25, similar to the Statewide Cigna PPO network.</p>		

Issuer	Network Name	Exchange Presence
<b>UHC Insurance CO</b>	Choice	Off
	Choice Plus	Off
	Non-diff PPO	Off
	Select Plus	Off
Description		
<p>The Choice and Choice Plus networks are identical, offering providers in Chaffee, Mesa, and Rio Blanco counties, and showing consistent coverage along the I-25 corridor ranging from Fort Collins down to Pueblo. The Non-diff PPO and Select Plus are also identically illustrated networks with coverage throughout the state becoming sparser in the rural regions, and showing the most limited coverage in the northwest and southeast regions of the state.</p>		



Issuer	Network Name	Exchange Presence
United Health Care Insurance Company	Choice	Off
	Choice Plus	Off
Description		
The Choice and Choice Plus networks are identical, offering providers in Chaffee, Mesa, and Rio Blanco Counties, and showing consistent coverage along the I-25 corridor ranging from Fort Collins to Pueblo.		

Issuer	Network Name	Exchange Presence
United Healthcare HMO	Charter	Off
	Navigate	Off
	Select Plus	Off
Description		
These networks offer the same service area, with the Charter network offering the best coverage across the given service area. These three networks show strong coverage along the I-25 corridor spanning from the Wyoming border down to Pueblo.		

### Small Group Market Obstetricians (OB/GYN)

Hinsdale, Mineral, Mesa, Montrose, West Larimer, and West Rio Blanco Counties consistently have limited network coverage and in some cases no coverage across certain networks. These areas are largely mountainous regions, have a low population density and in some cases primitive roads. For Larimer and Mesa County, areas that have a large population center (Fort Collins and Grand Junction respectively), the surrounding rural regions are often limited in their coverage options.

In Eastern Colorado, coverage is fairly comprehensive with a handful of areas of sparse coverage primarily due to the rural geography and long distances between providers. Primary factors for inconsistent coverage within the state include limited driving corridors, mountainous regions and low population centers. Additionally, road access can be limited along the Eastern Plains, Western Slope, and mountainous regions.

The Anthem networks offer the same coverage band regardless of Exchange presence. The HMO Colorado bands are the same with the exception of the Blue Priority network that does not provide coverage outside of the Front Range urban corridor.

A majority of carriers offered at least one plan with a large coverage area. Networks able to provide the best coverage included Anthem both networks, CoOp Statewide One and Two, HMO Colorado Pathway networks, Humana Choice Care PPO, Rocky Mountain Health Care Options Statewide, Rocky Mountain HMO Statewide, both See Change networks, all UHC Insurance CO networks, and both United Healthcare Insurance Company networks.

The plan offering the least amount of coverage was the HMO Colorado Blue Priority HMO when you consider the Service Area Plans. The Kaiser Permanente CO PPO did not provide any data for comparison.

Issuer	Network Name	Exchange Presence
Anthem	PPO Blue Priority Network	Both
	PPO Statewide Network	On
<b>Description</b>		
Both Anthem Networks are the same and provide a large coverage band for a majority of the state with gaps only located in sparsely populated regions.		

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
<b>Description</b>		
Both Colorado Choice networks are the same and provide a service area primarily in the Eastern Plains and southwestern mountains. The coverage extends to other areas outside of their service area, primarily through the Front Range and some coverage in the southwest.		

Issuer	Network Name	Exchange Presence
<b>CoOp</b>	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
<b>Description</b>		
<p>The Statewide One and Statewide Two networks offer coverage to a large population of the state with gaps only in sparsely populated regions. The Metro network provides coverage to those primarily along the Front Range, into the central mountains and southwest portions of the state.</p>		

Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Blue Priority HMO	Off
	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
<p>All of the pathway networks offer the same providers and cover a wide range of the state. The Blue Priority network covers the Front Range and its surroundings, and does not serve any rural counties.</p>		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana Choice Care PPO	Off
<b>Description</b>		
<p>This network covers a majority of the state with sparse areas of coverage in rural and frontier counties with few population centers.</p>		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Colorado HMOx	Off
	HMO Premier	Off
	National POS Open Access	Off
<b>Description</b>		
<p>HMOx and HMO Premier offer providers along the Front Range and in urban population centers. The National POS network has a service area primarily within the Front Range; however, coverage is offered to a large portion of the state with gaps in sparsely populated regions.</p>		



Issuer	Network Name	Exchange Presence
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both

**Description**

Each Kaiser network offers coverage to those in urban areas within their corresponding regional names.

Issuer	Network Name	Exchange Presence
<b>Kaiser Permanente</b>	KP CO PPO	Off

**Description**

No provider data available

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain Health Care Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	Both

**Description**

This network provides a large coverage band for a majority of the state with sparse coverage offered in areas of low population density.

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both

**Description**

The Statewide Provider Network offers coverage to a wide range of the state with gaps primarily in sparsely populated regions. The HMO Mesa County Network and New West Networks offer nearly identical coverage in the Denver Metro area except Mesa County offers coverage to those within the immediate vicinity of Grand Junction. The Colorado Springs network provides coverage for those in the Colorado Springs area in addition to those in Denver.



Issuer	Network Name	Exchange Presence
<b>See Change</b>	Statewide Cigna PPO	Both
	Careington International	Both
	Maximum Care Network	Both
Description		
These networks are nearly identical, offering coverage to a large portion of the state with coverage gaps in sparsely populated regions.		

Issuer	Network Name	Exchange Presence
<b>UHC Insurance CO</b>	Choice	Off
	Choice Plus	Off
	Select Plus	Off
	Non-diff PPO	Off
Description		
Networks appear to be the same and offer the same providers and cover a wide range of the state with sparse coverage in low population areas.		

Issuer	Network Name	Exchange Presence
<b>United Health Care Insurance Company</b>	Choice	Off
	Choice Plus	Off
Description		
These networks appear to be identical and offer a wide coverage range for a majority of the state with the exception of areas with a sparse population.		

Issuer	Network Name	Exchange Presence
<b>United Healthcare HMO</b>	Navigate	Off
	Select Plus	Off
	Charter	Off
Description		
The Charter and Select Plus networks are largely similar providing coverage bands along urban regions along the Front Range and slightly into the Eastern Plains. The Navigate network has a defined service area surrounding the urban corridor, however, coverage is also offered to many rural and frontier regions across the state.		

### Small Group Market Pediatricians

Hinsdale, Mineral, Mesa, Montrose, West Larimer, and West Rio Blanco counties consistently have a limited network coverage and in some no coverage across certain networks. These areas are largely mountainous regions, have a low population density and in some cases primitive roads. For Larimer and Mesa Counties, areas that have large population centers (Fort Collins and Grand Junction respectively), the surrounding rural regions are often limited in their coverage options. In Eastern Colorado, coverage is fairly comprehensive with a handful of areas of sparse coverage primarily due to the rural geography and long distances between providers.

Primary factors for inconsistent coverage within the state include limited driving corridors, mountainous regions and low population centers. Additionally, road access can be limited along the Eastern Plains, Western Slope, and mountainous regions. The Anthem networks offer the same coverage band regardless of Exchange presence. The HMO Colorado bands are the same with the exception of the Blue Priority network that does not provide coverage outside of the Front Range urban corridor and is off the Exchange.

A majority of carriers offered at least one plan with a large coverage area. Networks able to provide the most coverage included both Anthem networks, CoOp Statewide One and Two, See Change Statewide Cigna PPO, and Rocky Mountain HMO Statewide.

The plan offering the least amount of coverage was the HMO Colorado Blue Priority HMO when you consider the Service Area Templates. The Kaiser Permanente CO PPO did not provide any data for comparison.

Issuer	Network Name	Exchange Presence
Anthem	PPO Blue Priority Network	Both
	PPO Statewide Network	On
Description		
Both Anthem Networks are the same and provide a large coverage band for a majority of the state with gaps located in sparsely populated regions.		

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
Both Colorado Choice networks are almost the same and provide a service area primarily in the Eastern Plains. The coverage extends to other areas outside of their service area, primarily through the Front Range and some coverage in the southwest. CCHP Network offers more coverage in the southwest region of the state but does not offer any coverage for Lincoln County.		

Issuer	Network Name	Exchange Presence
<b>CoOp</b>	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
<b>Description</b>		
<p>The Statewide One and Two networks offer coverage to a large population of the state with gaps only in sparsely populated regions. The Metro network provides coverage to those primarily along the Front Range, into the central mountains and southwest portions of the state.</p>		

Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Blue Priority HMO	Off
	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
<p>All of the pathway networks offer the same providers and cover a wide range of the state. The Blue Priority network is centralized around the Front Range and does not serve any rural counties.</p>		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana Choice Care PPO	Off
<b>Description</b>		
<p>This network covers a majority of the state with sparse areas of coverage in rural and frontier counties with little population concentrations.</p>		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Colorado HMOx	Off
	HMO Premier	Off
	National POS Open Access	Off
<b>Description</b>		
<p>HMOx and HMO Premier offer providers along the Front Range and in urban population centers. The National POS Network has a service area primarily within the Front Range; however, coverage is offered to a large portion of the state with gaps in sparsely populated regions.</p>		

Issuer	Network Name	Exchange Presence
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both

**Description**

Each Kaiser network offers coverage to those in urban areas in accordance to their respective regional names.

Issuer	Network Name	Exchange Presence
<b>Kaiser Permanente</b>	KP CO PPO	Off

**Description**

No provider data available

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain Health Care Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	Both

**Description**

This network provides a large coverage band for a majority of the state with sparse coverage offered in areas of low population density.

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both

**Description**

The Statewide network offers coverage to a wide range of the state with gaps primarily in sparsely populated regions. The HMO Mesa County, Colorado Springs and New West Networks offer nearly identical coverage along the Front Range with certain areas along the Western Slope and southwest regions of the state. The Colorado Springs network has at least one more provider in Alamosa county compared to the other two.



Issuer	Network Name	Exchange Presence
<b>See Change</b>	Statewide Cigna PPO	Both
	Careington International Maximum Care Network	Both
Description		
These networks are nearly identical, offering coverage to a large portion of the state with coverage gaps in sparsely populated regions. The Cigna PPO network appears to have additional providers in the metro area and into the western regions of the state.		

Issuer	Network Name	Exchange Presence
<b>UHC Insurance CO</b>	Choice	Off
	Choice Plus	Off
	Select Plus	Off
	Non-diff PPO	Off
Description		
All networks appear to be the same and offer the same providers and cover a wide range of the state with sparse coverage in low population areas.		

Issuer	Network Name	Exchange Presence
<b>United Health Care Insurance Company</b>	Choice	Off
	Choice Plus	Off
Description		
These networks appear to be identical and offer a wide coverage range for a majority of the state with the exception of areas with limited population centers.		

Issuer	Network Name	Exchange Presence
<b>United Healthcare HMO</b>	Navigate	Off
	Select Plus	Off
	Charter	Off
Description		
The Charter and Select Plus networks are largely similar providing coverage bands along urban regions throughout the Front Range and slightly into the Eastern Plains. The Navigate Network has a defined service area surrounding the urban corridor; however, coverage is also offered to many rural and frontier regions within the state.		

## Small Group Market Primary Care Physicians

Hinsdale and Gunnison counties consistently experience limited network coverage and no coverage across networks. These largely mountainous regions are restricted by limited road access. Additionally, these counties have low population counts except for major population centers including Lake City, Gunnison, and Crested Butte. In Eastern Colorado, Las Animas County, Baca County, and Prowers County have specific regions outside of the rural driving bands with very limited access to coverage. This limited coverage is likely the result of limited population centers and sparse access by roads. Eastern border counties Sedgwick and Phillips also experienced limited coverage largely because of limited population centers and heavy agricultural land use. Northwestern Larimer County on the Wyoming border additionally had limited coverage due to limited access and low population centers.

Western Slope counties including Moffatt, Mesa and Rio Blanco also show limited coverage. Mesa County has adequate urban coverage in the major population center of Grand Junction but is found to be lacking in the surrounding areas. This was due to longer driving distances and limited populations. Additionally, Montrose, Rio Blanco, and San Miguel counties have areas of sparse coverage. Coverage was limited by a combination of limited driving corridors, mountainous regions, and limited population centers. Road access is limited in Eastern Plain regions, Western Slope regions, and mountainous areas.

Coverage across these networks offered both on and off of Connect for Health Colorado (the Exchange) appear to be the same. Anthem network coverage for Anthem plans that are offered both on and off of Connect for Health Colorado (the Exchange) appear to be the same. Whereas HMO Colorado offers a total of four networks, two of these networks are sold on the Exchange (Pathway X Enhanced and Pathway X Enhanced -D), and two of these networks are sold off of the Exchange (Blue Priority HMO and Pathway Enhanced). The Blue Priority HMO network has a statewide service area, but has significantly less coverage across the state as opposed to the other three HMO Colorado plans, which are all identical in coverage.

Individual Market Time Insurance GHW Cigna PPO offered the least Behavioral Health coverage. Overall there was not coverage in regions outside of the Front Range and Grand Junction. HMO Colorado Enhanced Networks had the strongest Primary Care Physicians Coverage across the state.

Issuer	Network Name	Exchange Presence
Anthem	PPO Blue Priority Network	Both
	PPO Statewide Network	On
Description		
Both Anthem networks have statewide service areas, and the coverage across these networks demonstrates this relationship. Strong coverage exists across the entire state, with areas lacking coverage that correspond with the geographical constraints on the Western Slope, as well as the lack of updated roadways on the Front Range.		



Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
<b>Description</b>		
<p>The coverage of these plans looks identical. They have very strong coverage within their service areas. The coverage extends into regions that are out of these plans' service area. The holes illustrated in the coverage of the drive bands are due to mountains on the Western Slope, as well as the lack of roadways on the Front Range.</p>		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
<b>Description</b>		
<p>CoOp Statewide One had slightly greater statewide coverage when compared with Statewide Two. Both networks demonstrate identical drive band coverage. Coverage becomes sparse where there are geographical constraints such as mountains and/or lack of modern roadways. The CoOp Central Metro Network offers consistent coverage along the I-25 corridor stopping in Trinidad. This coverage includes regions of the state that are outside of the plan's service areas, but does not offer any rural coverage in Larimer, Logan or Weld counties, which are within the plan service area.</p>		

Issuer	Network Name	Exchange Presence
HMO Colorado	Blue Priority HMO	Off
	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced - D	On
<b>Description</b>		
<p>The Blue Priority HMO network does not offer coverage outside of the Colorado Springs and Denver urban regions of the state, making this network the most limited of the networks offered by HMO Colorado. The Pathways networks are identical with strong statewide coverage. The gaps in the coverage occur in areas where geographic challenges exist, such as mountains and/or lack of modern roads.</p>		

Issuer	Network Name	Exchange Presence
Humana	Humana Choice Care PPO	Off
<b>Description</b>		
<p>This network offers strong statewide coverage, with drive bands extending into every county in the state of Colorado. However, there are not providers in every county, with the map illustrating large distances between providers on the Eastern Plains, with no providers in Baca and Las Animas counties.</p>		





Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Colorado HMOx	Off
	HMO Premier	Off
	National POS Open Access	Off
Description		
<p>The Humana Health networks Colorado HMOx and HMO Premier illustrate identical drive band coverage, but show differing service areas. Both of these plans only offer drive band coverage for the urban regions of Boulder, Colorado Springs, and Denver. The National POS Open Access Network demonstrates strong coverage that follows the geographic and population limitations of the state. However, the service area for this state is limited to some of the counties surrounding Colorado Springs and Denver.</p>		

Issuer	Network Name	Exchange Presence
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
Description		
<p>Kaiser only offers coverage in metropolitan areas with nearly no network coverage in sparsely populated regions. The exception to this is the Southern network. The areas covered in each network are represented in the network name (i.e. Denver Boulder).</p>		

Issuer	Network Name	Exchange Presence
<b>Kaiser Permanente</b>	KP CO PPO	Off
Description		
<p>No Provider data was available for the KP CO PPO network.</p>		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain Health Care Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	Both
Description		
<p>The Statewide Provider Network shows strong coverage that follows the geographic and population limitations of the state.</p>		



Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
<p>The three non-statewide networks, Colorado Springs, Mesa County, and New West all cover the metropolitan areas of the state. Mesa County covers as described, Mesa County. Colorado Springs offers coverage for El Paso and Teller counties. The New West network covers those in Adams, Arapahoe, Denver, and Jefferson counties. The Statewide network illustrates providers that offer a drive band coverage that follows the geographic limitations of the state.</p>		

Issuer	Network Name	Exchange Presence
<b>See Change</b>	Careington International Maximum Care	Both
	Statewide Cigna PPO	Both
Description		
<p>Both networks offer statewide coverage, with Statewide Cigna PPO providers in more locations in rural areas throughout the state. With more providers, this plan offers coverage in rural regions of the state that were not covered in the Careington International Maximum Care Network (i.e. Hinsdale County).</p>		

Issuer	Network Name	Exchange Presence
<b>UHC Insurance CO</b>	Choice	Off
	Choice Plus	Off
	Non-diff PPO	Off
	Select Plus	Off
Description		
<p>All four networks offer very similar coverage. These networks show strong statewide coverage with holes in the driving bands that correspond to geographic limitations of mountainous regions and/or lack of roads.</p>		

Issuer	Network Name	Exchange Presence
<b>United Health Care Insurance Company</b>	Choice	Off
	Choice Plus	Off
Description		
<p>Both of the Choice networks appear to be identical. These networks show strong statewide coverage with holes in the driving bands that correspond to geographic limitations of mountainous regions and/or lack of roads</p>		



Issuer	Network Name	Exchange Presence
United Healthcare HMO	Charter	Off
	Navigate	Off
	Select Plus	Off
Description		
<p>The networks Charter and Select Plus both have identical coverage. This coverage spans the I-25 corridor, but leaves the northeast corner and Western Slope without coverage. These plans cover the service area, excluding Larimer and Weld counties. The Navigate network illustrates strong statewide coverage, with providers spanning the entire state. This plan offers thorough coverage for its service area.</p>		

## Small Group Market Specialists

Hinsdale, Mineral, Mesa, Montrose, West Larimer, and West Rio Blanco Counties consistently have limited network coverage and in some cases no coverage across certain networks. These areas are largely mountainous regions, have a low population density and in some cases primitive roads. For Larimer and Mesa counties, areas that have large urban population centers (Fort Collins and Grand Junction respectively), the surrounding rural regions are often limited in their coverage options. In eastern Colorado, coverage is fairly comprehensive with a handful of areas of sparse coverage primarily due to the rural geography and long distances between providers.

Primary factors for inconsistent coverage within the state include limited driving corridors, mountainous regions and low population centers. Additionally, road access can be limited along the Eastern Plains, Western Slope and mountainous regions.

The Anthem networks offer the same coverage band regardless of Exchange presence. The HMO Colorado bands are the same with the exception of the Blue Priority network that does not provide coverage outside of the Front Range urban corridor. A majority of carriers offered at least one plan with a large coverage area. Networks able to provide the most coverage included CoOp Statewide One and Two, See Change Statewide Cigna PPO, UHC Insurance CO all networks, and United Healthcare Insurance Company both networks. The plan offering the least amount of coverage was the HMO Colorado Blue Priority HMO when you consider the Service Plan Areas. The Kaiser Permanente CO PPO did not provide any data for comparison.

Issuer	Network Name	Exchange Presence
Anthem	PPO Blue Priority Network	Both
	PPO Statewide Network	On
Description		
The Anthem networks appear to be the same and offer coverage to a wide range of the state with the exception of sparsely populated areas.		

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
Both Colorado Choice networks offer the same network of specialists servicing primarily the Front Range, Eastern Plains and southern region. There is limited coverage along the Western Slope but this is outside of the plan service area.		

Issuer	Network Name	Exchange Presence
<b>CoOp</b>	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
Description		
The Statewide One and Two networks offer coverage to a large population of the state with gaps only in sparsely populated regions of the state. The Central Metro network provides coverage to those primarily along the Front Range, into the central mountains and southwest portions of the state.		

Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Blue Priority HMO	Off
	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
Description		
The Pathway Networks offer the same providers and cover a wide range of the state. The Blue Priority network is centralized around the Front Range and does not serve any rural counties.		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana Choice Care PPO	Off
Description		
This network covers a majority of the state with sparse areas of coverage in rural and frontier counties with little population concentrations.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Colorado HMOx	Off
	HMO Premier	Off
	National POS Open Access	Off
Description		
The HMOx and HMO Premier Networks offer providers along the Front Range and in urban population centers. The National POS network has a service area primarily within the Front Range; However, coverage is offered to a large portion of the state with gaps in sparsely populated regions.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
Description		
Each network offers coverage to those in urban areas in accordance with their respective region names.		



Issuer	Network Name	Exchange Presence
<b>Kaiser Permanente</b>	KP CO PPO	Off
Description		
No provider data available		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain Health Care Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	Both
Description		
This network provides a large coverage band for a majority of the state with sparse coverage offered in areas of low population density with the largest coverage gap located in the southeast corner of the state.		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
The Statewide network offers coverage to a wide range of the state with gaps primarily in sparsely populated regions. The HMO Mesa County offers coverage to those within the surrounding area of Grand Junction. The HMO New West Network covers those primarily surrounding the Denver Metro area. The Colorado Springs network provides for those in the Colorado Springs area in addition to those around Denver even though this is out of their service area.		

Issuer	Network Name	Exchange Presence
<b>See Change</b>	Statewide Cigna PPO	Both
	Careington International Maximum Care Network	Both
Description		
These networks are nearly identical, offering coverage to a large portion of the state with coverage gaps in sparsely populated regions.		



Issuer	Network Name	Exchange Presence
UHC Insurance CO	Choice	Off
	Choice Plus	Off
	Select Plus	Off
	Non-diff PPO	Off
Description		
All networks appear to be the same and offer the same providers and cover a wide range of the state with sparse coverage was observed in low population areas.		

Issuer	Network Name	Exchange Presence
United Health Care Insurance Company	Choice	Off
	Choice Plus	Off
Description		
These networks appear to be identical and offer a wide coverage range for a majority of the state with the exception of areas with a sparse population.		

Issuer	Network Name	Exchange Presence
United Healthcare HMO	Navigate	Off
	Select Plus	Off
	Charter	Off
Description		
The Charter and Select Plus networks are largely similar providing coverage bands along urban regions throughout the Front Range and portions of the Eastern Plains. The Navigate network has a defined service area surrounding the urban corridor; However, coverage is also offered to many rural and frontier regions within the state.		

## Small Group Market Emergency Clinic Facilities

Hinsdale and Gunnison counties consistently have limited network coverage and no coverage across networks. These largely mountainous regions are restricted by limited road access. Additionally, these counties have low population counts except for major population centers including Lake City, Gunnison, and Crested Butte. In Eastern Colorado, Las Animas County, Baca, and Prowers County have specific regions outside of the rural driving bands with very limited access to coverage. This limited coverage is likely the result of limited population centers and sparse access by roads. Eastern border counties Sedgwick and Phillips also experienced limited coverage largely because of limited population centers and heavy agricultural land use. Northwestern Larimer County on the Wyoming border additionally had limited coverage due to limited access and low population centers.

Western Slope counties including Moffatt, Mesa and Rio Blanco also present limited coverage. Mesa County has adequate urban coverage in the major population center of Grand Junction but is found to be lacking in the surrounding areas. This was due to longer driving distances and limited populations. Additionally, Montrose, Rio Blanco, and San Miguel have areas of sparse coverage. Coverage was limited by a combination of limited driving corridors, mountainous regions, and limited population centers. Road access is limited in Eastern Plain regions, Western Slope regions, and mountainous areas.

No Emergency Clinic data was provided for the Small Group Anthem networks, as well as the HMO Colorado networks, so they could not be reviewed. Small Group UHC Insurance CO Networks offered the least Emergency Clinic coverage. Overall, there was not coverage in regions outside of the Front Range, the I-70 resort corridor, and La Plata County. Small Group See Change Statewide Cigna PPO had the strongest Emergency Clinic coverage across the state.

Issuer	Network Name	Exchange Presence
Anthem	PPO Blue Priority Network	Both
	PPO Statewide Network	On
Description		
No data was available for these networks.		

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
The maps for these networks were the same. Both the CCHP Network and Community Choice Network only offered facilities in the Denver metropolitan area, most of the coverage for these clinics was outside of the service area of these networks, excluding the southwest portion of Weld County where limited drive band coverage was present. No facilities were illustrated to be located within counties that were included in the service areas of these plans.		



Issuer	Network Name	Exchange Presence
<b>CoOp</b>	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
Description		
All three networks demonstrated the same general coverage, with Statewide One offering additional coverage in Alamosa, Gunnison, Mesa, and Morgan counties. These networks have consistent coverage along the I-25 corridor from Fort Collins to Pueblo, the resort region of I-70, as well as San Miguel and La Plata counties.		

Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Blue Priority HMO	Off
	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
Description		
No data was provided for these networks.		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana Choice Care PPO	Off
Description		
No data was provided for this network.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Colorado HMOx	Off
	HMO Premier	Off
	National POS Open Access	Off
Description		
The Colorado HMOx and National POS Open Access networks offer identical coverage. This coverage provided facilities in the Urban regions of Boulder, Colorado Springs, and Denver. No data was provided for the Humana Health HMO Premier network.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
Description		
Kaiser only offers coverage in metropolitan areas with nearly no network coverage in sparsely populated regions. The areas covered in each network are demonstrated in the network name (i.e. Denver Boulder).		



Issuer	Network Name	Exchange Presence
<b>Kaiser Permanente</b>	KP CO PPO	Off
<b>Description</b>		
<p>The KP CO PPO network provides a service area that shadows the I-25 corridor with most providers focused in the metropolitan areas. This network provides rural locations in Edwards and La Plata counties that allow it to offer coverage outside of the metropolitan areas of I-25.</p>		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain Health Care Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	Both
<b>Description</b>		
<p>This statewide network offers strong coverage along the I-25 corridor; this coverage is continued through the resort corridor of I-70, and the urban areas of Mesa County. Outside of these areas, it becomes very sparse, following geographical limitations and populations centers in the western part of the state. There is only one facility located on the Eastern Plains, leaving the northeast and southeast portions of the state without coverage.</p>		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
<b>Description</b>		
<p>The HMO New West Network covers the area primarily surrounding the Denver Metro region. The Colorado Springs network provides for those in the Colorado Springs area in addition to those around Denver even though this is out of their service area.</p> <p>The Statewide network offers strong coverage along the I-25 corridor; this coverage is continued through the resort corridor of I-70, and the Urban areas of Mesa County. Outside of these areas, coverage mimics geographical limitations and populations centers in the western part of the state. There is only one facility located on the Eastern Plains, leaving the Northeast, and Southeast portions of the state without coverage.</p>		



Issuer	Network Name	Exchange Presence
<b>See Change</b>	Statewide Cigna PPO	Both
	Careington International Maximum Care Network	Both
<b>Description</b>		
The Statewide Cigna PPO network offers complete coverage along the I-25 corridor. This coverage becomes sparser in rural areas, offering no coverage in northwest and southeast portions of the state.		

Issuer	Network Name	Exchange Presence
<b>UHC Insurance CO</b>	Choice	Off
	Choice Plus	Off
	Non-diff PPO	Off
	Select Plus	Off
<b>Description</b>		
The Non-diff PPO and Select Plus Networks both offer urban coverage along the I-25 corridor, ranging from Pueblo to Fort Collins. This coverage is also illustrated along the resort corridor of I-70 and the southwest region of the state, but no coverage exists on the in other rural areas like the Eastern Plains. No data was provided for the Choice and Choice Plus networks.		

Issuer	Network Name	Exchange Presence
<b>United Health Care Insurance Company</b>	Choice	Off
	Choice Plus	Off
<b>Description</b>		
These networks both offer urban coverage along the I-25 corridor, ranging from Pueblo to Fort Collins. Coverage is also present along the resort corridor of I-70 and the Southwest region of the state, but no coverage exists on the in other rural areas like the Eastern Plains. The coverage of these networks appears identical.		

Issuer	Network Name	Exchange Presence
<b>United Healthcare HMO</b>	Charter	Off
	Navigate	Off
	Select Plus	Off
<b>Description</b>		
All three networks offer identical urban coverage. This coverage spans along the I-25 corridor. The only network with any coverage outside of the I-25 corridor is the Navigate network. It illustrates a facility in La Plata County.		

## Small Group Market Hospitals

Hinsdale, Mineral, Mesa, Montrose, West Larimer, and West Rio Blanco Counties consistently have a limited network coverage and in some cases no coverage across certain networks. These areas are largely mountainous regions, have a low population density and in some cases primitive roads. For Larimer and Mesa County, areas that have a large population centers (Fort Collins and Grand Junction respectively), the surrounding rural regions are often limited in their coverage options.

In Eastern Colorado, coverage is fairly comprehensive with a handful of areas of sparse coverage primarily due to the rural geography and long distances between providers. Primary factors for inconsistent coverage within the state include limited driving corridors, mountainous regions and low population centers. Additionally, road access can be limited along the Eastern Plains, Western Slope, and mountainous regions.

The Anthem networks offer the same coverage band and the HMO Colorado bands are the same with the exception of the Blue Priority network that does not provide coverage outside of the Front Range and urban corridor. A majority of carriers offered at least one plan with a large coverage area. Networks able to provide the most coverage included Anthem both networks, CoOp Statewide One and Two, HMO Colorado pathway networks, Humana Choice Care PPO, Rocky Mountain Health Care Options Statewide, Rocky Mountain HMO all networks, See Change both networks, and UHC Insurance CO Choice and Choice Plus. The plans offering the least amount of coverage were the UHC Insurance CO Non-diff PPO and Select plus, and United Health Care Insurance Company; both networks only represent the area surrounding Grand Junction.

Issuer	Network Name	Exchange Presence
Anthem	PPO Blue Priority Network	Both
	PPO Statewide Network	On
Description		
These networks appear to be the same and offer coverage to a wide range of the state with the exception of sparsely populated areas.		

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
Description		
Both networks offer coverage from the same set of specialist providers servicing primarily the Front Range, Eastern Plains and south. There is limited coverage along the Western Slope but this is outside of the plan service area.		



Issuer	Network Name	Exchange Presence
<b>CoOp</b>	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
<b>Description</b>		
Statewide Networks One and Two appear to include the same access to hospitals. The service area for the Metro network is primarily around the Front Range and southwest regions.		

Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Blue Priority HMO	Off
	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
All Pathway networks offer the same providers and cover a wide range of the state. The Blue Priority network is centralized around the Front Range and does not serve any rural counties.		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana Choice Care PPO	Off
<b>Description</b>		
This network covers a majority of the state with sparse areas of coverage in rural and frontier counties with low population concentrations.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Colorado HMOx	Off
	HMO Premier	Off
	National POS Open Access	Off
<b>Description</b>		
Each network appears to be the same and offers coverage specific to the Front Range and urban population centers, which equates to the service area for the network.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
<b>Description</b>		
Each Kaiser network offers coverage to those in urban areas within their respective region names.		



Issuer	Network Name	Exchange Presence
<b>Kaiser Permanente</b>	KP CO PPO	Off
<b>Description</b>		
This network offers hospitals for a majority of the state with gaps in coverage surrounding low population centers. The service area is along the I-25 corridor.		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain Health Care Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	Both
<b>Description</b>		
This network offers a large coverage band for a majority of the state with sparse coverage offered in areas of low population density with the largest coverage gap located in the southeast corner of the state.		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
<b>Description</b>		
Each network is the same and offers coverage for a majority of the state with coverage gaps in smaller population centers.		

Issuer	Network Name	Exchange Presence
<b>See Change</b>	Statewide Cigna PPO	Both
	Careington International Maximum Care Network	Both
<b>Description</b>		
These networks are nearly identical, offering coverage to a large portion of the state with coverage gaps in sparsely populated regions.		



Issuer	Network Name	Exchange Presence
<b>UHC Insurance CO</b>	Choice	Off
	Choice Plus	Off
	Select Plus	Off
	Non-diff PPO	Off
Description		
The Select Plus and Non-diff PPO are the same and only cover those in the immediate vicinity of Grand Junction. The Choice and Choice plus networks appear to be the same and cover a large portion of the state with the exception of sparsely populated regions.		

Issuer	Network Name	Exchange Presence
<b>United Health Care Insurance Company</b>	Choice	Off
	Choice Plus	Off
Description		
Both networks are the same and only offer coverage for the area immediately surrounding Grand Junction.		

Issuer	Network Name	Exchange Presence
<b>United Healthcare HMO</b>	Navigate	Off
	Select Plus	Off
	Charter	Off
Description		
The United HMO Charter Network primarily covers the Front Range and urban corridor and certain areas on the Eastern Plains. The Navigate network covers a large portion of the state with major gaps in low population regions. No data was provided for the select plus network.		

### Small Group Market Mental Health Facilities

When compared to the other providers and facilities, mental health facilities have large coverage gaps for a majority of the networks in rural counties. Nearly all counties outside of urban regions have some gaps in coverage. The areas with sparse coverage include regions along the Western Slope, southwest, central and southwest mountains, and the Eastern Plains.

Primary factors for inconsistent coverage within the state include limited driving corridors, mountainous regions and low population centers. Additionally, road access can be limited along the Eastern Plains, Western Slope, and mountainous regions.

The Anthem networks offer similar coverage but are slightly different with at least one more facility along the Western Slope for Blue Priority. The HMO Colorado bands are the same with the exception of the Blue Priority network that does not provide coverage outside of the Front Range and urban corridor. The largest coverage area was offered by Rocky Mountain Health Care Options Statewide and Rocky Mountain HMO Statewide network. The least amount of coverage was offered by the UHC insurance Select Plus network with only one facility in southern Colorado.

Issuer	Network Name	Exchange Presence
Anthem	PPO Blue Priority Network	Both
	PPO Statewide Network	On
<b>Description</b>		
These networks are similar but the Blue Priority Network includes several additional facilities. Coverage is somewhat sporadic outside of the Front Range.		

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
<b>Description</b>		
Both networks offer the same network of facilities servicing primarily the urban corridor from Douglas County to Larimer County.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
<b>Description</b>		
The Statewide two and metro networks are the same with slightly less coverage bands when compared to Statewide One. Coverage is generally sparse outside of highly populated areas.		





Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Blue Priority HMO	Off
	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
All of the pathway networks offer the same coverage bands primarily centered on the Front Range with some facilities along the Western Slope, south mountains, and southeast plains. The Blue Priority network is centralized around the Front Range, and does not serve any rural counties.		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana Choice Care PPO	Off
<b>Description</b>		
This network provides adequate coverage to the Front Range.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Colorado HMOx	Off
	HMO Premier	Off
	National POS Open Access	Off
<b>Description</b>		
No provider data available		

Issuer	Network Name	Exchange Presence
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
<b>Description</b>		
Each Kaiser network offers coverage to those in urban areas within their respective region names.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Permanente</b>	KP CO PPO	Off
<b>Description</b>		
This network provides hospitals for the service area primarily along the I-25 corridor and one facility in Otero County.		



Issuer	Network Name	Exchange Presence
<b>Rocky Mountain Health Care Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	Both
<b>Description</b>		
This network provides a large coverage band for a majority of the state with sparse coverage offered in areas of low population density with the largest coverage gap located in the southeast corner of the state.		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
<b>Description</b>		
The Statewide network offers coverage to a wide range of the state with gaps primarily in sparsely populated regions and in the Eastern Plains. The Rocky Mountain HMO Mesa County Network offers coverage to those within the immediate vicinity of Grand Junction. The HMO New West Network covers those primarily surrounding the Denver Metro area. The Colorado Springs network provides coverage for those in the Colorado Springs area and to those around Denver.		

Issuer	Network Name	Exchange Presence
<b>See Change</b>	Statewide Cigna PPO	Both
	Careington International Maximum Care Network	Both
<b>Description</b>		
These networks are somewhat similar, offering coverage primarily along the I-25 corridor. The Careington International Maximum Care Network includes additional facilities in Grand Junction and Otero County.		

Issuer	Network Name	Exchange Presence
<b>UHC Insurance CO</b>	Choice	Off
	Choice Plus	Off
	Select Plus	Off
	Non-diff PPO	Off
<b>Description</b>		
The Select Plus Network includes one mental health facility in pueblo and the Non-diff PPO have several facilities in the Denver Metro area and Colorado Springs. The Choice and Choice Plus Networks did not include provider data.		



Issuer	Network Name	Exchange Presence
United Health Care Insurance Company	Choice	Off
	Choice Plus	Off
Description		
No provider data available		

Issuer	Network Name	Exchange Presence
United Healthcare HMO	Navigate	Off
	Select Plus	Off
	Charter	Off
Description		
The Select Plus Network was the only one with data provided and includes one mental health facility in Pueblo.		



### Small Group Market Skilled Nursing Facilities

Hinsdale and Gunnison counties consistently have limited network coverage and no coverage across networks. These largely mountainous regions are restricted by limited road access. Additionally, these counties have low population counts except for major population centers including Lake City, Gunnison, and Crested Butte. In Eastern Colorado, Las Animas County, Baca, and Prowers County have specific regions outside of the rural driving bands with very limited access to coverage. This limited coverage is likely the result of limited population centers and sparse access by roads. Eastern border counties Sedgwick and Phillips also experienced limited coverage largely because of limited population centers and heavy agricultural land use. Northwestern Larimer County on the Wyoming border additionally had limited coverage.

Western Slope counties including Moffatt, Mesa and Rio Blanco also show limited coverage. Mesa County has adequate urban coverage in the major population center of Grand Junction but is found to be lacking in the surrounding areas. Additionally, Montrose, Rio Blanco, and San Miguel counties have areas of sparse coverage. Coverage was limited by a combination of limited driving corridors, mountainous regions, and limited population centers. Road access is limited in Eastern Plain regions, Western Slope regions, and mountainous areas.

Anthem network coverage for Anthem plans that are offered both on and off of Connect for Health Colorado (the Exchange) appear to be the same. HMO Colorado offers a total of four networks, two of these networks are sold on the Exchange (Pathway X Enhanced and Pathway X Enhanced -D) and two of these networks are sold off of the Exchange (Blue Priority HMO and Pathway Enhanced). The Blue Priority HMO network has a statewide service area, but has significantly less coverage across the state as opposed to the other three HMO Colorado plans, which are all identical in coverage.

Small Group HMO Colorado Blue Priority HMO offered the least Skilled Nursing Facility coverage. Overall there was not coverage in regions outside of the Front Range spanning from Colorado Springs and Denver Metropolitan areas. Small Group Rocky Mountain Health Care Options Statewide had the strongest skilled nursing facility coverage across the state.

Issuer	Network Name	Exchange Presence
Anthem	PPO Blue Priority Network	Both
	PPO Statewide Network	On
Description		
Both Anthem networks have statewide service areas, and the coverage of these networks shows this relation. There is strong coverage across the entire state, with areas lacking coverage that correspond with the geographical constraints on the Western Slope.		



Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
<b>Description</b>		
<p>Coverage for these networks followed the I-25 corridor down into the San Luis Valley. Coverage was also illustrated on the Western Slope in Mesa and Delta counties, as well as the Northeast portion of the state. No coverage was apparent in the northwest and southeast regions of the state. The coverage for both networks was identical.</p>		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
<b>Description</b>		
<p>All three networks had the same coverage along the I-25 corridor, northeast and northwest corners of the state, and the San Luis Valley. The Statewide One network was the only plan that illustrated a provider in Mesa County. The Statewide Two and Central Metro networks offer providers in the Southeast and southwest regions of the state. Coverage for the Statewide Two and Central Metro Networks was the same.</p>		

Issuer	Network Name	Exchange Presence
HMO Colorado	Blue Priority HMO	Off
	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
<p>The Blue Priority HMO network offers primarily urban facilities spanning from Colorado Springs north to Boulder. These facilities offer a drive band that spans the I-25 corridor from Pueblo to Fort Collins. All of the Pathway networks are identical. They offer the same urban coverage as the Blue Priority HMO network with additional urban coverage in Mesa County.</p> <p>The Pathway networks also offer rural coverage on the Western Slope, San Luis Valley, and northeastern region of the state. This coverage follows the Geographical constraints and lack of modern roads as present in the more rural regions of the state. The Pathway networks are identical in coverage, and do not offer any coverage in the southeast and southwest regions of the state.</p>		



Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana Choice Care PPO	Off
<b>Description</b>		
<p>The Humana Choice Care PPO network offers coverage in rural regions along the I-25 corridor from Fort Collins to Pueblo. This coverage continues onto the Eastern Plains, with providers located as far northeast as Logan, Phillips, and Yuma counties. This coverage continues south with Baca, Cheyenne, and Las Animas counties. This rural coverage continues through the San Luis Valley and Western Slope with coverage following the geographic constraints of the mountains. This plan shows no coverage in the northwest region of the state.</p>		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Colorado HMOx	Off
	HMO Premier	Off
	National POS Open Access	Off
<b>Description</b>		
<p>The HMO Premier network shows coverage of one facility in the Denver Metropolitan area. The Colorado HMOx and National POS Open Access networks show this same provider in the Denver Metropolitan area, as well as a facility in Colorado Springs. The Colorado HMOx and National POS Open Access network are the same.</p>		

Issuer	Network Name	Exchange Presence
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
<b>Description</b>		
<p>Kaiser only offers coverage in metropolitan areas with nearly no network coverage in sparsely populated regions. The exception to this is the Southern network. The areas covered in each network are represented in the network name (i.e. Denver Boulder).</p>		

Issuer	Network Name	Exchange Presence
<b>Kaiser Permanente</b>	KP CO PPO	Off
<b>Description</b>		
<p>The KP CO PPO network shows a service area which follows the I-25 corridor with most providers focused in the metropolitan areas of Fort Collins, Denver, Colorado Springs, and Pueblo. This network provides rural coverage from I-70 North. Coverage is also offered on the Western Slope through Mesa County, South to La Plata County and the San Luis Valley. The county with almost no coverage within the Service Area of the network is Las Animas County.</p>		



Issuer	Network Name	Exchange Presence
<b>Rocky Mountain Health Care Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	Both
<b>Description</b>		
<p>The Statewide Provider Network shows complete coverage along the I-25 corridor. This coverage extends into the Eastern Plains and the Western Slope following the geographic constraints of the mountains as well as the lack of modern roads. There is almost no coverage in Baca and Hinsdale counties.</p>		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain HMO Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain HMO New West Provider Network	Both
<b>Description</b>		
<p>The New West network offers coverage in the Denver Metropolitan area, with no coverage past this urban region. The Colorado Springs, Mesa County, and Statewide networks are the same. They offer coverage along the entire I-25 corridor eastward excluding Baca County. These networks also offer coverage along the Western Slope and San Luis Valley, which follows the geographic constraints of the mountains.</p>		

Issuer	Network Name	Exchange Presence
<b>See Change</b>	Careington International Maximum Care Network	Both
	Statewide Cigna PPO	Both
<b>Description</b>		
<p>Both the Careington International Maximum Care Network and the Statewide Cigna PPO network have coverage along the I-25 corridor spanning from the Wyoming border through Huerfano county. Coverage on the Eastern Plains is limited to the northeast region of the state. On the Western Slope Mesa County south through Ouray county are covered by both networks, with the Statewide Cigna PPO network further offering coverage in the San Luis Valley towards Southwestern Colorado, the I-70 resort corridor, and a facility in Routt County. Neither of these networks offers coverage in the southeastern region of the state.</p>		



Issuer	Network Name	Exchange Presence
<b>UHC Insurance CO</b>	Choice	Off
	Choice Plus	Off
	Non-diff PPO	Off
	Select Plus	Off
Description		
<p>The Non-diff PPO and Select Plus networks offered identical coverage. This coverage ranged along the I-25 corridor spanning from the Wyoming border through Huerfano County. This coverage continued along Highway 50 through Mesa County. No coverage was illustrated on the Eastern Plains outside of the urban drive bands, as well as the Northwest and Southwest regions of the state. No data was provided for the Choice and Choice Plus networks.</p>		

Issuer	Network Name	Exchange Presence
<b>United Health Care Insurance Company</b>	Choice	Off
	Choice Plus	Off
Description		
<p>The Choice and Choice Plus networks offered identical coverage. This coverage ranged along the I-25 corridor spanning from the Wyoming border through Huerfano County. This coverage continued along Highway 50 through Mesa County. No coverage was illustrated on the Eastern Plains outside of the urban drive bands, as well as the northwest and southwest regions of the state.</p>		

Issuer	Network Name	Exchange Presence
<b>United Healthcare HMO</b>	Charter	Off
	Navigate	Off
	Select Plus	Off
Description		
<p>Both the Charter and Select Plus networks illustrate only urban coverage along the I-25 corridor. This urban coverage spans from close to the Wyoming border to Huerfano County. No coverage is provided on the Western Slope or past the urban coverage on the Eastern Plains. No data was provided for the Navigate network.</p>		



### **Small Group Home Health and Hospice Providers and Facilities**

Hinsdale and Gunnison County consistently have limited network coverage and no coverage across networks. These largely mountainous regions are generally restricted by limited road access. Additionally, these counties have low population counts except for major population centers including Lake City, Gunnison, and Crested Butte. In eastern Colorado, Las Animas, Baca, and Prowers counties have specific regions outside of the rural driving bands with very limited access to coverage. This limited coverage is likely the result of limited population centers and sparse access by roads. Eastern border counties Sedgwick and Phillips also experienced limited coverage largely because of limited population centers and heavy agricultural land use. Northwestern Larimer County on the Wyoming border additionally had limited coverage due to limited access and low population centers.

Western Slope counties including Moffatt, Mesa and Rio Blanco also show limited coverage. Mesa County has adequate urban coverage in the major population center of Grand Junction but is found to be lacking in the surrounding areas. Additionally, Montrose, Rio Blanco, and San Miguel counties have areas of sparse coverage. Coverage was limited by a combination of limited driving corridors, mountainous regions, and limited population centers. Road access is limited in Eastern Plain regions, Western Slope regions, and mountainous areas. Anthem network coverage for Anthem plans that are offered both on and off of Connect for Health Colorado (the Exchange) appear to be the same. Whereas HMO Colorado offers a total of four networks, two of these networks are sold on the Exchange (Pathway X Enhanced and Pathway X Enhanced -D), and two of these networks are sold off of the Exchange (Blue Priority HMO and Pathway Enhanced). The Blue Priority HMO network has a statewide service area, but has significantly less coverage across the state as opposed to the other three HMO Colorado plans, which are all identical in coverage.

Anthem network coverage for Anthem plans that are offered both on and off of Connect for Health Colorado (the Exchange) appear to be the same. Whereas HMO Colorado offers a total of four networks, two of these networks are sold on the Exchange (Pathway X Enhanced and Pathway X Enhanced -D), and two of these networks are sold off of the Exchange (Blue Priority HMO and Pathway Enhanced). The Blue Priority HMO network has a statewide service area, but has significantly less coverage across the state as opposed to the other three HMO Colorado plans, which are all identical in coverage.

Small Group HMO Colorado Blue Priority HMO offered the least Home Health and Hospice coverage. Overall there was not coverage in regions outside of the Front Range spanning from Colorado Springs and Denver Metropolitan areas. Small Group Anthem PPO Blue Priority and PO Statewide Networks had the strongest Home Health and Hospice coverage across the state.

Issuer	Network Name	Exchange Presence
<b>Anthem</b>	PPO Blue Priority Network	Both
	PPO Statewide Network	On
<b>Description</b>		
Both Anthem networks have statewide service areas, and the coverage of these networks shows this relation. There is strong coverage across the entire state, with areas lacking coverage that correspond with the geographic constraints on the Western Slope. Both Anthem networks appear similar.		

Issuer	Network Name	Exchange Presence
<b>Colorado Choice</b>	CCHP Network	Both
	Community Choice	Both
<b>Description</b>		
Coverage for these networks appears to be very similar or the same. Both the CCHP Network and Community Choice Network offered complete coverage along the I-25 corridor. This coverage extended into the San Luis Valley, as well as the Southeastern region of the state. No coverage is illustrated in the northeastern region of the state and the Western Slope.		

Issuer	Network Name	Exchange Presence
<b>CoOp</b>	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
<b>Description</b>		
The Statewide One network offered strong statewide coverage with followed the geographic limitations of the state. The Central Metro Network and Statewide Two offer identical urban coverage along the I-25 corridor ranging from the Wyoming border through Huerfano County. These two plans also offer identical rural coverage, which illustrates the northeast, southeast, and southwest regions of the state as well as the I-70 resort corridor.		

Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Blue Priority HMO	Off
	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
<b>Description</b>		
The Blue Priority HMO network offers only urban facilities spanning from Colorado Springs north to Boulder. All of the Pathway networks are identical. They offer the same urban coverage as the Blue Priority HMO network with additional urban coverage in Mesa County. The Pathway networks also offer rural coverage on the Western Slope, San Luis Valley, and the Eastern Plains. This coverage follows the geographical constraints and lack of modern roads apparent in the more rural regions of the state.		



Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana Choice Care PPO	Off
<b>Description</b>		
<p>The Humana Choice Care PPO network offers complete coverage along the entire I-25 corridor. This coverage continues into the Eastern Plains, becoming sparser in the Southeast region of the state. This rural coverage continues through the San Luis Valley and becomes sparser on Western Slope with coverage following the geographic constraints of the mountains.</p>		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Colorado HMOx	Off
	HMO Premier	Off
	National POS Open Access	Off
<b>Description</b>		
<p>The Colorado HMOx and Premier networks show identical coverage. This coverage illustrated facilities in the Urban regions of Boulder, Colorado Springs, and Denver. The National POS Open Access offers complete coverage along the entire I-25 corridor. This coverage continues onto the Eastern Plains, becoming sparser in the Southeast region of the state. This rural coverage continues through the San Luis Valley and becomes sparser on Western Slope with coverage following the geographic constraints of the mountains.</p>		

Issuer	Network Name	Exchange Presence
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
<b>Description</b>		
<p>Kaiser only offers coverage in metropolitan areas with nearly no network coverage in sparsely populated regions. The exception to this is the Southern network. There are a few providers located in Fremont County, which are providers with rural classifications. The areas covered in each network are represented in the network name (i.e. Denver Boulder).</p>		

Issuer	Network Name	Exchange Presence
<b>Kaiser Permanente</b>	KP CO PPO	Off
<b>Description</b>		
<p>The KP CO PPO network shows strong statewide coverage. This network illustrates complete coverage along the entire I-25 corridor. This coverage continues onto the Eastern Plains, becoming sparser in the southeast region of the state. This rural coverage continues through the San Luis Valley and becomes sparser on Western Slope with coverage following the geographic constraints of the mountains.</p>		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain Health Care Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	Both
<b>Description</b>		
<p>The Statewide Provider Network shows strong statewide coverage. This network illustrates complete coverage along the entire I-25 corridor. This coverage continues onto the Eastern Plains, becoming sparser in the southeast region of the state. Rural coverage continues through the San Luis Valley and becomes sparser on Western Slope with coverage following the geographic constraints of the mountains.</p>		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa County Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
<b>Description</b>		
<p>The Colorado Springs, Mesa County, and New West networks only offer urban coverage. Mesa County concentrates its urban coverage around Grand Junction. The New West network illustrates coverage exclusive to the Denver Metropolitan area, and the Colorado Springs network offers coverage in Colorado Springs and Denver. The Statewide Provider Network shows strong statewide coverage. This network illustrates complete coverage along the entire I-25 corridor. This coverage continues onto the Eastern Plains, becoming sparser in the Southeast region of the state. Rural coverage continues through the San Luis Valley and becomes sparser on Western Slope with coverage following the geographic constraints of the mountains.</p>		

Issuer	Network Name	Exchange Presence
<b>See Change</b>	Statewide Cigna PPO	Both
	Careington International Maximum Care Network	Both
<b>Description</b>		
<p>The Careington International Maximum Care Network provides strong statewide coverage excluding the northwest region of the state. The Statewide Cigna PPO network illustrates more coverage in the northern regions of the state along the I-70 resort corridor and points north as well as down through Ouray and La Plata counties. Coverage for this network does not expand throughout the San Luis Valley to points in the southeast region of the state. Coverage for both networks follows the geographic constraints of the state, as well as the lack of modern roads, which make travel more difficult in rural areas.</p>		



Issuer	Network Name	Exchange Presence
UHC Insurance CO	Choice	Off
	Choice Plus	Off
	Select Plus	Off
	Non-diff PPO	Off
Description		
<p>The Non-diff PPO and Select Plus plans offer the same coverage. This coverage is illustrated throughout the entire state. Hinsdale County has the least coverage of these plans overall. It is important to note that the sparse coverage illustrated on these networks correlates to the geographic constraints of the state. No data was provided for the Choice and Choice Plus networks.</p>		

Issuer	Network Name	Exchange Presence
United Health Care Insurance Company	Choice	Off
	Choice Plus	Off
Description		
<p>The Choice and Choice Plus plans offer the same coverage. This coverage is illustrated throughout the entire state. Hinsdale County has the least coverage of these plans overall. It is important to note that the sparse coverage illustrated on these networks correlates to the geographic constraints of the state.</p>		

Issuer	Network Name	Exchange Presence
United Healthcare HMO	Navigate	Off
	Select Plus	Off
	Charter	Off
Description		
<p>The Charter and Select Plus networks both offer the same coverage. This coverage spans the I-25 corridor from the Wyoming border to Trinidad. The network offers one rural provider in Lincoln coverage with a drive band that covers a vast amount of Eastern Plains, leaving the northeast and southeast regions uncovered. There is no coverage on the Western Slope. No data was provided for the Navigate network.</p>		

### Small Group Essential Community Providers (ECPs)

The majority of the rural counties have large areas of sparse coverage and no coverage in certain cases. The counties with low coverage are consistently those with low population density. Counties along the Western Slope with limited coverage include: Rio Blanco, Garfield, Mesa, Montrose, Moffat, Pitkin Gunnison and Delta. Counties in the mountains from north to south include: Jackson, Routt, Grand, Edwards, Park, Chaffee, Saguache, Hinsdale, Mineral and Archuleta. Eastern Plains and southern counties with limited coverage include: Las Animas, Baca, Prowers, Bent, Otero, Huerfano, Crowley, Cheyenne, Kit Carson, and Yuma.

Certain areas along the Front Range including areas around Weld County and Larimer County show coverage gaps once you move outside of the large population centers. Weak coverage of the aforementioned counties can be largely attributed to a combination of limited driving corridors, mountainous regions, and limited population centers. Road access can be limited in Eastern Plain regions, Western Slope regions, and mountainous areas. The counties highlighted above typically fall under one or more of these criterion.

Coverage across these networks offered both on and off of Connect for Health Colorado (the Exchange) appear to be the same. The networks offering the most comprehensive coverage included: UHC Insurance CO (both networks), United Health Care Insurance Company (both networks), See Change Cigna PPO, Rocky Mountain HMO statewide, Rocky Mountain Health Care Options statewide, and Humana Health national POS. The CoOp Statewide two network offered the least amount of coverage, only one provider in Colorado Springs.

Issuer	Network Name	Exchange Presence
Anthem	PPO Blue Priority Network	Both
	PPO Statewide Network	On
<b>Description</b>		
These networks are the same and offer coverage to a relatively large area of the state, focused primarily along the Front Range.		

Issuer	Network Name	Exchange Presence
Colorado Choice	CCHP Network	Both
	Community Choice	Both
<b>Description</b>		
These networks are the same with service areas for the south, northern most counties and Eastern Plains with relatively comprehensive coverage.		

Issuer	Network Name	Exchange Presence
CoOp	CoOp Metro	Both
	CoOp Statewide One	Both
	CoOp Statewide Two	Both
<b>Description</b>		
The statewide one network has slightly more providers and covers those around Denver, Grand Junction, and Prowers County. Statewide Two and Central Metro have one provider in Colorado Springs.		



Issuer	Network Name	Exchange Presence
<b>HMO Colorado</b>	Blue Priority HMO	Off
	Pathway Enhanced	Off
	Pathway X Enhanced	On
	Pathway X Enhanced -D	On
Description		
All four networks are the same offering a relatively comprehensive coverage band with the largest gaps in the northeast, northwest, and southeast.		

Issuer	Network Name	Exchange Presence
<b>Humana</b>	Humana Choice Care PPO	Off
Description		
This network coverage a large amount of providers throughout the state coverage is limited by the small driving bands.		

Issuer	Network Name	Exchange Presence
<b>Humana Health</b>	Colorado HMOx	Off
	HMO Premier	Off
	National POS Open Access	Off
Description		
Coverage is similar between the HMOx and HMO Premier except the HMO premier network has two additional providers, one in the northeast and another in the northern mountains. The National POS coverage a large portion of the state even though the service area is centered on the Front Range.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Foundation</b>	Kaiser Permanente Denver Boulder	Both
	Kaiser Permanente Northern Colorado	Both
	Kaiser Permanente Southern Colorado	Both
Description		
Each network is different and offers coverage to the specific area within their network name typically only within urban areas with the southern Network expending to some rural areas.		

Issuer	Network Name	Exchange Presence
<b>Kaiser Permanente</b>	KP CO PPO	Off
Description		
No provider data available.		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain Health Care Options</b>	Rocky Mountain Health Care Options Statewide Provider Network	Both
Description		
The statewide provider networks offers fairly comprehensive coverage to a majority of the state with gaps in rural and low population centers		

Issuer	Network Name	Exchange Presence
<b>Rocky Mountain HMO</b>	Rocky Mountain Colorado Springs Health Partners Network	Both
	Rocky Mountain HMO Mesa Country Provider Network	Both
	Rocky Mountain HMO Statewide Provider Network	Both
	Rocky Mountain New West Provider Network	Both
Description		
No Mesa County ECP data provided. The statewide networks offers fairly comprehensive coverage to a majority of the state with gaps in rural and low population centers. The New West Network is focused around the Denver Metro area and the Colorado Springs network to that specific region.		

Issuer	Network Name	Exchange Presence
<b>See Change</b>	Statewide Cigna PPO	Both
	Careington International Maximum Care Network	Both
Description		
Careington International Maximum Care Network ECP data not provided. The Statewide Cigna network offers decent coverage to the state with certain gaps in low population centers.		

Issuer	Network Name	Exchange Presence
<b>UHC Insurance CO</b>	Choice	Off
	Choice Plus	Off
	Select Plus	Off
	Non-diff PPO	Off
Description		
No Choice and Choice Plus network data provided. Non-Diff PPO and Select Plus networks appear to be identical and offer a fairly comprehensive coverage band for the state with coverage gaps in areas of low population.		





Issuer	Network Name	Exchange Presence
United Health Care Insurance Company	Choice	Off
	Choice Plus	Off
Description		
Both networks appear to be the same and offer a similar coverage plan compared with the other statewide networks with gaps in low population centers.		

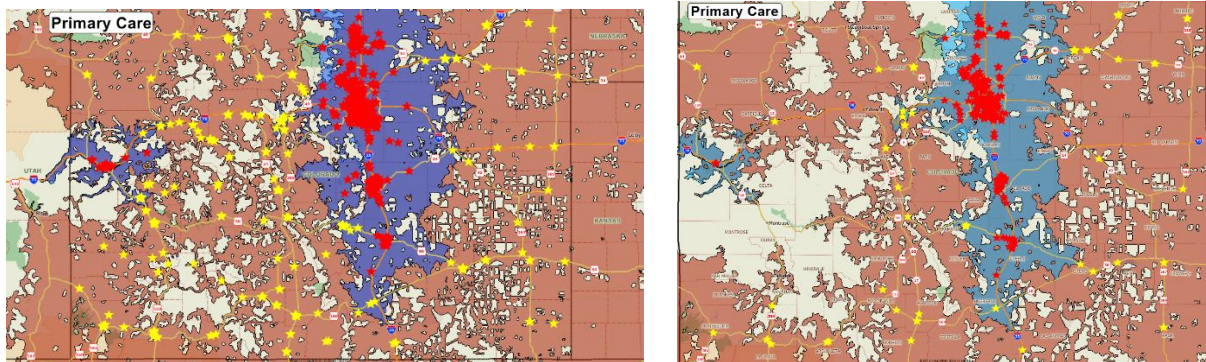
Issuer	Network Name	Exchange Presence
United Healthcare HMO	Navigate	Off
	Select Plus	Off
	Charter	Off
Description		
Both networks appear to be identical and offer coverage to those around the Front Range and some sparse coverage into the Eastern Plains.		

## VI. Recommendations

After initial review of provider and facility networks in Colorado, PCG makes the following six recommendations:

***Recommendation #1: Consider limiting service areas of plans with severely limited network access to covered services or other corrective action.***

In reviewing geographical access maps, it is clear that some networks are severely limited in comparison to peer networks and may not provide reasonable access to covered services. For example, consider the two network maps below demonstrating primary care access. It is notable that the map represented on the right does not cover significant areas of the state covered by the network on the left. For networks where this trend is generally observed across provider types, limiting the carrier to services areas where networks provide sufficient access is one course of action. Another course of action is to require carriers to develop Corrective Action Plans to submit to the Department outlining plans to address adequacy issues. The Department should monitor these networks over time to ensure networks are expanded if plans continue to be sold in these regions.



***Recommendation #2: Factor in plan enrollee data to further evaluate network access.***

While the maps provided in this analysis demonstrate geographical drive time access to providers, there are limitations in understanding where the actual plan members are located. If plan members are not located in areas of shortage, then access is not an issue. There are several ways to incorporate this information into network analysis, including:

- Analysis of member address data in conjunction with drive time analysis (in other words, enrollee data would be mapped alongside provider data to see where populations of members exist without access to covered benefits).
- Submission of statistics from carriers to demonstrate the percentage of enrollees with access within specified drive time standards.
- Evaluation of state population data in conjunction with drive time analysis (this would not require enrollee data, but also does not give a clear picture of enrollee population specific to carrier).

***Recommendation #3: Develop targeted drive time standards for key service types and evaluate networks against these standards on an ongoing basis.***

As agreed upon by the Department and PCG, an initial drive time standard was established for each provider or facility type and used as an input in creating the maps included in this report. The Department determined that urban and rural areas should have different drive time standards due to a lack of providers in rural areas. Based on these maps, these drive time standards seem generally realistic and appropriate for most services. For analysis of network adequacy in the future, DORA should set similar standards as an evaluation benchmark, but not necessarily a base certification requirement. Overly stringent standards may limit competition in the marketplace, but an evaluation, justification, and mitigation process could be established to monitor adherence to these benchmark standards on an ongoing basis.

DRIVE BAND CALCULATIONS		
PROVIDERS		
FILE TYPE	URBAN DRIVE TIME (mins)	RURAL DRIVE TIME (mins)
Mental Health Practitioners	30	60
Obstetricians (OB/GYN)	45	90
Pediatricians	45	90
Primary Care Physicians (PCPs)	45	90
Specialists	60	90
FACILITIES		
FILE TYPE	URBAN DRIVE TIME (mins)	RURAL DRIVE TIME (mins)
Emergency Clinics	30	60
Essential Community Providers	30	60
Hospitals	45	90
Skilled Nursing Facilities	45	90
Mental Health Facilities	45	90
Facilities and Providers Combined		
FILE TYPE	URBAN DRIVE TIME (mins)	RURAL DRIVE TIME (mins)
Home Health & Hospice	45	90

***Recommendation #4: Develop data collection standards to operationalize network adequacy review.***

PCG has provided DORA with recommended data collection templates that include standardized provider types. These data collection templates would allow streamlined mapping and network analysis so that DORA would be able to monitor plan networks on an ongoing basis. CMS has developed federal templates for collection of all plan network data for carriers participating in the Federally-Facilitated Marketplace (FFM). Aligning with this format and set of provider type classifications may make it easier for carriers already working to align with this data standard in other states. A preliminary list of data it is suggested the Department collect in its template is included below:

- Unique Identifier Number: Provider maps can use the NPI number, or another number that makes each entry a unique entry;
- Coded Specialty: A list of provider and facility types would be promulgated and this list would be used by carriers to identify the kind of medical provider
- Street Address: This format will be the following: Street Number, Street Name. This format must be stripped of all suite numbers, apartment numbers, or anything else following the street name;
- Street Address 2: This is where the suite number, apartment number, building number or anything else following the street name is to be recorded;
- City: The name of the city;
- State: The state name or abbreviation of the state;
- Zip: Only the five-digit zip code;
- County: The name of the county.

***Recommendation #5: Address other network adequacy components such as availability of network information to consumers, provider directory standards, and integration with accreditation process.***

According to federal requirements<sup>11</sup>, carriers are required to maintain an up-to-date provider directory for publication online and in hard copy upon request to ensure consumer access to network providers. The directory must identify providers that are not accepting new patients. These typically allow consumers to search for specific providers but may not give an overall picture of network access. The Department could use provider directory requirements as an outlet to increase transparency of provider access.

Additional language accessibility standards for provider directories could be considered, including materials being made available in non-English languages, or an indication in the online provider directories of languages spoken at the provider location.

It should be noted that federally approved accreditation entities review issuer network adequacy policies and procedures as part of the accreditation process. Entities differ in their requirements for network policies, but in general, issuers are accredited based on their established network access plans, goals, and

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<sup>11</sup> 45 CFR Section 156.230(b): Access to provider directory. A QHP issuer must make its provider directory for a QHP available to the Exchange for publication online in accordance with guidance from the Exchange and to potential enrollees in hard copy upon request. In the provider directory, a QHP issuer must identify providers that are not accepting new patients

performance improvement. To become accredited, issuer policies must include standards for access to medical care, including primary care and emergency care. The Department should take these standards into consideration and align state-specific network adequacy standards with these requirements.

***Recommendation #6: Consider aligning with national network adequacy standards and initiatives***

While network adequacy standards must be considered within the context of each state, especially in a geographically diverse state like Colorado, there are ongoing initiatives nationally to address national trends towards narrow networks and network adequacy evaluation. Where possible, DORA should consider aligning standards with these initiatives to reduce administrative burden on carriers and benefit from existing collaboration among stakeholders. For example, the National Association of Insurance Commissioners (NAIC) have an existing model act titled: “Managed Care Plan Network Adequacy Act.” This act is for the purpose and intent to establish standards for the creation and maintenance of networks by health carriers and to assure the adequacy, accessibility, and quality of health care services offered under a managed care plan. States may use this act to establish regulatory guidelines in their respective state related to network adequacy. It also should be noted that the NAIC is currently revising this model act that would align with the federal standards set forth in the ACA.

