Network Adequacy Executive Summary

Carrier Name: Cigna Health and Life Insurance		Life Insurance Company	
		¥ •	
Network Access Pla	an Name and Year:	POS 2023	

(1) Travel Distance Standards

This chart lists the percentage of enrollees for which the carrier met the required travel distance standard for each provider type included in the carrier's network in each geographic area served by the carrier.

Provider Type	Urban Area	Suburban Area	Rural Area
Addiction Medicine	100%	100%	100%
Allergy and Immunology	100%	100%	100%
Applied Behavioral Analyst	100%	100%	100%
Cardiovascular Disease	100%	100%	100%
Chiropractic	100%	100%	100%
Dermatology	100%	100%	100%
Endocrinology	100%	100%	100%
Ent/Otolaryngology	100%	100%	100%
Gastroenterology	100%	100%	100%
General Surgery	100%	100%	100%
Gynecology, Ob/Gyn, Nurse- Midwifery/Certified Midwifery	100%	100%	100%
Licensed Clinical Social Worker	100%	100%	100%
Licensed Professional Counselor	100%	100%	100%
Nephrology	100%	100%	100%
Neurology	100%	100%	100%
Oncology – Medical and Surgical	100%	100%	100%
Oncology – Radiation / Radiation Oncology	100%	100%	100%
Ophthalmology	100%	100%	100%
Pediatrics – Routine / Primary Care	100%	100%	100%
Physiatry, Rehabilitative Medicine	100%	100%	100%
Plastic Surgery	100%	100%	100%
Podiatry	100%	100%	100%
Primary Care (Non-Pediatric)	100%	100%	100%
Psychiatry – Adolescent and Child, Outpatient	100%	100%	100%
Psychiatry – Geriatric, Outpatient	100%	100%	100%

Psychiatry – Outpatient	100%	100%	100%
Psychology	100%	100%	100%
Pulmonology	100%	100%	100%
Rheumatology	100%	100%	100%
Urology	100%	100%	100%
Other licensed or certified providers under	100%	100%	100%
contract with a carrier not included above			
Acupuncture	Data rolls up into Oth	er Licensed or Certific	ed Providers
Addiction Psychology	Data rolls up into Oth	er Licensed or Certifie	ed Providers
Adolescent Medicine	Data rolls up into Oth	er Licensed or Certifie	ed Providers
Adult Congenital Heart Disease	Data rolls up into Oth	er Licensed or Certifie	ed Providers
Advanced Heart Failure and Transplant Cardiology	Data rolls up into Oth	ner Licensed or Certifie	ed Providers
Aerospace Medicine	Data rolls up into Oth	er Licensed or Certific	ed Providers
Anaplastologist	Data rolls up into Oth	er Licensed or Certific	ed Providers
Anatomic Pathology and Laboratory Medicine	Data rolls up into Oth	ner Licensed or Certifie	ed Providers
Andrology	Data rolls up into Oth	er Licensed or Certific	ed Providers
Anesthesia, Certified RN	Data rolls up into Oth	er Licensed or Certifie	ed Providers
Anesthesiologist Assistant	Data rolls up into Oth	er Licensed or Certific	ed Providers
Anesthesiology	Data rolls up into Other Licensed or Certified Providers		
Athletic Trainer	Data rolls up into Other Licensed or Certified Providers		
Audiology	Data rolls up into Other Licensed or Certified Providers		
Behavioral Clinic	Data rolls up into Other Licensed or Certified Providers		
Behavioral Nurse	Data rolls up into Other Licensed or Certified Providers		
Blood Banking/Transfusion Medicine	Data rolls up into Other Licensed or Certified Providers		
Cardiac Electrophysiology	rophysiology Data rolls up into Other Licensed or Certified Provider		ed Providers
Certified Genetic Counselor	Data rolls up into Oth	er Licensed or Certifie	ed Providers
Child Abuse Pediatrics	Data rolls up into Oth	er Licensed or Certifie	ed Providers
Clinical Biochemical Genetics	Data rolls up into Oth	er Licensed or Certifie	ed Providers
Clinical Cytogenetics	Data rolls up into Oth	er Licensed or Certific	ed Providers
Clinical Genetics	Data rolls up into Oth	er Licensed or Certifie	ed Providers
Clinical Neurophysiology	Data rolls up into Oth	er Licensed or Certific	ed Providers
Counseling	Data rolls up into Oth	er Licensed or Certific	ed Providers
Critical Care Medicine	Data rolls up into Oth	er Licensed or Certific	ed Providers
Cytopathology	Data rolls up into Oth	er Licensed or Certifie	ed Providers
Dermatological Immunology	Data rolls up into Oth	er Licensed or Certifie	ed Providers
Dermatopathology	Data rolls up into Oth	er Licensed or Certifie	ed Providers
Diagnostic Lab Immunology	Data rolls up into Oth	er Licensed or Certifie	ed Providers
DME Technology Data rolls up into Other Licensed or Certified Providers			ed Providers
Emergency Medicine	Data rolls up into Oth	er Licensed or Certifie	ed Providers

Endodontics	Data rolls up into Other Licensed or Certified Providers
Female Pelvic Medicine and	Data rolls up into Other Licensed or Certified Providers
Reconstructive Surgery Foot and Ankle Surgery	Data rolls up into Other Licensed or Certified Providers
Genetics	·
	Data rolls up into Other Licensed or Certified Providers
Gerontological Nurse Practitioner	Data rolls up into Other Licensed or Certified Providers
Hepatology	Data rolls up into Other Licensed or Certified Providers
HIV/AIDS Specialist	Data rolls up into Other Licensed or Certified Providers
Home Health Aide	Data rolls up into Other Licensed or Certified Providers
Hospice and Palliative Medicine	Data rolls up into Other Licensed or Certified Providers
Hospitalist	Data rolls up into Other Licensed or Certified Providers
Hyperbaric & Undersea Medicine	Data rolls up into Other Licensed or Certified Providers
Immunopathology	Data rolls up into Other Licensed or Certified Providers
Infectious Disease	Data rolls up into Other Licensed or Certified Providers
Licensed Practical Nurse	Data rolls up into Other Licensed or Certified Providers
Licensed Surgical Assistant	Data rolls up into Other Licensed or Certified Providers
Massage Therapy	Data rolls up into Other Licensed or Certified Providers
Medical Biochemical Genetics	Data rolls up into Other Licensed or Certified Providers
Medical Toxicology	Data rolls up into Other Licensed or Certified Providers
Micrographic Dermatologic Surgery	Data rolls up into Other Licensed or Certified Providers
Mid-level Nuclear Medicine	Data rolls up into Other Licensed or Certified Providers
Mid-level Physical Medicine and Rehabilitation	Data rolls up into Other Licensed or Certified Providers
Mid-level Surgery, Cardiovascular	Data rolls up into Other Licensed or Certified Providers
Multispecialty Group	Data rolls up into Other Licensed or Certified Providers
Naprapathic Medicine	Data rolls up into Other Licensed or Certified Providers
Naturopathic Medicine	Data rolls up into Other Licensed or Certified Providers
Neonatal Nurse Practitioner	Data rolls up into Other Licensed or Certified Providers
Neonatal-Perinatal Medicine	Data rolls up into Other Licensed or Certified Providers
Neurodevelopmental Disabilities	Data rolls up into Other Licensed or Certified Providers
Neuromuscular Medicine	Data rolls up into Other Licensed or Certified Providers
Neuromusculoskeletal Medicine	Data rolls up into Other Licensed or Certified Providers
Neuropathology	Data rolls up into Other Licensed or Certified Providers
Neuroradiology	Data rolls up into Other Licensed or Certified Providers
Neurotology	Data rolls up into Other Licensed or Certified Providers
Nurse Practitioner	Data rolls up into Other Licensed or Certified Providers
Nutrition	Data rolls up into Other Licensed or Certified Providers
Occupational Medicine	Data rolls up into Other Licensed or Certified Providers
Occupational Therapy	Data rolls up into Other Licensed or Certified Providers
Ocularist	Data rolls up into Other Licensed or Certified Providers
Optometry	Data rolls up into Other Licensed or Certified Providers

Orthodontics	Data rolls up into Other Licensed or Certified Providers
Orthopaedic Sports Medicine	Data rolls up into Other Licensed or Certified Providers
Orthopaedic Technology	Data rolls up into Other Licensed or Certified Providers
Orthopaedic Trauma	Data rolls up into Other Licensed or Certified Providers
Orthoptist	Data rolls up into Other Licensed or Certified Providers
Orthotics and Prosthetics	Data rolls up into Other Licensed or Certified Providers
Osteopathic Manipulative Medicine	Data rolls up into Other Licensed or Certified Providers
Pain Management	Data rolls up into Other Licensed or Certified Providers
Pathology	Data rolls up into Other Licensed or Certified Providers
Pathology Molecular Genetic	Data rolls up into Other Licensed or Certified Providers
Pathology, Anatomic	Data rolls up into Other Licensed or Certified Providers
Pathology, Anatomic and Clinical	Data rolls up into Other Licensed or Certified Providers
Pathology, Chemical	Data rolls up into Other Licensed or Certified Providers
Pathology, Clinical	Data rolls up into Other Licensed or Certified Providers
Pathology, Forensic	Data rolls up into Other Licensed or Certified Providers
Pathology, Medical Microbiology	Data rolls up into Other Licensed or Certified Providers
Pathology, Oral	Data rolls up into Other Licensed or Certified Providers
Pathology, Pediatric	Data rolls up into Other Licensed or Certified Providers
Pathology, Radioisotopic	Data rolls up into Other Licensed or Certified Providers
Pediatric Allergy & Immunology	Data rolls up into Other Licensed or Certified Providers
Pediatric Cardiology	Data rolls up into Other Licensed or Certified Providers
Pediatric Critical Care Medicine	Data rolls up into Other Licensed or Certified Providers
Pediatric Dentistry	Data rolls up into Other Licensed or Certified Providers
Pediatric Dermatology	Data rolls up into Other Licensed or Certified Providers
Pediatric Emergency Medicine	Data rolls up into Other Licensed or Certified Providers
Pediatric Endocrinology	Data rolls up into Other Licensed or Certified Providers
Pediatric Gastroenterology	Data rolls up into Other Licensed or Certified Providers
Pediatric Hematology/Oncology	Data rolls up into Other Licensed or Certified Providers
Pediatric Immunology	Data rolls up into Other Licensed or Certified Providers
Pediatric Infectious Disease	Data rolls up into Other Licensed or Certified Providers
Pediatric Nephrology	Data rolls up into Other Licensed or Certified Providers
Pediatric Neurology	Data rolls up into Other Licensed or Certified Providers
Pediatric Otolaryngology	Data rolls up into Other Licensed or Certified Providers
Pediatric Pulmonology	Data rolls up into Other Licensed or Certified Providers
Pediatric Radiology	Data rolls up into Other Licensed or Certified Providers
Pediatric Rehabilitation Medicine	Data rolls up into Other Licensed or Certified Providers
Pediatric Rheumatology	Data rolls up into Other Licensed or Certified Providers
Pediatric Sports Medicine	Data rolls up into Other Licensed or Certified Providers
Pediatric Surgery	Data rolls up into Other Licensed or Certified Providers
Pediatric Transplant	Data rolls up into Other Licensed or Certified Providers

Ambulatory Infusion Centers	100%	100%	100%	
Acute Inpatient Hospitals	100%	100%	100%	
Facility Type	Urban Area	Suburban Area	Rural Area	
vascaiai ivearology	Data rons up into C	ALICE LICENSEA OF CEL	anca i roviueis	
Vascular Neurology	<u> </u>	Other Licensed or Cer		
Vascular & Interventional Radiology	· · · · · · · · · · · · · · · · · · ·	Other Licensed or Cer		
Transplant Hepatology Undersea Medicine	·	Other Licensed or Cer		
Surgical Critical Care Transplant Hanatology	·	Other Licensed or Cer Other Licensed or Cer		
Surgical Critical Care	•	Other Licensed or Cer		
Surgery, Vascular		Other Licensed or Cer		
Surgery, Vascular	<u>'</u>	Other Licensed or Cer		
Surgery, Orthopedic	·	Other Licensed or Cer		
Surgery, Orthonodic		Other Licensed or Cer		
Surgery, Neurological	· ·	Other Licensed or Cer		
Surgery, Neurological	·	Other Licensed or Cer		
Surgery, Hand	·	Other Licensed or Cer		
Surgery, Colon and Rectal	•	Other Licensed or Cer		
Sports Medicine	Data rolls up into Other Licensed or Certified Providers			
Spinal Cord Injury Medicine	Data rolls up into Other Licensed or Certified Providers			
Speech Therapy	•	Other Licensed or Cer		
Sleep Medicine	Data rolls up into Other Licensed or Certified Providers			
Respiratory Therapy	<u>'</u>	Other Licensed or Cer		
Reproductive Endocrinology/Infertility		Other Licensed or Cer		
Registered Nurse		Other Licensed or Cer		
Registered Dietitian	<u>'</u>	Other Licensed or Cer		
Radiological Physics		Other Licensed or Cer		
Psychology, Child	·	Other Licensed or Cer		
Prosthodontics	· · · · · · · · · · · · · · · · · · ·	Other Licensed or Cer		
Proctology	<u> </u>	Other Licensed or Cer		
Preventive Medicine/Public Health	· ·	Other Licensed or Cer		
Physician Assistant	·	ther Licensed or Cer		
Physical Therapy	·	ther Licensed or Cer		
Pharmacology, Clinical	Data rolls up into C	Other Licensed or Cer	tified Providers	
Periodontics	·	ther Licensed or Cer		
Perfusion	· ·	Data rolls up into Other Licensed or Certified Providers		
Pediatrics, Medical Toxicology	Data rolls up into Other Licensed or Certified Providers			
Pediatrics, Developmental-Behavioral	Data rolls up into Other Licensed or Certified Providers			
Pediatrics - Staff	Data rolls up into Other Licensed or Certified Providers			
Pediatric Urology	Data rolls up into Other Licensed or Certified Providers			

Critical Care Services — Intensive Care Units	100%	100%	100%
Diagnostic Radiology	100%	100%	100%
Inpatient Psychiatric Facility	100%	100%	100%
Opioid Treatment Services Provider	91.7%	100%	100%
Outpatient Dialysis	100%	100%	100%
Outpatient Mental Health Clinic	100%	100%	100%
Outpatient Substance Use Disorder Facility	100%	100%	100%
Pharmacy	100%	100%	100%
Residential Crisis Services	8.3%	100%	100%
Skilled Nursing Facilities	100%	100%	100%
Substance Use Disorder Residential Treatment Facility	52.3%	97.0%	100%
Surgical Services (Outpatient or Ambulatory Surgical Center)	100%	100%	100%
Other Behavioral Health/Substance Abuse Facilities	100%	100%	100%
Aftercare	Data rolls up into C	Other Licensed or Cer	tified Providers
Detox Inpatient	Data rolls up into C	Other Licensed or Cer	tified Providers
Dual Diagnosis Day Treatment Program	Data rolls up into C	Other Licensed or Cer	tified Providers
Dual Diagnosis Partial Hospitalization Data rolls up into Other Li Program		Other Licensed or Cer	tified Providers
Substance Abuse Inpatient/Rehab	Data rolls up into Other Licensed or Certified Providers		
Substance Abuse Low Intensity Outpatient Program	Data rolls up into Other Licensed or Certified Providers		
Substance Use Assessment	Data rolls up into Other Licensed or Certified Providers		tified Providers
Substance Use Day Treatment	Data rolls up into C	Other Licensed or Cer	tified Providers
Substance Use IOP	Data rolls up into C	Other Licensed or Cer	tified Providers
Other licensed or certified providers under contract with a carrier not included above:	100%	100%	100%
Ambulance/Transportation Services	Data rolls up into C	Other Licensed or Cer	tified Providers
Audiology	Data rolls up into C	Other Licensed or Cer	tified Providers
Birthing Center Services	Data rolls up into C	Other Licensed or Cer	tified Providers
Cardiology Services	Data rolls up into Other Licensed or Certified Providers		tified Providers
Community Health Center	Data rolls up into C	Other Licensed or Cer	tified Providers
Convenience Care Clinic	Data rolls up into C	Other Licensed or Cer	tified Providers
Custodial Care Services	Data rolls up into C	Other Licensed or Cer	tified Providers
Family Planning Provider	Data rolls up into Other Licensed or Certified Providers		tified Providers
Federally Qualified Health Center	Data rolls up into C	Other Licensed or Cer	tified Providers
Fetal Monitoring Services	Data rolls up into C	Other Licensed or Cer	tified Providers
Freestanding Emergency Room	Data rolls up into C	Other Licensed or Cer	tified Providers
Genetic Testing Data rolls up into Other Licensed or Certified Pro-		tified Providers	

Home Infusion Services	Data rolls up into Other Licensed or Certified Providers
Hospice Inpatient	Data rolls up into Other Licensed or Certified Providers
Hospice Outpatient	Data rolls up into Other Licensed or Certified Providers
Hyperbaric Oxygen Therapy	Data rolls up into Other Licensed or Certified Providers
Indian Health Provider	Data rolls up into Other Licensed or Certified Providers
Inpatient Acute Rehab Facility	Data rolls up into Other Licensed or Certified Providers
Laboratory Services	Data rolls up into Other Licensed or Certified Providers
Lithotripsy Services	Data rolls up into Other Licensed or Certified Providers
Medical Rehabilitation, Outpatient	Data rolls up into Other Licensed or Certified Providers
Nuclear Cardiology	Data rolls up into Other Licensed or Certified Providers
Nutrition Counseling Services	Data rolls up into Other Licensed or Certified Providers
Other Essential Community Provider	Data rolls up into Other Licensed or Certified Providers
Other/Unknown	Data rolls up into Other Licensed or Certified Providers
Pain Management Services	Data rolls up into Other Licensed or Certified Providers
Perinatal Care Services	Data rolls up into Other Licensed or Certified Providers
Physical Therapy	Data rolls up into Other Licensed or Certified Providers
Rehabilitation Facility	Data rolls up into Other Licensed or Certified Providers
Reproductive Health Services	Data rolls up into Other Licensed or Certified Providers
Residential Substance Abuse Facility	Data rolls up into Other Licensed or Certified Providers
Ryan White Provider	Data rolls up into Other Licensed or Certified Providers
Sleep Disorder Studies	Data rolls up into Other Licensed or Certified Providers
Speech Therapy	Data rolls up into Other Licensed or Certified Providers
Urgent Care Services	Data rolls up into Other Licensed or Certified Providers
Vaccine/Immunization Services Only	Data rolls up into Other Licensed or Certified Providers
Vision Services	Data rolls up into Other Licensed or Certified Providers
	1

(a) List the total number of **certified registered nurse practitioners** counted as a primary care provider.

1,305

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

56.8%

(c) List the total number of **essential community providers** in the carrier's network in each of the urban, rural, and suburban areas providing the services below. Additionally, list the total percentage of essential community providers available in the health benefit plan's service area that are participating providers for each of the nine categories shown in the chart.

	Urban number; percent	Suburban number; percent	Rural number; percent
(i) Medical services	18;2.8%	1;0.3%	12;3.2%
(ii) Mental health services	14;5.9%	2;1.4%	4;3.2%
(iii) Substance use disorder services	5;0.8%	2;0.7%	4;1.2%

(d) List the total number of **local health departments** in the carrier's network providing the services in the chart below. Of all the health departments in the state providing the services below, list the percentage in the carrier's network.

Service	Number Offering	Percentage of Maryland Health
	Service in the Network	Depts. Offering Service
(i) Medical services	5	3.5%
(ii) Mental health services	2	5.7%
(iii) Substance use disorder services	2	1.9%

(2) Appointment Waiting Time Standards

(a) For each appointment type listed in the chart below, list the calculated median waiting time to obtain an in-person appointment with a participating provider, in the following format:

	Median Appointment Waiting Time
Urgent care for medical services	18.6 hours
Inpatient urgent care for mental health services	21.5 hours
Inpatient urgent care for substance use disorder services	5.3 hours
Outpatient urgent care for mental health services	48.4 hours
Outpatient urgent care for substance use disorder	46.1 hours
services	
Routine primary care	1.9 calendar days
Preventive care/Well visit	6.3 calendar days
Non-urgent specialty care	5.8 calendar days
Non-urgent mental health	5.7 calendar days
Non-urgent substance use disorder care	5.0 calendar days

(3) Provider-to-Enrollee Ratio Standards

- (a) This subsection does not apply to Group Model HMO health benefit plans.
- (b) For all other carriers, summarize the network performance for each provider-to-enrollee ratio standard listed in COMAR 31.10.44.07 by listing the calculated number of providers in the provider panel, rounded to the nearest whole number, for each of the following categories of enrollees:

Provider Service Type	Number of Providers per 1,200 Enrollees
(i) 1,200 enrollees for primary care;	5,319
Provider Service Type	Number of Providers per 2,000 Enrollees
(ii) 2,000 enrollees for pediatric care;	4,494
(iii) 2,000 enrollees for obstetrical/gynecological care;	3,286
(iv) 2,000 enrollees for mental health care or service; and	124
(v) 2,000 enrollees for substance use disorder care and services.	761