

Network Adequacy Executive Summary

Carrier Name: [Golden Rule Insurance Company](#)

Network Access Plan Name and Year: [Choice, 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.

[Carrier Filing Instructions: For each provider type listed in COMAR 31.10.44.05, list the percentage of enrollees for which the carrier met the travel distance standards. Lists should be in the following format, with provider types first in alphabetical order, followed by facilities in alphabetical order. Insert rows as needed for other providers and facility types included on the carrier’s provider panel but not listed in the chart, including physical therapists and licensed dietitian-nutritionists, with the percentage met for the maximum standards of 15 miles for Urban Areas, 40 miles for Suburban Areas, and 90 miles for Rural Areas.

If the telehealth mileage credit described COMAR 31.10.44.08B was applied when calculating the percentage of enrollees for which the carrier met the travel distance standards, include an asterisk in the chart for each provider type and geographic area where the credit is being applied. Also include the required footnote below.]

Provider Type	Urban Area	Suburban Area	Rural Area
Addiction Medicine	N/A*	N/A*	N/A*
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	99.9%	99/8%	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	99.6%	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%
For other licensed or certified providers under contract with a carrier not included above, add rows as needed to list	100%	100%	100%
Facility Type	Urban Area	Suburban Area	Rural Area
Acute Inpatient Hospitals	99.7%	100%	100%
Ambulatory Infusion Centers	99.7%	100%	100%
Critical Care Services – Intensive Care Units	99.7%	100%	100%
Diagnostic Radiology	100%	100%	100%
Inpatient Psychiatric Facility	100%	100%	100%
Opioid Treatment Services Provider	100%	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	5%	94.8%	92.1%
Skilled Nursing Facilities	100%	100%	100%
Substance Use Disorder Residential Treatment Facility	100%	99.9%	98.9%
Surgical Services (Outpatient or Ambulatory Surgical Center)	100%	100%	100%
For other licensed or certified providers under contract with a carrier not included above, add rows as needed to list	100%	100%	100%

***Addiction Medicine is not a reportable provider type for Optum Behavioral Health**

*[Carrier Filing Instructions: Include the following footnote if the telehealth mileage credit was applied to any provide type and geographic area. * As permitted by Maryland regulations, a telehealth mileage credit was applied to up to 10 percent of enrollees for each provider type noted with an asterisk in each of the urban, rural, or suburban geographic areas. The mileage credit is 5 miles for urban areas, 10 miles for suburban areas, and 15 miles for rural areas.]*

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

1,834 providers

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

18%

(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	74;59.2%	12;36.4%	82;83.7%
(ii) Mental health services	62;46.3%	28;34.6%	80;74.8%
(iii) Substance use disorder services	30;18.8%	17;16%	40;56.3%

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

Service	Number Offering Service in the Network	Percentage of Maryland Health Depts. Offering Service
(i) Medical services	47	85%
(ii) Mental health services	19	10.2%
(iii) Substance use disorder services	15	3.8%

(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:

Maryland Insurance Administration
 Network Adequacy Executive Summary template 2023
 Reference: COMAR 31.10.44.11

	Median Appointment Waiting Time
Urgent care for medical services	24 hours
Inpatient urgent care for mental health services	N/A*
Inpatient urgent care for substance use disorder services	N/A*
Outpatient urgent care for mental health services	32.5 hours
Outpatient urgent care for substance use disorder services	28.5 hours
Routine primary care	14 days
Preventive care/Well visit	14 days
Non-urgent specialty care	30 days
Non-urgent mental health	4 days
Non-urgent substance use disorder care	4 days

*Denotes that data for this appointment category was not collected during the survey period for this review cycle. Our existing survey methodology will be updated capture this data for future submissions.

[Carrier Filing Instructions: If the telehealth credit described in COMAR 31.10.44.08C was applied when determining whether the carrier’s provider panel met the required waiting time standards for at least 90 percent of appointments in any category, the carrier may include a statement on the executive summary disclosing the availability of telehealth appointments to supplement the in-person appointments for that category.

If the carrier arranges for telehealth services to be provided from participating providers beyond traditional office hours for an appointment type listed in COMAR 31.10.44.06, the carrier may include a statement on the executive summary disclosing the availability of those services]

(3) Provider-to-Enrollee Ratio Standards

(a) This subsection does not apply to Group Model HMO health benefit plans.

(b) For all other carriers, summarize the network performance for each provider-to-enrollee ratio standard listed in COMAR 31.10.44.07 by listing the calculated number of providers in the provider panel, rounded to the nearest whole number, for each of the following categories of enrollees:

Provider Service Type	Number of Providers per 1,200 Enrollees
(i) 1,200 enrollees for primary care;	2,587
Provider Service Type	Number of Providers per 2,000 Enrollees
(ii) 2,000 enrollees for pediatric care;	948
(iii) 2,000 enrollees for obstetrical/gynecological care;	1184
(iv) 2,000 enrollees for mental health care or service; and	2789

(v) 2,000 enrollees for substance use disorder care and services.

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