

CIPR Network Adequacy Project

Compensation of Travel Costs for In-Network Care in Mississippi

A Presentation to the NAIC's
Health and Managed Care (B) Committee

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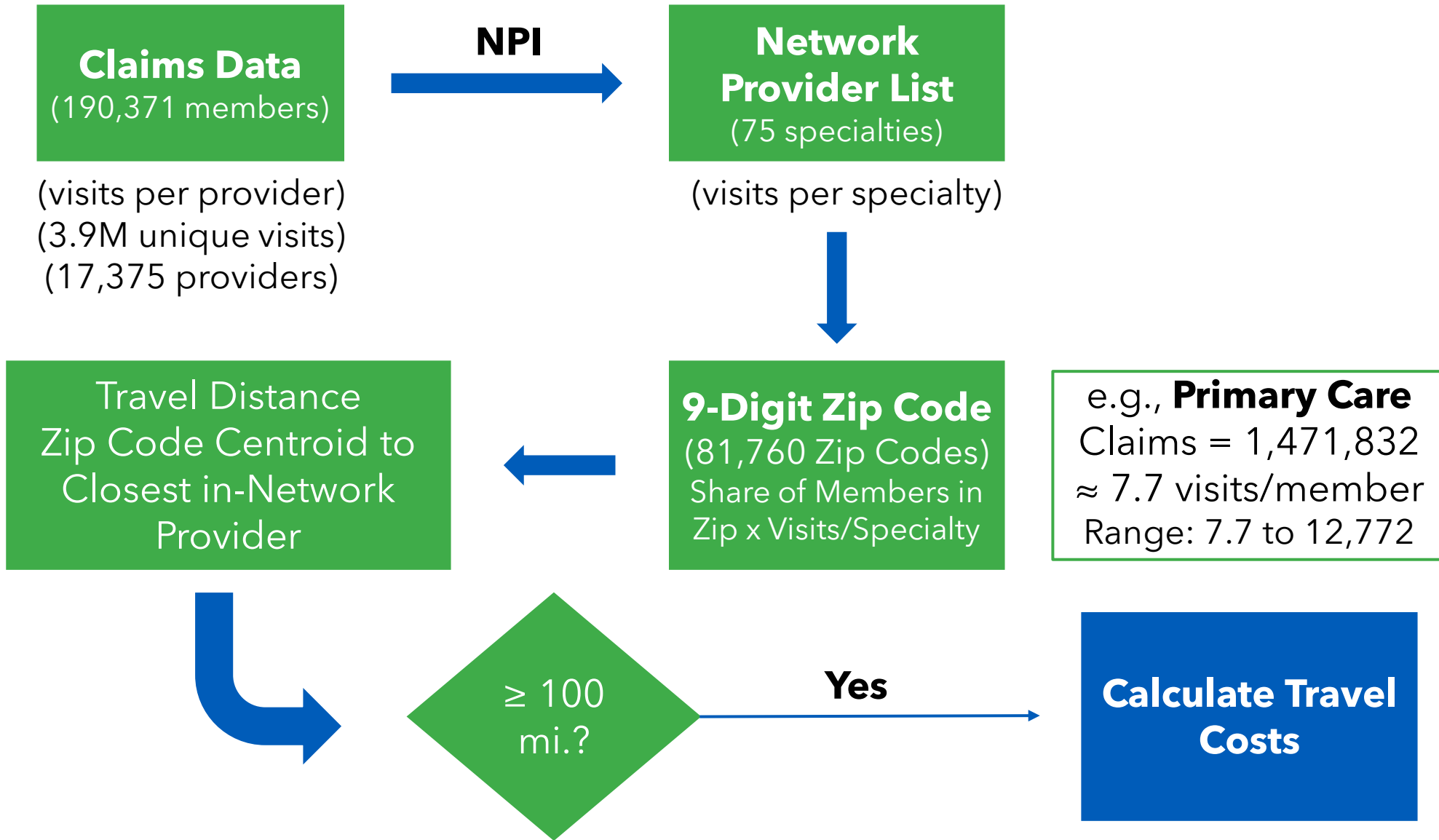
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Compensating Patients for Inadequate Network Access in Mississippi



- A new regulation in the State of Mississippi would require payers to **reimburse travel costs for patients who must travel 100 miles or more to access an in-network provider.**
- New regulations require an Economic Impact Statement (EIS) that provides an estimate of the economic costs of the new regulation.
- The CIPR was requested by the Mississippi Department of Insurance to prepare an **estimate of the costs to insurers of the new regulation** (or benefits to policyholders) to be used in the regulation's EIS.





Elimination of Member Zip Codes

Example:

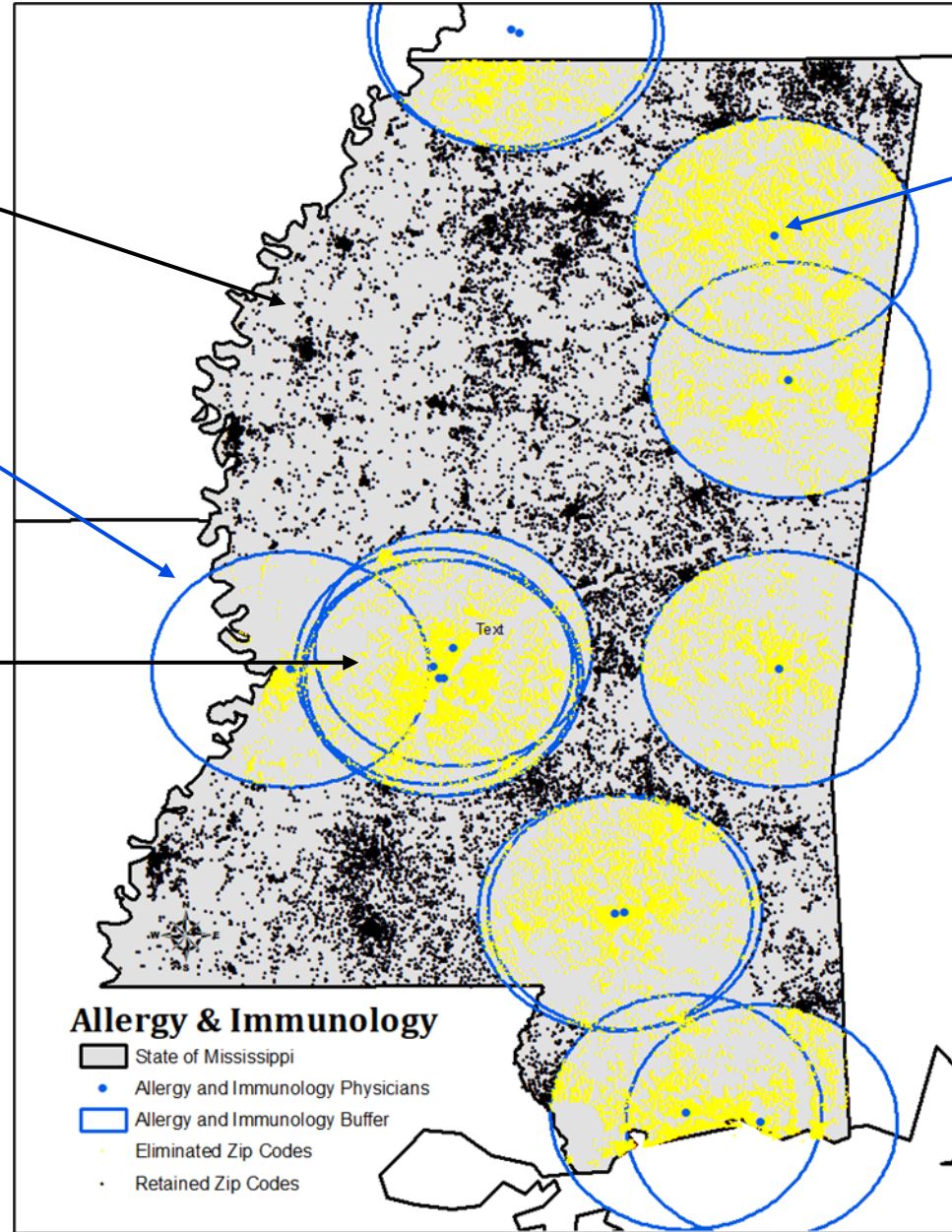
Allergy & Immunology

Retained Zip Codes
(23,314)

35-mile
buffer

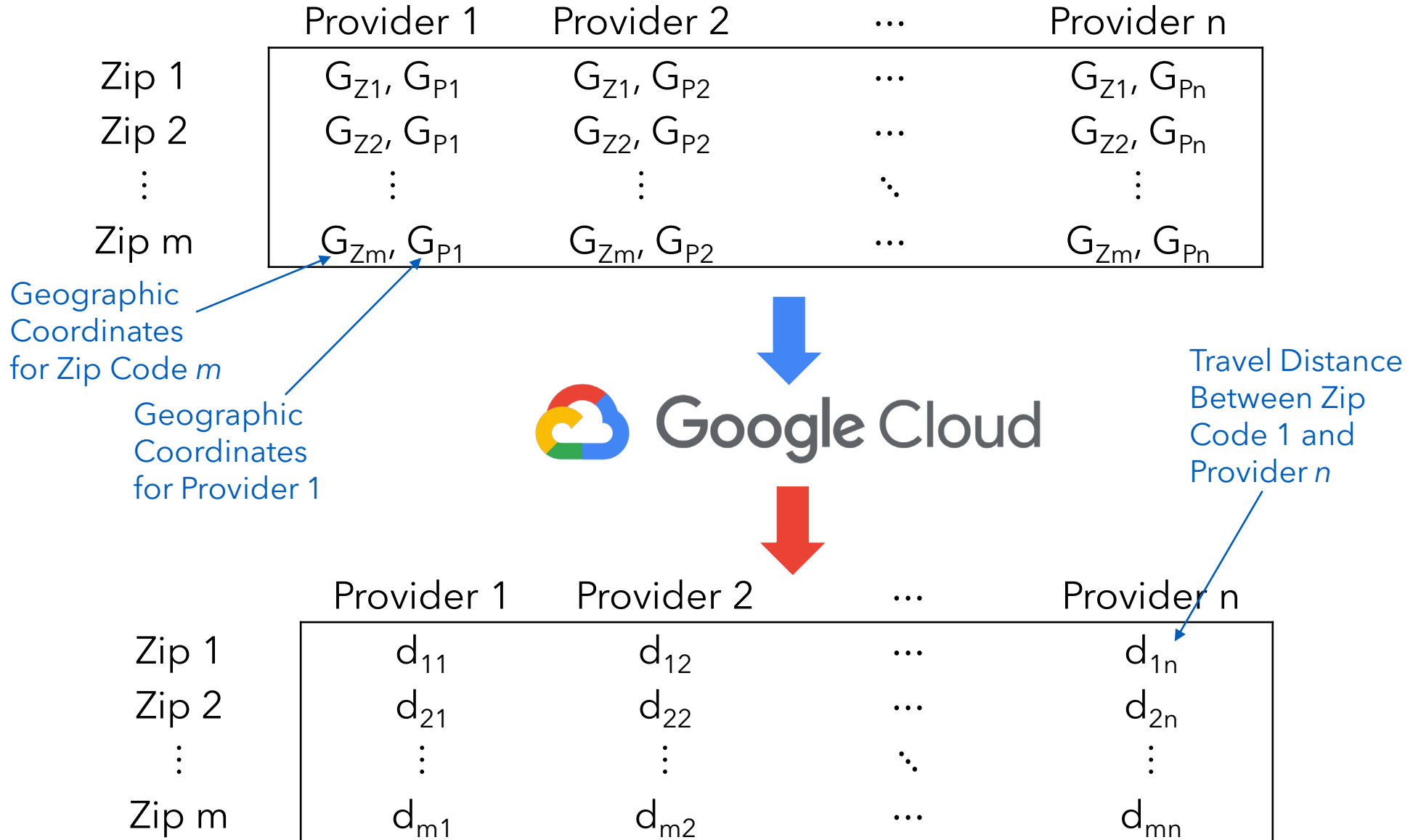
Eliminated Zip Codes

Provider





**Calculating Exact Travel Distance
Between Each Zip Code and
Each Provider**





Specialty	Reimb. Visits	Reimb. (%)	Reimb. (\$)
Allergy & Immunology	1,057	1.8%	\$117,845
Reproductive Endocrinology	139	37.7%	\$20,628
TOTAL	9,769	0.3%	\$1,256,882

By Specialty

Spec No.	Specialty	Reimbursed Visits	Percent Reimbursed	Mileage Reimbursement Factor	Lodging	Per Diem	Reimbursement
1	ACUTE GENERAL MED/SURG HOSP	0.0	0.0%	\$0.00	\$0.00	\$0.00	\$0.00
2	ADDITIONOLOGY	63.7	16.0%	\$5,422.80	20%	\$1,363.87	\$1,128.06
3	ALLERGY AND IMMUNOLOGY	1,057.4	1.8%	\$76,499.80	20%	\$22,628.57	\$18,716.15
4	AMBULANCE - EMERGENCY	0.0	0.0%	\$0.00		\$0.00	\$0.00
5	AMBULATORY SURGERY CENTER	201.7	3.7%	\$21,968.84	60%	\$19,368.20	\$16,019.58
6	ANESTHESIOLOGY	0.0	0.0%	\$0.00		\$0.00	\$0.00
7	BEHAVIOR ANALYST	552.5	5.1%	\$71,214.82	20%	\$11,845.12	\$9,797.13
8	CARDIO/THORACIC SURGERY	30.7	3.6%	\$2,227.31	20%	\$657.98	\$544.22
9	CARDIOLOGY	0.0	0.0%	\$0.00		\$0.00	\$0.00
10	CARDIOVASCULAR DISEASE	0.0	0.0%	\$0.00		\$0.00	\$0.00
11	CHIROPRACTOR	0.0	0.0%	\$0.00		\$0.00	\$0.00
12	CRITICAL CARE	73.3	17.3%	\$5,955.67	60%	\$4,708.47	\$3,894.39
13	DERMATOLOGY	461.8	1.1%	\$35,085.13	20%	\$9,882.90	\$8,174.17
14	DIAGNOSTIC IMAGING	118.8	1.3%	\$8,894.25	20%	\$2,541.56	\$2,102.13
15	EMERGENCY MEDICINE	0.0	0.0%	\$0.00		\$0.00	\$0.00
16	ENDOCRINOLOGY	332.3	1.8%	\$25,859.52		\$11,845.12	\$5,882.58
17	ENDOCRINOLOGY - REPRODUCTIVE	139.1	37.7%	\$15,188.42	20%	\$2,977.19	\$2,462.44
18	GASTROENTEROLOGY	0.0	0.0%	\$0.00		\$0.00	\$0.00
19	HEMATOLOGY/ONCOLOGY	0.0	0.0%	\$0.00		\$0.00	\$0.00
20	HOME INFUSION SERVICES	387.2	2.0%	\$28,128.13	20%	\$8,286.53	\$6,853.81
21	INFECTIOUS DISEASE	0.0	0.0%	\$0.00		\$0.00	\$0.00
22	INTERNAL MEDICINE	0.0	0.0%	\$0.00		\$0.00	\$0.00
23	LABORATORY	440.9	1.6%	\$30,967.54	20%	\$9,435.09	\$7,803.79
24	LICENSED COUNSELOR	0.0	0.0%	\$0.00		\$0.00	\$0.00
25	LICENSED MARRIAGE & FAMILY THERAPIST	97.9	8.3%	\$7,974.30	20%	\$2,095.48	\$1,733.18
26	MATERNAL AND FETAL MEDICINE	476.6	34.9%	\$49,242.65	20%	\$10,200.09	\$8,436.52
27	MULTISPECIALTY CLINIC	671.8	9.0%	\$50,677.02	20%	\$14,376.59	\$11,890.92
28	NEONATAL & PERINATAL MEDICINE	0.0	0.0%	\$0.00		\$0.00	\$0.00
29	NEPHROLOGY	0.0	0.0%	\$0.00		\$0.00	\$0.00
30	NEUROLOGY	127.8	0.5%	\$9,432.25	20%	\$2,325.60	\$2,262.62
31	NURSE MID-WIFE	213.2	31.5%	\$19,869.65	20%	\$4,563.23	\$3,774.26
32	NURSE PRACTITIONER	0.0	0.0%	\$0.00		\$0.00	\$0.00
33	OB/GYN	0.0	0.0%	\$0.00		\$0.00	\$0.00
34	OCCUPATIONAL MEDICINE	0.0	0.0%	\$0.00		\$0.00	\$0.00
35	ONCOLOGY	0.0	0.0%	\$0.00		\$0.00	\$0.00
36	ONCOLOGY - GYNECOLOGIC	440.0	35.1%	\$42,454.62	20%	\$9,417.01	\$7,788.83
37	ONCOLOGY/RADIATION	0.0	0.0%	\$0.00		\$0.00	\$0.00
38	OPHTHALMOLOGY	0.0	0.0%	\$0.00		\$0.00	\$0.00
39	OPTOMETRIST	0.0	0.0%	\$0.00		\$0.00	\$0.00
40	OTOLARYNGOLOGY	179.2	0.5%	\$13,120.14	20%	\$3,824.94	\$3,171.89
41	PAIN MANAGEMENT	0.0	0.0%	\$0.00		\$0.00	\$0.00
42	PATHOLOGY	238.4	0.9%	\$17,375.31	20%	\$5,100.99	\$4,219.04
43	PEDIATRIC ALLERGY	19.9	33.7%	\$1,805.52	20%	\$425.12	\$351.62
44	PEDIATRIC CARDIOLOGY	94.9	9.8%	\$7,215.24	20%	\$2,029.97	\$1,678.99
45	PEDIATRIC ENDOCRINOLOGY	259.7	19.6%	\$25,148.43	20%	\$5,557.34	\$4,596.50
46	PEDIATRIC GASTROENTEROLOGY	408.0	22.0%	\$33,034.99	20%	\$8,731.35	\$7,221.73
47	PEDIATRIC HEMATOLOGY/ONCOLOGY	251.3	39.8%	\$25,308.63	20%	\$5,377.14	\$4,447.45
48	PEDIATRIC NEUROLOGY	19.4	38.8%	\$1,754.21	20%	\$415.91	\$344.00
49	PEDIATRIC ORTHOPEDIC	92.4	52.5%	\$9,958.26	20%	\$1,977.19	\$1,635.34
50	PEDIATRICS	0.0	0.0%	\$0.00		\$0.00	\$0.00
51	PHYSICAL MEDICINE & REHAB	136.4	1.8%	\$10,289.12	20%	\$2,918.90	\$2,414.23
52	PHYSICAL THERAPIST	0.0	0.0%	\$0.00		\$0.00	\$0.00
53	PODIATRY	0.0	0.0%	\$0.00		\$0.00	\$0.00
54	PRIMARY CARE	0.0	0.0%	\$0.00		\$0.00	\$0.00
55	PROSTHETICS/ORTHOTICS	21.4	36.3%	\$2,381.38	20%	\$458.29	\$379.05
56	PSYCHIATRIC FACILITY	94.6	4.8%	\$7,140.36	60%	\$6,074.94	\$5,024.58
57	PSYCHIATRY	0.0	0.0%	\$0.00		\$0.00	\$0.00
58	PSYCHOLOGY	0.0	0.0%	\$0.00		\$0.00	\$0.00
59	PULMONARY DISEASE	0.0	0.0%	\$0.00		\$0.00	\$0.00
60	PULMONARY CRITICAL CARE	23.3	1.5%	\$1,654.50	60%	\$1,494.12	\$1,235.79
61	RADIOLOGY	338.6	0.3%	\$24,839.37	20%	\$7,246.11	\$5,993.27
62	RADIOLOGY - DIAGNOSTIC	783.1	0.5%	\$57,285.73	20%	\$16,757.40	\$13,860.09
63	RADIOLOGY - THERAPEUTIC	55.0	52.9%	\$5,920.02	20%	\$1,177.04	\$973.53
64	REHABILITATION FACILITY	20.2	1.3%	\$1,482.57	60%	\$1,299.75	\$1,075.05
65	RESIDENTIAL TREATMENT	230.3	21.4%	\$22,087.15	60%	\$14,786.82	\$12,230.22
66	RHEUMATOLOGY	141.6	1.3%	\$10,131.93	20%	\$3,020.70	\$2,506.70
67	SLEEP LABS	38.6	6.0%	\$2,801.58	20%	\$825.99	\$683.18
68	SOCIAL WORKER	0.0	0.0%	\$0.00		\$0.00	\$0.00
69	SURGERY - GENERAL	0.0	0.0%	\$0.00		\$0.00	\$0.00
70	SURGERY - GENERAL VASCULAR	29.8	1.2%	\$2,156.74	20%	\$637.14	\$526.98
71	SURGERY - NEUROLOGICAL	218.9	3.7%	\$15,830.77	20%	\$4,684.80	\$3,874.81
72	SURGERY - ORAL	11.8	5.7%	\$967.19	20%	\$253.04	\$209.29
73	SURGERY - ORTHOPEDIC	0.0	0.0%	\$0.00		\$0.00	\$0.00
74	SURGERY - PLASTIC	74.6	1.6%	\$5,429.49	20%	\$1,597.26	\$1,321.10
75	UROLOGY	0.0	0.0%	\$0.00		\$0.00	\$0.00
76	TOTAL	9,769	0.3%	\$112,021		\$245,621	\$199,239
77							\$1,256,882



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