



## **House Bill 6562 – Ensure Patient Access to Health Care by Establishing Meaningful Network Adequacy Standards April 21, 2016**

**What is Network Adequacy?** Network adequacy refers to a patient’s ability to receive the right kind of care in a timely manner from the healthcare professionals who are included in the “network” of a health insurance plan. “Adequacy” can be evaluated based on the number of healthcare professionals, including specialists like pediatricians or cancer doctors, in the network and how far a patient must travel to receive the care they need. Network adequacy standards help ensure reasonable access to the benefits of a health insurance plan.

**Why is this important?** Over 380,000 Illinois citizens have purchased individual health insurance plans. Those insureds, along with many patients who have network plans from their employer, are facing “narrow” or “tiered” networks that only include an extremely limited number of healthcare professionals. Many patients, particularly those who need specialized providers, may not have adequate access to care and must pay significantly more out-of-pocket for important healthcare services because the needed healthcare specialists are not “in-network.”

Patients often cannot make informed decisions when choosing healthcare professionals because network directories published by insurance companies do not accurately reflect the providers in the network. Further, when healthcare professionals are no longer in the network, in many cases patients are not informed and are forced to suddenly find care elsewhere, even though the plan initially included the healthcare professional or group that the patient wanted. This causes a disruption to medical care that can have serious consequences for the health of patients.

**What can we do to help patients in Illinois?** Our legislation provides several important protections for patients in Illinois to ensure that their health insurance networks will provide for the healthcare they need:

- Enacts standards for the ratio of healthcare professionals, including specialists, in the network to the number of insureds and also maximum travel times for patients in a health insurance plan, all of which must be approved before the plan is sold in Illinois.
- Requires health insurers to provide notice to patients when their healthcare professional is no longer in a network and allows patients to change plans if this occurs.
- Allows patients with serious health conditions or who are pregnant to stay with their healthcare professional if the network changes.
- Ensures that network directories are accurate and kept up-to-date for patients to make informed decisions about selecting both their health insurance plans and health professionals.