

Network Adequacy Talking points

Consumer advocates can use these talking points to educate state government officials about consumer priorities as states prepare for 2016 marketplaces to ensure a positive consumer experience in shopping for coverage, accessing care and improving health outcomes.¹

Stronger network adequacy requirements for 2016 plans: Because of limited federal network adequacy standards, it's up to our state regulators to make sure [state-ians] who buy health insurance coverage can easily find quality health care for themselves and their families. Specifically, our top four network adequacy priorities are:

1. **Timely access to needed care:** Our state's provider network standards must ensure that health plans on the exchange have a sufficient number and types of providers to deliver the benefits promised to them in a timely manner. [State] should continue to monitor compliance with network adequacy standards throughout plan year.
2. **Protections from surprise medical bills as a result of unknowingly going out of network:** Consumers receiving care at an in-network facility should be billed in-network cost-sharing for services to reduce the burden of unexpected and expensive bills consumers might face at a time when they are most vulnerable and dealing with sickness.
3. **Continuity of care:** If a provider network changes over the course of the plan year, such as when a provider drops out of the network, consumers should be allowed to see their provider for at least 90 days, or until any active course of treatment is completed, under the same in-network cost-sharing rules.
4. **Accuracy of provider directories:** [State-ians] should have reliable provider directory information that includes: (1) which providers are in the network; (2) which providers are accepting new patients; (3) languages spoken; and (4) disability access. Our state should also ensure that this information is organized in the way that consumers can sort provider network by tier, product and cost-sharing information.

¹ **Preparing for 2016 Marketplaces** - This one-pager outlines a timeline and some action steps to assist you as you advocate to strengthen consumer protections in 2016 to ensure a positive consumer experience in shopping for coverage, accessing care and improving health outcomes.

<http://www.communitycatalyst.org/resources/publications/document/Preparing-for-2016-marketplaces-Final.pdf>