

Out of Network Coverage in the Individual Healthcare Insurance Market: A National Survey

In order to learn about the availability of individual health insurance plans that offer out-of-network coverage in states other than New York I surveyed online health insurance marketplaces across the United States, much as a consumer looking to purchase a plan would. In those states with federally run marketplaces, data on all available qualified health plans is provided by the government at: data.healthcare.gov [1]. To determine PPO or POS plan availability in states with state-run marketplaces, I browsed their online health insurance markets using the profile of a 35 year old adult buying an individual plan with coverage starting on February 1st 2014 in one of the given state's most populous zip codes or counties.

I was able to easily and quickly find PPO and POS coverage on the individual market in almost every state. Among states with federally managed exchanges Alabama, Alaska, Arizona, Delaware, Michigan, Mississippi, Missouri, North Dakota, Ohio, South Dakota, Tennessee, Texas, West Virginia, and Wyoming offer PPO plans; Indiana, New Jersey, and South Carolina offer POS plans; and the remaining states with federally run marketplaces offer both PPO and POS plans through the healthcare.gov federal marketplace. In states that have set up their own marketplaces, almost all states offered some out of network coverage options, examples of which are provided below [2]. Massachusetts and New Hampshire are the only states where I failed to find out-of-network coverage options in the individual healthcare markets.

In summary I have found that, outside of New York, 47 states and the District of Columbia offer out-of-network coverage to individuals and families, and have failed to find such coverage only in Massachusetts and New Hampshire.

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January 10, 2014

Specific examples of available plans by state.

1. For information on states with federally run exchanges the QHP Individual Market Medical data set (<https://data.healthcare.gov/dataset/QHP-Landscape-Individual-Market-Medical/b8in-sz6k>) was accessed from https://data.healthcare.gov/browse?utf8=%E2%9C%93&sortBy=most_accessed&sortPeriod=week.

2. Examples of POS or PPO plan availability for states with state managed exchanges.

California – PPO plans are available <https://www.coveredca.com/news/PDFs/CC-health-plans-booklet-rev2.pdf>

Colorado – Colorado Health Op offers PPO options: <http://www.cohealthop.org/our-plans-details>.

Connecticut – PPO plans available from Healthy Connecticut: <http://www.healthycct.org/our-plans/>. POS plans are offered through CT marketplace by Connecticare: <http://www.chooseconnecticare.com/our-plans/connecticare-plans-on-connecticut-exchange/>.

Washington DC – Care First BCBS offers PPO and POS plans in Maryland and Virginia: <https://member.carefirst.com/individuals/choosing-insurance/compare-plans.page?#?accordion=hmo>

Hawai'i – HMSA BSBC offers PPO plans: <http://www.hmsa.com/health-plans/individuals-families/metallic-plans/>.

Idaho – All health plans available on the individual market in Idaho are catalogued in the QHP Landscape ID Individual Market Medical dataset (<https://data.healthcare.gov/dataset/QHP-Landscape-ID-Individual-Market-Medical/pwit-ub85>) at data.healthcare.gov.

Kentucky – Anthem BCBS offers PPO options in Kentucky: http://file.anthem.com/OFF_HIX_KY_KIT.pdf.

Maryland – Care First BCBS offers PPO and POS plans in Maryland and Virginia: <https://member.carefirst.com/individuals/choosing-insurance/compare-plans.page?#?accordion=hmo>

Minnesota – PreferredOne offers a range of PPO plans in the state: https://www.preferredone.com/benefits-and-tools/sbc.aspx?Product=IND_2014

Nevada: Nevada Health Coop offers POS plans: <http://nevadahealthcoop.org/choose-plan/>.

New Mexico – All health plans available on the individual market in New Mexico are catalogued in the QHP Landscape NM Individual Market Medical dataset (<https://data.healthcare.gov/dataset/QHP-Landscape-NM-Individual-Market-Medical/iwmd-wduj>) at data.healthcare.gov.

Rhode Island – BCBS of Rhode Island offers many PPO plans: <https://www.bcbsri.com/shop-for-plan/medical-plans>.

Vermont – MVP healthcare offers an indemnity plan in Vermont for individuals: <https://swp.mvphhealthcare.com/wps/portal/mvp/home/members/plans/insuranceind/viip>.

Washington – Premera BCBS offers PPO health plans in Washington state:

<https://www.premera.com/wa/visitor/shop-for-plans/individual-and-family-plans/health-plans/>.

