

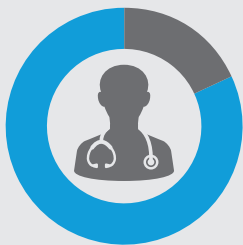
# The State of Provider Directory Accuracy Across the U.S.



Inaccuracies in the Medicare Advantage directories may trigger penalties of up to **\$25,000/day/beneficiary** or bans on new enrollment and marketing<sup>1</sup>



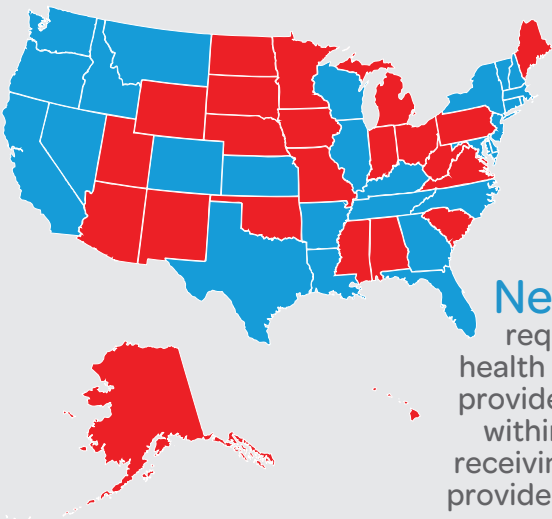
The federal exchange plans could face penalties of up to **\$100/day/beneficiary** for problems in their directories<sup>1</sup>



**18.2%**  
of the physicians in the Blue Shield of California Provider Directory were not at the location listed<sup>2</sup>

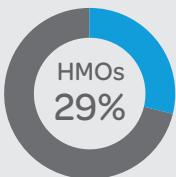
**26**  
states specify that updates are necessary either on a monthly, quarterly or annual basis in oversight language<sup>3</sup>

**24**  
states do not specify frequency in current oversight language<sup>3</sup>

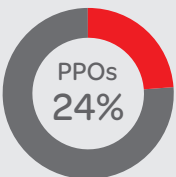


**New York**  
requires that health plans update provider directories within 15 days of receiving a change in provider information<sup>3</sup>

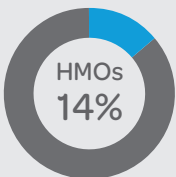
## NAIC Survey of Department of Insurance in all 50 States<sup>4</sup>



**HMOs 29%**  
Online directories must be updated at least monthly

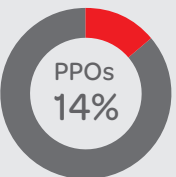


**PPOs 24%**



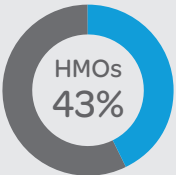
**HMOs 14%**

Online directories must be updated at least quarterly

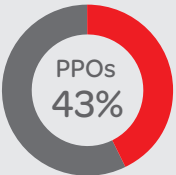


**PPOs 14%**

If a consumer relies on inaccurate information in a directory and is balance billed as a result, the health plan is responsible for resolving the claim in a way that holds the patient harmless



**HMOs 43%**



**PPOs 43%**

### Sources:

- 1) Kaiser Health News, March 9, 2015  
<http://khn.org/news/health-exchange-medicare-advantage-plans-must-keep-updated-doctor-directories-in-2016/>
- 2) California Department of Managed Healthcare, Final Report Non-Routine Survey of Blue Shield of California. November 7, 2014.  
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- 3) White Paper - Provider Directories: Litigation, Regulatory, and Operational Challenges. Berkeley Research Group. March 2015.  
[http://www.thinkbrg.com/media/publication/579\\_Hoyt\\_DirectoryWhitePaper\\_032015\\_WEB.pdf](http://www.thinkbrg.com/media/publication/579_Hoyt_DirectoryWhitePaper_032015_WEB.pdf)
- 4) Ensuring Consumers' Access to Care: Network Adequacy State Insurance Survey Findings and Recommendations for Regulatory Reforms in a Changing Insurance Market. Health Management Associates. November 2014.  
[http://www.naic.org/documents/committees\\_conliaison\\_network\\_adequacy\\_report.pdf](http://www.naic.org/documents/committees_conliaison_network_adequacy_report.pdf)



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