

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 marketing¹



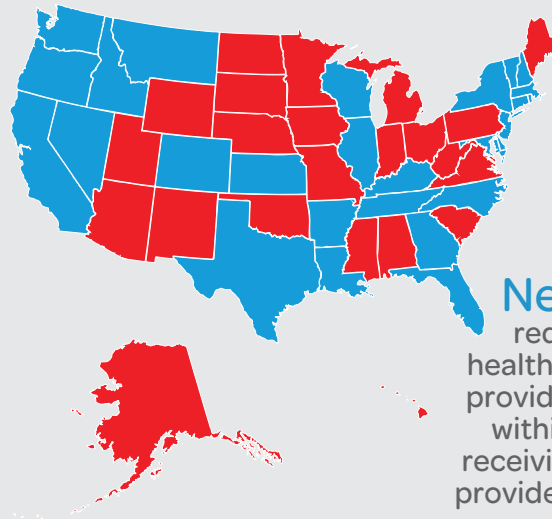
The federal exchange plans could face penalties of up to **\$100/day/beneficiary** for problems in their directories¹



18.2% of the physicians in the Blue Shield of California Provider Directory were not at the location listed²

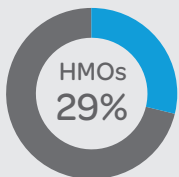
26 states specify that updates are necessary either on a monthly, quarterly or annual basis in oversight language³

24 states do not specify frequency in current oversight language³

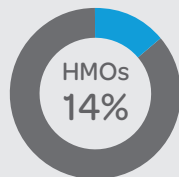
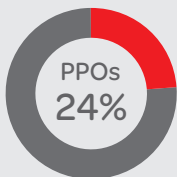


New York requires that health plans update provider directories within 15 days of receiving a change in provider information³

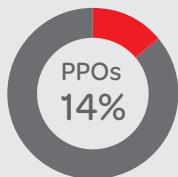
NAIC Survey of Department of Insurance in all 50 States⁴



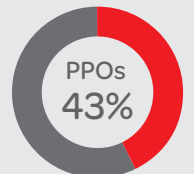
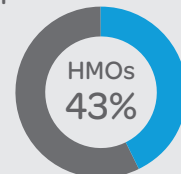
Online directories must be updated at least monthly



Online directories must be updated at least quarterly



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



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.
<http://www.dmhc.ca.gov/desktopmodules/dmhc/medsurveys/surveys/043fsnr111814.pdf>
- 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
- 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



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