

**SENATE . . . . . No. 592****The Commonwealth of Massachusetts**

PRESENTED BY:

*Cindy F. Friedman*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to consumer transparency about provider networks.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Cindy F. Friedman</i>	<i>Fourth Middlesex</i>	
<i>Joanne M. Comerford</i>	<i>Hampshire, Franklin and Worcester</i>	<i>1/28/2019</i>
<i>Maria Duaiame Robinson</i>	<i>6th Middlesex</i>	<i>1/28/2019</i>
<i>Rebecca L. Rausch</i>	<i>Norfolk, Bristol and Middlesex</i>	<i>1/30/2019</i>
<i>Mike Connolly</i>	<i>26th Middlesex</i>	<i>1/30/2019</i>
<i>Jack Patrick Lewis</i>	<i>7th Middlesex</i>	<i>1/31/2019</i>
<i>Joan B. Lovely</i>	<i>Second Essex</i>	<i>2/1/2019</i>
<i>Julian Cyr</i>	<i>Cape and Islands</i>	<i>2/1/2019</i>
<i>Sal N. DiDomenico</i>	<i>Middlesex and Suffolk</i>	<i>2/1/2019</i>
<i>Michael O. Moore</i>	<i>Second Worcester</i>	<i>2/11/2019</i>

# SENATE . . . . . No. 592

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By Ms. Friedman, a petition (accompanied by bill, Senate, No. 592) of Cindy F. Friedman, Joanne M. Comerford, Maria Duaime Robinson, Rebecca L. Rausch and other members of the General Court for legislation relative to consumer transparency about provider networks. Financial Services.

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## The Commonwealth of Massachusetts

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In the One Hundred and Ninety-First General Court  
(2019-2020)

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An Act relative to consumer transparency about provider networks.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 SECTION 1. Section 1 of chapter 176O of the General Laws, as appearing in the 2016  
2 Official Edition, is hereby amended by inserting after the definition of “Network”, in lines 138-  
3 140, inclusive, the following definition:-

4 “Network plan”, a health benefit plan of an insurer that either requires a covered person  
5 to use health care providers managed by, owned by, under contract with, or employed by the  
6 insurer or that creates incentives, including financial incentives, for a covered person to use such  
7 health care providers.

8 SECTION 2. Said section 1 of said chapter 176O, as so appearing, is hereby further  
9 amended by inserting after the definition of “Prospective review”, in lines 158-161, inclusive, the  
10 following definition:-

11           “Provider group”, a medical group, independent practice association, or other similar  
12       group of providers.

13           SECTION 3. Said section 1 of said chapter 176O, as so appearing, is hereby further  
14       amended by inserting after the definition of “Terminally ill”, in lines 178-181, inclusive, the  
15       following definition:-

16           “Tiers” or “tiered network”, a network that identifies and groups some or all types of  
17       providers and facilities into specific groups to which different provider reimbursement, covered  
18       person cost sharing, or provider access requirements, or any combination thereof, apply for the  
19       same services.

20           SECTION 4. Said chapter 176O is hereby further amended by adding the following  
21       section:

22           Section 28. (a) (1) A carrier shall post electronically a current and accurate provider  
23       directory for each of its network plans with the information and search functions, as described in  
24       subsections (b) and (c). In making the directory available electronically, the carrier shall ensure  
25       that the general public is able to view all of the current health care providers for a plan through a  
26       clearly identifiable link or tab and without creating or accessing an account, entering a policy or  
27       contract number, providing other identifying information, or demonstrating coverage or an  
28       interest in obtaining coverage with the plan.

29           (2) A carrier shall take appropriate steps to ensure the accuracy of the information  
30       concerning each provider listed in the carrier’s provider directories for each network plan and  
31       shall, no later than January 1, 2020, review and update the entire provider directory for each  
32       network plan. Thereafter, the carrier shall update each online network plan provider directory at

33 least biweekly, or more frequently, if required by federal law, when informed of and upon  
34 confirmation by the plan of any of the following:

35 (i) a contracting provider is no longer accepting new patients for that product, or an  
36 individual provider within a provider group is no longer accepting new patients;

37 (ii) a provider is no longer under contract for a particular plan product;

38 (iii) a provider's practice location or other information required under this section has  
39 changed;

40 (iv) upon completion of the investigation described in subsection (a)(9) of this section, a  
41 change is necessary based on an enrollee complaint that a provider was not accepting new  
42 patients, was otherwise not available, or whose contact information was listed incorrectly; or

43 (v) any other information that affects the content or accuracy of the provider directory or  
44 directories.

45 A provider directory shall not list or include information on a provider that is not  
46 currently under contract with the plan.

47 (3) Upon confirmation of any of the following, the plan shall delete a provider from the  
48 directory or directories when:

49 (i) it has learned that a provider has retired or otherwise has ceased to practice;

50 (ii) a provider or provider group is no longer under contract with the plan for any reason;  
51 or

52                   (iii) the contracting provider group or a provider has informed the plan that the provider  
53                   is no longer associated with the provider group and is no longer under contract with the plan.

54                   (4) A carrier shall periodically, or upon a frequency and according to requirements  
55                   established by the commissioner, audit its provider directories for accuracy and retain  
56                   documentation of such an audit to be made available to the commissioner upon request.

57                   (5) A carrier shall notify providers listed as participating providers who have not  
58                   submitted claims for at least the last 6 months or otherwise have not communicated intent to  
59                   continue participation in the carrier's network within the past 6 months. Such notice shall inform  
60                   providers of the carrier's intent to determine whether the provider still intends to be in the  
61                   carrier's network and to update the directory accordingly. Such notice shall be accomplished in  
62                   accordance with provisions of the contract entered into between the carrier and the provider  
63                   regarding notice, if applicable. If the carrier does not receive a response from the provider within  
64                   45 days of such notification requesting confirmation that the information regarding the provider  
65                   is current and accurate or, as an alternative, updating any information, the insurer shall remove  
66                   the provider from the network. The carrier may, prior to removal, use other available information  
67                   or means to determine if the provider is participating in the carrier's network, including any  
68                   means delineated in the contract entered into between the carrier and the provider.

69                   A provider may elect to remain in the network in reserve status if the provider is not  
70                   accepting the carrier's insureds as patients but expects to open its practice again to such patients  
71                   within the next 6 months. The provider shall notify the carrier of this election in response to the  
72                   carrier's notice. A provider electing reserve status shall be omitted from the carrier's online  
73                   provider directory and the quarterly update of the print directory until such time as the provider

74 communicates to the carrier, by such means as they have agreed upon, the intent to again accept  
75 the carrier's insureds as patients. At that time, according to the processes and timelines set forth  
76 in this section, the carrier shall list the provider on its online and print provider directories.

77 (6) A carrier shall provide a print copy, or a print copy of the requested directory  
78 information, of a current provider directory with the information described in subsection (d)  
79 upon request of an insured or a prospective insured. The printed copy of the provider directory or  
80 directories shall be provided to the requester by mail postmarked no later than 5 business days  
81 following the date of the request and may be limited to the geographic region in which the  
82 requester resides or works or intends to reside or work.

83 (7) For each network plan, a carrier shall include in the electronic and print directory, or  
84 otherwise make available, the following general information:

85 (i) in plain language, a statement certifying that the network is adequate and a general  
86 description of the criteria the carrier has used to build its provider network and determine its  
87 adequacy;

88 (ii) a disclosure of whether the network is open or closed to new providers;

89 (iii) if applicable, in plain language, a description of the criteria the carrier has used to tier  
90 providers;

91 (iv) if applicable, in plain language, how the carrier designates the different provider tiers  
92 or levels in the network and identifies for each specific provider, hospital or other type of facility  
93 in the network which tier each is placed, for example by name, symbols or grouping, in order for  
94 an insured or a prospective insured to be able to identify the provider tier;

95                         (v) if applicable, note that authorization or referral may be required to access some  
96 providers; and

97                         (vi) reference to the phone numbers and websites available to insureds to obtain a cost  
98 estimate for a proposed admission, service, or procedure.

99                         (8) A carrier shall provide the directory or directories for the specific network offered for  
100 each product using a consistent method of network and product naming, numbering, or other  
101 classification method that ensures the public, enrollees, potential enrollees, and contracted  
102 providers can easily identify the networks and plan products in which a provider participates.

103                         (9) The carrier shall include in both its electronic and print directories a dedicated  
104 customer service email address and telephone number or electronic link that insureds, providers  
105 and the general public may use to notify the carrier of inaccurate provider directory information.  
106 This information shall be disclosed prominently in the directory or directories and on the  
107 carrier's website. The carrier shall be required to investigate reports of inaccuracies within 30  
108 days of notice and modify the directories in accordance with any findings within 30 days of such  
109 findings. Carriers shall report annually to the commissioner on the number of reports of  
110 inaccuracies received, the timeliness of the carrier's response, and the corrective actions taken.

111                         (10) The provider directory or directories shall inform enrollees and potential enrollees  
112 that they are entitled to:

113                         (i) language interpreter services, at no cost to the enrollee; and  
114                         (ii) full and equal access to covered services as required under the federal Americans with  
115 Disabilities Act of 1990 and Section 504 of the Rehabilitation Act of 1973.

116           A provider directory, whether in electronic or print format, shall accommodate the  
117        communication needs of individuals with disabilities, and include a link to or information  
118        regarding available assistance for persons with limited English proficiency including how to  
119        obtain interpretation and translation services.

120           (b) The carrier shall make available through an electronic provider directory, for each  
121        network plan, the information under this subsection in a searchable format:

122           (1) for health care professionals: (i) name; (ii) gender; (iii) the office location(s) where  
123        the health care professional actually provides services and whether the health care professional is  
124        only available to patients admitted to a hospital or other inpatient facility; (iv) specialty, if  
125        applicable; (v) clinical and developmental areas of expertise; (vi) populations of interest; (vii)  
126        medical group affiliations, if applicable; (viii) facility affiliations, if applicable; (ix) participating  
127        facility affiliations, if applicable; (x) provider tier, if applicable; (xi) languages spoken other than  
128        English, if applicable; (xii) whether they are accepting new patients and how soon they can  
129        typically schedule a first appointment; and (xiii) information on access for people with  
130        disabilities, including but not limited to structural accessibility and presence of accessible  
131        examination and diagnostic equipment;

132           (2) for hospitals: (i) hospital name; (ii) hospital type; (iii) participating hospital location;  
133        (iv) hospital accreditation status; and (v) hospital tier, if applicable; and

134           (3) for facilities, other than hospitals, by type: (i) facility name; (ii) facility type; (iii)  
135        types of services performed; (iv) participating facility location(s); and (v) facility tier, if  
136        applicable.

137 (c) For the electronic provider directories, for each network plan, a carrier shall make  
138 available the following information in addition to all of the information available under  
139 subsection (b):

140 (1) for health care professionals: (i) contact information; (ii) licensure and board  
141 certification(s); and (iii) languages spoken other than English by clinical staff, if applicable;

142 (2) for hospitals: telephone number; and

143 (3) for facilities other than hospitals: telephone number.

144 (d) The carrier shall make available in print, upon request, the following provider  
145 directory information for the applicable network plan:

146 (1) for health care professionals: (i) name; (ii) contact information; (iii) gender; (iv) the  
147 office location(s) where the health care professional actually provides services and whether the  
148 health care professional is only available to patients admitted to a hospital or other inpatient  
149 facility; (v) specialty, if applicable; (vi) clinical and developmental areas of expertise; (vii)  
150 populations of interest; (viii) licensure and board certification(s); (ix) medical group affiliations,  
151 if applicable; (x) facility affiliations, if applicable; (xi) participating facility affiliations, if  
152 applicable; (xii) provider tier, if applicable; (xiii) languages spoken other than English, if  
153 applicable; (xiv) whether accepting new patients; and (xv) information on access for people with  
154 disabilities, including but not limited to structural accessibility and presence of accessible  
155 examination and diagnostic equipment;

156 (2) for hospitals: (i) hospital name; (ii) hospital type; (iii) participating hospital location  
157 and telephone number; (iv) hospital accreditation status; and (v) hospital tier, if applicable; and

158 (3) for facilities, other than hospitals, by type: (i) facility name; (ii) facility type; (iii)  
159 types of services performed; (iv) participating facility location(s) and telephone number; and (v)  
160 facility tier, if applicable.

161                         (e) The carrier shall include a disclosure in the print directory that the information in  
162 subsection (d) included in the directory is accurate as of the date of printing and that insureds or  
163 prospective insureds should consult the carrier's electronic provider directory on its website or  
164 call a specified customer service telephone number to obtain the most current provider directory  
165 information. The carrier shall have dedicated staff available to help insureds or prospective  
166 insureds who are not able to locate a network provider through the carrier's directory, to find  
167 appropriate providers.

168 (f) The carrier shall update its printed provider directory or directories at least annually,  
169 or more frequently, if required by federal law. The carrier shall further provide an insured  
170 member upon request an updated printed provider directory or a printed copy of specific  
171 information found in the directory.

172                         (g) In circumstances where the commissioner finds that an insured reasonably relied upon  
173                         materially inaccurate information regarding network status contained in a carrier's provider  
174                         directory, the commissioner may require the carrier to provide coverage for all covered health  
175                         care services provided to the insured and to reimburse the insured for any amount that he or she  
176                         would have paid, had the services been delivered by an in-network provider under the carrier's  
177                         network plan; provided, however, that the commissioner shall take into consideration that  
178                         carriers are relying on health care providers to report changes to their information prior to  
179                         requiring any reimbursement to an insured. Prior to requiring reimbursement in these

180       circumstances, the commissioner shall conclude that the services received by the insured were  
181       covered services under the insured's network plan. In such circumstances, the fact that the  
182       services were rendered or delivered by a non-contracting or out-of-network provider shall not be  
183       used as a basis to deny reimbursement to the insured.

184               (h) (1) The contract between the plan and a provider shall include a requirement that the  
185       provider inform the plan within 5 business days when either of the following occur:

186               (i) the provider is not accepting new patients; or

187               (ii) if the provider had previously not accepted new patients, the provider is currently  
188       accepting new patients.

189               (2) If a provider who is not accepting new patients is contacted by an enrollee or potential  
190       enrollee seeking to become a new patient, the provider shall, as soon as possible but no later than  
191       within 5 business days, direct the enrollee or potential enrollee to the plan for additional  
192       assistance in finding a provider and inform the carrier that the provider is not accepting new  
193       patients.

194               (3) If an enrollee or potential enrollee informs a plan of a possible inaccuracy in the  
195       provider directory or directories, the plan shall promptly investigate, and, if necessary, undertake  
196       corrective action within 30 business days to ensure the accuracy of the directory or directories.