# Provider Terminations NHCAR Ins. 2701.09(g)(10) and (11)

- (10) The health carrier's proposed plan for providing care in the event of contract termination between the health carrier and any of its participating providers, or in the event of the health carrier's insolvency or other inability to continue operations.
- (11) The description in (g)(10) shall explain how impacted covered persons will be notified of the contract termination, or the health carrier's insolvency or other cessation of operations, and transferred to other providers in a timely manner.

This information is provided as part of Harvard Pilgrim's 2017 Health Care Access Report as required by the State of New Hampshire's network adequacy requirements. For current Harvard Pilgrim policies, please refer to the most current Provider Manual, available on <a href="https://www.harvardpilgrim.org">www.harvardpilgrim.org</a>.





# NETWORK OPERATIONS & CARE DELIVERY MANAGEMENT—PROVIDER NETWORK

# **Local Care Units (LCUs)**

#### **Medical Director**

The Medical Director represents the partnership between Harvard Pilgrim and the local practice. The Local Care Unit (LCU) Medical Director works in partnership with Harvard Pilgrim to carry out quality assurance and utilization management functions including, but not limited to:

- Managing/directing medical programs and LCU participating providers
- Overseeing the quality of care delivered by the LCU participating providers
- Overseeing the utilization management process
- Acting as a medical liaison between Harvard Pilgrim and the LCU
- Ensuring confidentiality of information shared between Harvard Pilgrim, the LCU, and its participating providers

## **Standard Individual Joinder Agreement**

Harvard Pilgrim's standard individual joinder agreement, when a contractual requirement, binds an individual physician or non-physician provider ("LCU provider-members") to an LCU group agreement. The LCU may be a physician hospital organization, a physician organization, an independent practice association, or other multiple physician practice.

- Harvard Pilgrim's standard individual joinder agreement in Massachusetts is a three-party document requiring the signatures of the LCU provider-member, the LCU Medical Director or designee, and the Vice President for Provider Network Services.
- Harvard Pilgrim's standard individual joinder agreement in New Hampshire is a two-party agreement requiring the signatures of the LCU provider-member and Harvard Pilgrim's Senior Vice President of Regional Markets.
- Standard individual joinder agreements are not applicable to Maine physicians.

#### **Provider-Member**

A provider-member is a physician or non-physician who participates with Harvard Pilgrim through an LCU, but who is not an employee of the LCU. Physician-members, when contractually required, execute Harvard Pilgrim's standard individual joinder agreements.

#### Provider-Employee

A provider-employee is a physician or non-physician who is employed by the LCU in which he/she participates. Physician-employees are not required to execute Harvard Pilgrim's standard individual joinder agreements.

# **Provision of Covered Services**

The LCU is responsible for providing, or arranging, services to Harvard Pilgrim members in accordance with professionally and medically acceptable procedures and consistent with Harvard Pilgrim's policies and procedures and the applicable member agreement. Each LCU provider must arrange to have his/her patients covered by another provider in the LCU (or other Harvard Pilgrim contracted provider) during his/her temporary absence or unavailability.

#### **Member Assignment**

Each LCU member selects a single PCP in the LCU who will coordinate the overall health care and refer the member, as appropriate, to LCU physicians and other Harvard Pilgrim–contracted providers. Harvard Pilgrim may assign members to PCPs with open panels. Each month, Harvard Pilgrim notifies LCUs and PCPs of HMO/POS member selection, auto-assignment, or termination from a PCP panel.

Provider panels can be closed to new members immediately upon receipt of the request. However, Massachusetts Managed Care Law (MMCL) requires a 60-day notice for PCPs to terminate their affiliation or close their panel to all members.

# **Provider Disenrollment**

Members must be notified in advance, and services continued, when certain providers voluntarily, or involuntarily, disensell from an LCU. These providers include the following:

- PCPs
- Involuntarily terminated OB/GYNs
- Involuntarily terminated providers caring for the terminally ill

In Connecticut, providers must give 60 days notice to health insurer prior to terminating.

Local Care Units (cont.)

#### Member Notification

Members must be notified at least 30 days in advance of the provider's disenrollment.

- In Connecticut, members must be notified as soon as possible on the termination of a PCP.
- In Maine, members must be notified at least 60 days in advance of the provider's disenrollment.

Harvard Pilgrim's Clinical Transition Program will assist in transferring members to new providers.

## **Coverage Extension**

Unless a termination is based on quality-related issues or fraud, a terminated provider must continue to provide care to Harvard Pilgrim members:

- Thirty days beyond the disenrollment date if the terminated provider is a PCP.
  - In Maine, member care must be continued 60 days beyond the provider disenrollment.
  - In New Hampshire, member care must be continued 60 days beyond the provider's disenrollment when he/she was part of a group of 10 or more providers.
- Through the first postpartum visit for members in their second or third trimester of pregnancy if the terminated provider is an involuntarily terminated OB/GYN.
- Through death for terminally ill members if the provider is involuntarily terminated.

# **LCU Requirements**

Harvard Pilgrim requires that LCUs:

• Allow Harvard Pilgrim to use practitioner performance data (such as quality, cost, resource use, or utilization information) as is required by the National Committee for Quality Assurance (NCQA).

## Reporting

Harvard Pilgrim makes available performance and eligibility reports that help medical directors and their staff effectively manage the care delivered to LCU members and to promote the success of quality programs.

#### **Online Delivery**

LCU performance reporting, including eligibility reports, is available through *HPHConnect*. (Go to *http://www.harvardpilgrim.org/providers.*) *HPHConnect* service requires registration.

Call the HPHConnect Service Center at 800-676-2769.

#### **PUBLICATION HISTORY**

09/15/16

03/01/11	reviewed; no updates
06/15/12	reviewed; minor edits for clarity
06/15/13	added NCQA practitioner performance data requirement information
03/15/14	added CT provider disenrollment information

reviewed; administrative edits for clarity