

**Illinois Division of Insurance
Review Requirements Checklist**

320 West Washington Street
Springfield, IL 62767-0001

Updated 3/2016

Line(s) of Insurance: All Accident and Health Products

Line(s) of Business: Qualified Health PPO/HMO Network Adequacy

Contact Person: Paulette Dove
Deputy Director of Health Products
217-785-5044
Paulette.Dove@illinois.gov

ELECTRONIC REFERENCES

Federal References Link: [Code of Federal Regulations](#)
[United States Code](#)

Illinois References Link: [Illinois Insurance Code](#)
[Administrative Regulations Online](#)
[Illinois Company Bulletins](#)

| Review Requirements | Reference | General Filing Requirements | Location of Standard in Filing |
|-------------------------------|---|--|--------------------------------|
| Review Requirements Checklist | Go to Review Requirements Checklists on DOI web site. See next column | Each filing must include a completed Review Requirements Checklist containing a completed "Location of Standard in Filing" column for each required element of the filing. Please indicate the proper page # and form # for each entry. Each filing must also include a completed Network Adequacy Collection Template and a Proposed Enrollment Template. | |

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| <p>PLAN NETWORK ADEQUACY -- REQUIRED OF ALL QHPs</p> | <p>45 CFR 156.230 ACA Network Adequacy Standards</p> <p>45 CFR 156.235 General ECP Standard</p> | <p>The provider network of each QHP must meet these standards:</p> <ol style="list-style-type: none"> 1) Include essential community providers that serve predominately low income, medically underserved individuals 2) Maintain a network that is sufficient in number and types of providers, including providers that specialize in mental health and substance abuse services, to assure that all services will be accessible without unreasonable delay 3) Is consistent with the network adequacy provisions of section 2702(c) of the PHSA. | |
| STATE GUIDELINES | | | |
| <p>Network Adequacy General Recommendations</p> | <p>215 ILCS 5/401 215 ILCS 5/370i</p> | <p>DOI shall determine sufficiency by reference to any reasonable criteria, which may include, but shall not be limited to, the guidelines set forth herein:</p> <ol style="list-style-type: none"> a) Provider-covered person ratios by speciality b) Primary care professional-covered person ratios c) Geographic accessibility of providers d) Geographic variation and population dispersion e) Waiting times for an appointment with participating providers f) Hours of operation g) The ability to meet needs of covered persons, including low-income persons, children & adults with serious, chronic or complex health conditions or physical or mental disabilities, or persons with limited English proficiency h) Other health care service delivery system options, such as telemedicine or telehealth, mobile clinics, centers of excellence and other ways of delivering care i) Volume of technological & specialty care services available to serve the needs of covered persons requiring technologically advanced or specialty care services. | |

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| Provider and Hospital Directories | | Web-based physician and hospital directory must be up to date, and include accurate location and contact information. Providers available by telehealth or innovative methods should be clearly identified. | |
| Suggested Maximum Travel Distance or Time | 215 ILCS 5/370i | <p>The maximum recommended distance from any point of service area to a point of service area is:</p> <ul style="list-style-type: none"> • 30 minutes or 30 miles for primary care, OB-GYN and general hospital care for urban • 60 minutes or 60 miles for primary care, OB-GYN and general hospital care for rural • 45 minutes or 60 minutes for specialist in urban • 75 minutes or 100 miles for specialist in rural | |

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| <p>Suggested Ration of providers and facilities to enrollees</p> | | <p>Hospital Facility -- 1 per county Mental Health Facility -- 1 per county PCP/Pediatrician -- 1 per 1,000 Allergy/Immunology -- 1 per 15,000 Behavioral Health -- 1 per 5,000 Cardiology -- 1 per 10,000 Chiropractor -- 1 per 10,000 Dermatology -- 1 per 10,000 Endocrinology -- 1 per 10,000 ENT/Otolaryngology -- 1 per 15,000 Gastroenterology -- 1 per 10,000 General Surgery -- 1 per 5,000 Infectious Disease -- 1 per 15,000 Nephrology -- 1 per 10,000 Neurology -- 1 per 20,000 OB/GYN -- 1 per 2,500 Oncology/Radiation -- 1 per 15,000 Ophthalmology -- 1 per 10,000 Orthopedic Surgery -- 1 per 10,000 Physiatry/Rehabilitative -- 1 per 15,000 Plastic Surgery -- 1 per 20,000 Pulmonary -- 1 per 10,000 Rheumatology -- 1 per 10,000 Urology -- 1 per 10,000</p> | |
| <p>Telehealth and Innovative Care</p> | <p>215 ILCS 5/356z.22</p> | <p>Companies are encouraged to explore and include innovative methods of providing high quality care at lower costs. Use of telehealth services to satisfy network adequacy requirements must be clearly identified and explained.</p> | |