

211 CMR 152.00: HEALTH BENEFIT PLANS USING LIMITED, REGIONAL OR TIERED PROVIDER NETWORKS

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152.01: Purpose, Scope and Authority

211 CMR 152.00 applies to the design and Marketing of Insured Health Benefit Plans that make use of:

- (a) a Limited Provider Network that differs from the Carrier's General Provider Network;
- (b) a Regional Provider Network; or
- (c) a Tiered Provider Network in which the Health Benefit Plan copayments, coinsurance or deductibles are tied to the Health Care Provider's assigned benefit level tier.—

211 CMR 152.00 also governs the offering by Carriers of at least one Health Benefit Plan with a Limited or Tiered network to Eligible Small Businesses or Eligible Individuals as defined in M.G.L. c. 176J. 211 CMR 152.00 is promulgated pursuant to the Commissioner's authority under St. 2010, c. 288, § 32A, c. 359, § 103, M.G.L. chs. 176D, § 11, c. 176J, § 11 and c. 176O, §§ 2 and 17.

152.02: Definitions

As used in 211 CMR 152.00, the following words mean:

Advertisement: Advertisement shall include:

- (a) Printed and published material, audio-visual material and descriptive literature used by a Carrier in direct mail, newspapers, magazines, internet websites, radio scripts, television scripts, billboards and similar displays;
- (b) Descriptive literature and sales aids of all kinds issued by a Carrier, Insurance Producer or other entity for presentation to the insurance-buying public including, but not limited to, circulars, leaflets, booklets, internet websites, depictions, illustrations, and form letters; and
- (c) Prepared sales talks, presentations and material for use by providers and Insurance Producers.

Carrier: An insurer licensed or otherwise authorized to transact health insurance under M.G.L. c. 175; a nonprofit hospital service corporation organized under M.G.L. c. 176A; a nonprofit medical service corporation organized under M.G.L. c. 176B; a health maintenance organization licensed under M.G.L. c. 176G; an organization entering into a preferred provider arrangement under M.G.L. c. 176I, but not including an employer purchasing coverage or acting on behalf of its employees or the employees of one or more subsidiaries or affiliated corporations of the employer. Carrier shall not include any entity to the extent it offers a policy, certificate or contract that provides coverage solely for dental care services or vision care services.

Commissioner: The Commissioner of Insurance appointed pursuant to M.G.L. c. 26, § 6, [or his or her designee](#).

Cost Sharing or Cost-sharing: [Includes deductibles, coinsurance, copayments, or similar charges required of an Insured, but does not include premiums, balance billing amounts for out-of-network Providers, or spending for non-Covered Benefits.](#)

211 CMR: DIVISION OF INSURANCE

Covered Benefits: Those Health Care Services to which an Insured is entitled under the terms of the Health Benefit Plan.

Division: The Division of Insurance established pursuant to M.G.L. c. 26, § 1.

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Emergency Services: Services to treat a medical condition, whether physical or mental, manifesting itself by symptoms of sufficient severity, including severe pain, that the absence of prompt medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine, to result in placing the health of an Insured or another person in serious jeopardy, serious impairment to body function, or serious dysfunction of any body organ or part, or, with respect to a pregnant woman, as further defined in § 1867(e)(1)(B) of the Social Security Act, 42 U.S.C. 1395dd(e)(1)(B).

Evidence of Coverage: Any certificate, contract or agreement of health insurance including riders, amendments, endorsements and any other supplementary inserts or a summary plan description pursuant to § 104(b)(1) of the Employee Retirement Income Security Act of 1974, 29 U.S.C. § 1024(b), issued to an Insured specifying the benefits to which the Insured is entitled.

Facility: A licensed institution providing Health Care Services or a health care setting, including, but not limited to, hospitals and other licensed inpatient centers, ambulatory surgical or treatment centers, skilled nursing centers, residential treatment centers, diagnostic, laboratory and imaging centers, and rehabilitation and other therapeutic health settings.

General Provider Network: The most comprehensive provider network offered by a Carrier in its Massachusetts Service Area.

Health Benefit Plan: A policy, contract, certificate or agreement entered into, offered, or issued by a Carrier to provide, deliver, arrange for, pay for or reimburse any of the costs of covered Health Care Services. [A Health Benefit Plan shall not include any policy, contract, certificate or agreement that is not a health benefit plan as defined in M.G.L. c. 176J, §1.](#)

Health Care Professional: A physician or other health care practitioner licensed, accredited or certified by the Commonwealth of Massachusetts or other entity authorized to perform or supply specified Health Care Services.

Health Care Provider or Provider: A Health Care Professional or a Facility.

Health Care Services: Services for the diagnosis, prevention, treatment, cure or relief of a [physical, behavioral, substance use disorder or mental](#) health condition, illness, injury or disease.

Insurance Producer: A person required to be licensed under the laws of the Commonwealth, [pursuant to](#) M.G.L. c. 175 § 162I, to sell, solicit or negotiate insurance.

Insured: An enrollee, covered person, member, policyholder or subscriber of a Carrier.

Limited Provider Network: A reduced or selective Provider Network, not a Regional Provider Network, which is smaller than a Carrier's General Provider Network and from which the Carrier may choose to exclude from participation other Providers who participate in the Carrier's Regional Provider Network or General Provider Network.

Marketing or Marketing Material: Any of the following including, but not limited to, Advertisements, when they are used by any person with the intent of soliciting an offer to contract for a Health Benefit Plan:

- (a) Printed, published or web based material, audio-visual material and descriptive literature used in direct mail, newspapers, magazines, radio or TV scripts, billboards, computer or electronic transmissions and similar displays;
- (b) Descriptive literature and sales aids of all kinds issued for presentation to members of the insurance-buying public, including but not limited to circulars, leaflets, booklets, depictions, illustrations, internet websites and form letters;
- (c) Prepared sales talks, presentations and material; ~~and~~
- (d) All oral and written solicitations and presentations; ~~and~~
- (e) Social media sites including networking sites, blog postings and smartphone applications created by or for a Carrier, Insurance Producer or other entity for presentation

to or use by the insurance buying public.

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Network Adequacy: Sufficient access to Covered Benefits with a Provider Network within the Health Benefit Plan's Service Area to guarantee that all Covered Benefits are accessible to Insureds without delays detrimental to the Insureds' health.

Network Provider: A person or entity under contract with a Carrier or with its subcontractor to provide covered Health Care Services to Insureds.

~~PCP: A Provider that is a primary care Provider designated by the Insured.~~

Primary Care Provider or PCP: A health care professional qualified to provide general medical care for common health care problems, who supervises, coordinates, prescribes or otherwise provides or proposes health care services, initiates referrals for specialist care and maintains continuity of care within the scope of practice.

Provider Network: A group of Health Care Providers contracted with a Carrier or affiliate to provide Health Care Services to Insureds covered by any or all of the Carrier's or affiliate's plans, policies, contracts or other arrangements. Provider ~~network~~Network shall not mean those participating Providers that provide services to subscribers of a nonprofit hospital service corporation organized under M.G.L. c. 176A, or a nonprofit medical service corporation organized under M.G.L. c. 176B.

Reclassification Date: The effective date specified by the Carrier on which the Carrier reclassifies Providers and/or Health Care Services among the benefit tiers of a tiered Provider Network and, thereafter, the date on which any future reclassifications would take effect, unless the Carrier submits a written request to the Commissioner at least 90 days in advance of the proposed date.

Regional Provider Network: A Provider Network for a defined geographic area within Massachusetts that is smaller than the Carrier's Service Area and includes only those Providers that have agreed to participate in the Carrier's plan in a limited geographic area within the Commonwealth of Massachusetts. A Regional Provider Network may be a geographic subset of the Carrier's General Provider Network.

Service Area: The geographical area, as approved by the Commissioner, within which the Carrier has developed a Provider Network to afford adequate access to Insureds for Covered Benefits.

Smart-Tiered Provider Network: A type of Provider Network in which identified Health Care Services are tiered and member Cost-sharing is based on the tier placement of the Health Care Services rather than the Facilities providing Health Care Services.

Tiered Provider Network: A Provider Network in which a Carrier assigns Providers to different benefit tiers based on the Carrier's assessment of a Provider's relative cost and, where available, quality and in which Insureds pay the ~~cost~~Cost-sharing (copayment, coinsurance or deductible) associated with a Provider's assigned benefit tiers.

152.03: Limited and Regional Provider Network Plans

(1) A Carrier proposing to offer a Health Benefit Plan that uses a Limited Provider Network or a Regional Provider Network shall submit to the Division materials demonstrating that:

- (a) The Carrier has notified each Provider of its right to opt out of a new Health Benefit Plan with a Limited Provider Network or a Regional Provider Network at least 60 days before the Carrier submits the new plan to the Commissioner; and
- (b) The Carrier maintains up to date enrollment systems, Marketing Materials and Evidences of Coverage that identify for all Providers, employers and Insureds the Provider Network available through the Insured's Health Benefit Plan.

(2) A Carrier shall use defined criteria and evaluation systems that are coordinated by appropriate Carrier staff and overseen by the Carrier's medical director to develop Provider Networks to maintain Network Adequacy.

152.04: Tiered ~~and Smart-Tiered~~ Provider Network Plans

(1) A Carrier proposing to offer a Health Benefit Plan that uses a Tiered Provider Network ~~with~~and/or a Smart-Tiered Provider Network, which has variations on ~~cost~~Cost-sharing between Provider and/or Health Care Service tiers, shall submit to the Division materials demonstrating that:

(a) The Carrier has notified each Provider of its right to opt out of a new Health Benefit Plan with a Tiered and/or Smart-Tiered Provider Network at least 60 days before the Carrier submits the new plan to the Commissioner.

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(b) The Carrier maintains up to date enrollment systems, Marketing Materials and Evidences of Coverage that identify for all Providers, employers and Insureds the Providers and Health Care Services offered in the Provider Network ~~specifying, and which specify~~ each Network Provider's or Health Care Service's designated tier in each Health Benefit Plan.

(c) The Carrier has a clearly articulated system in place for Providers to appeal to the Carrier the tier or smart-tier in which ~~each~~ the Provider and/or the Health Care Service offered by the Provider is placed. Descriptions of criteria such as data sources and methodologies for placing Providers or Health Care Services in specific tiers shall be made available to a Provider prior to the appeal process.

(d) Variations on ~~cost~~ Cost-sharing between Provider tiers and Health Care Service tiers are reasonable in relation to the premium charged; and ensure adequate access; and

~~1. Carriers may offer more than two benefit level tiers of Providers within the Tiered Provider Network; and~~

~~2. Variations among each of the benefit level tiers must be reasonable in relation to the premium charged.~~

~~(2) A~~ (e) The Carrier ensures that the tiering of Providers and Health Care Services is based on quality performance as measured by the standard quality measure set and by cost performance as measured by health status adjusted total medical expenses and relative prices.

(2) When classifying Providers or Health Care Services by benefit level tier, a Carrier must use defined criteria and evaluation systems that are coordinated by appropriate Carrier staff and overseen by the Carrier's medical director ~~to classify Providers by benefit level tier.~~

(3) A Carrier shall provide detailed information on its website and available in paper form, on request, about its Tiered and Smart-Tiered Provider Network ~~Plan~~ plan(s), including, but not limited to:

(a) The Providers participating in the Tiered and/or Smart-Tiered Provider Network ~~Plan~~ plan;

(b) The selection criteria used to select the tiering for the Providers; and/or Health Care Services;

(c) The potential for Providers or Health Care Services to move from one tier to another at any time; and

(d) The tier, if any, in which each Provider or Health Care Service is classified.

(4) A Carrier may reclassify Providers or Health Care Services within Health Benefit Plans using a Tiered or Smart-Tiered Provider Network among the tiers as follows:

(a) A ~~provider~~ Provider or Health Care Service may be reclassified from a lower ~~cost~~ Cost-sharing tier to a higher cost sharing tier only on the Carrier's or Health Care Service's Reclassification Date.

(b) A Carrier that is reclassifying a Provider or Health Care Service from a lower ~~cost~~ Cost-sharing tier to a higher ~~cost~~ Cost-sharing tier shall submit the following information to the Division:

1. At least five months prior to the effective date of the change in tier, the Carrier shall submit to the Division a copy of the material the Carrier will use to notify all Providers ~~within the Tiered Provider Network~~ who are expected to be reclassified to a higher ~~cost~~ Cost-sharing tier, ~~which within the Tiered Provider Network, or whose Health Care Services are expected to be reclassified to a higher Cost-sharing tier within the Smart-Tiered Provider Network, and such material~~ shall explain:

a. The tier in which the Provider or Health Care Service is being ~~classified~~ reclassified;

b. The process and the Health Benefit Plan-specific data used by the Carrier to make the reclassification decision;

c. The process by which the Provider may obtain additional information regarding the Carrier's reclassification decision;

d. Notification of the Provider's right to appeal to the Carrier the reclassification decision within 30 days after receiving notice of such decision from the Carrier;

and

- e. The process by which the Provider may appeal the reclassification decision to the Carrier, which shall be completed by the Carrier within 40 days after the Provider received notice of such decision from the Carrier;
2. A copy of Provider directories and internet-based list of the Providers in Health Benefit Plans using the Tiered Provider Network [and/or Smart-Tiered Provider Network](#), which shall be updated and submitted to the Division at least 90 days before the Reclassification Date with a list of the tier in which each Provider [and/or Health Care Service](#) will be classified; ~~and.~~
3. At least 90 days before the Reclassification Date, a Carrier shall provide to the Division a copy of any material changes to Marketing Material that will be used in employer and individual open enrollment documents for coverage effective on or after the Reclassification Date to notify all prospective subscribers and renewing subscribers of the new tiering classifications.
4. At least 90 days before the Reclassification Date, the Carrier shall submit a copy of all information that shall be provided to subscribers pursuant to 211 CMR 152.04(5).

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(5) For any Health Benefit Plans that will be in effect on the Reclassification Date, the Carrier shall make a reasonable effort to provide, by mail or electronically, certain information to subscribers at least 30 days before the Reclassification Date. This information shall include, but not be limited to the following notices:

(a) If the Carrier allows or requires the designation of a PCP, a statement shall be provided to all subscribers whose who have a PCP has, or who utilize any Health Care Services provided by the PCP, if such PCP and/or Health Care Services have been reclassified to a higher ~~cost~~-Cost-sharing tier. Such statement which shall describe the process used to reclassify Providers and Health Care Services, explain how to access a list of the reclassified Providers and/or Health Care Services, and describe the procedure for choosing an alternative PCP and/or Health Care Service in order to obtain treatment at the same ~~cost~~-Cost-sharing level.

(b) If a subscriber is in her second or third trimester of pregnancy and a Provider or Health Care Service in connection with her pregnancy is reclassified to a higher ~~cost~~-Cost-sharing level, the statement provided to such a subscriber shall identify the process used to reclassify the Provider and/or Health Care Service, the new benefit tier for the Provider and/or Health Care Service, and the new ~~cost~~-Cost-sharing level for continued treatment by that Provider or for that Health Care Service. The statement also shall include a description of the procedure for choosing an alternative Provider and/or Health Care Service in order to continue treatment associated with the pregnancy.

(c) If a Carrier is aware that a subscriber is terminally ill and a Provider providing treatment in connection with such illness is reclassified to a higher ~~cost-sharing level, Cost-sharing level, or if any Health Care Service(s) in connection with such illness is reclassified to a higher Cost-sharing level, then~~ a statement shall be provided to such subscriber identifying the process used to reclassify the Provider or Health Care Service, the new benefit tier for the Provider treating the illness or Health Care Service, and the new ~~cost~~-Cost-sharing level for continued treatment by that Provider or for that Health Care Service, and a description of the procedure for choosing an alternative Provider and/or Health Care Service in order to continue treatment associated with the illness.

152.05: Provider Contracts in Limited, Regional, Tiered and Smart-Tiered Provider Network Plans

(1) Prior to implementing a Health Benefit Plan with a Limited, Regional, Tiered or Smart-Tiered Provider Network, a Carrier shall have signed contracts with those Providers that will be in that Provider Network which are in compliance with the requirements of 211 CMR 52.12.

(2) Provider contracts shall explain the way that the Carrier will notify Providers about its Health Benefit Plans such that a Provider may clearly identify the Health Benefit Plans that use a Tiered or Smart-Tiered Provider Network, a Regional Provider Network, a Limited Provider Network or another Provider Network.

(3) Provider contracts shall state that the Provider has the right to opt out of any new Health Benefit Plan that uses a Limited Provider Network or a Tiered or Smart-Tiered Provider Network at least 60 days before the Health Benefit Plan is submitted to the Commissioner for approval.

(4) Provider contracts for Tiered or Smart-Tiered Provider Networks shall include a statement that the Carrier shall notify the Provider, in writing, at least 60 days before the effective date of the following modifications. The Provider and the Carrier may agree, in writing, on an alternative date for notice of such modifications in the contract.

- (a) Modification to the process used to classify Providers or Health Care Services by benefit tier;
- (b) Modification to the timelines that the Carrier will use to make decisions and implement any reclassification of Providers or Health Care Services by benefit tier;
- (c) Modification in the information collected from Providers to make classifications; and
- (d) Modification in the criteria or methodology used to make classifications.

(35) Provider contracts for Tiered or Smart-Tiered Provider Networks shall state the Provider's right to:

- (a) Receive notification of the Carrier's classification of a Provider or Health Care Service

[of the Provider](#) to a benefit tier;

(b) Be provided with an explanation of the information and other criteria used by the Carrier to make classification decisions; and

(c) Appeal the classification decisions to the Carrier and receive a decision on such appeal prior to the new classification being made available on the Carrier's website and in material provided to employers and individuals.

152.06: Marketing of and Enrollment in Limited, Regional, Tiered and Smart-Tiered Provider Network Plans(1) Marketing of Limited, Regional, Tiered and Smart-Tiered Provider Network Plans.

(a) Nothing in 211 CMR 152.06 shall affect a Carrier's obligation to comply with the requirements of 211 CMR 40.00.

(b) All Advertisements and Marketing Materials shall clearly identify the Provider Network of the Health Benefit Plans being offered by the Carrier in a manner that will enable prospective and current Insureds to distinguish between Provider Networks that are a Carrier's named General Provider Network and those that only provide access through a Limited Provider Network, Regional Provider Network, Tiered or Smart-Tiered Provider Network. Carriers shall ensure that such Advertisements and Marketing Materials specifically use the following terms as applicable to the product: "General Provider Network", "Limited Provider Network", "Regional Provider Network" ~~or,~~ "Tiered Provider Network"~~,~~ or "Smart-Tiered Provider Network" so that Providers, employers and subscribers and prospective subscribers may be fully informed about the Provider Network features applicable to the offered Health Benefit Plan. In addition, Carriers shall establish auditable internal marketing procedures, methods for assuring compliance by Insurance Producers and prohibitions against high-pressure tactics.

(c) All Advertisements and Marketing Materials used in the sale, solicitation or negotiation of a Carrier's Health Benefit Plan that uses a Limited Provider Network, a Regional Provider Network, a Tiered Provider Network, or a Smart-Tiered Provider Network shall clearly disclose to prospective Insureds the type of Provider Network and the exact name of the Provider Network used for the plan. Insurance ~~producers~~ Producers selling, soliciting or negotiating a Carrier's Health Benefit Plan that uses a Limited Provider Network, Regional Provider Network ~~or,~~ Tiered Provider Network, or Smart-Tiered Provider Network shall use only those Advertisements or Marketing Materials that contain such a disclosure.

(d) All Advertisements and Marketing Materials used in the sale, solicitation or negotiation of a Carrier's Health Benefit Plan that uses a Limited Provider Network, a Regional Provider Network, a Tiered Provider Network, or a Smart-Tiered Provider Network shall include the following disclosures:

1. The first or cover page of the Evidences of Coverage, Provider directory, Advertisements or Marketing Material, or electronic drop down menu of a web-based page, shall prominently disclose in a clear and conspicuous manner how to access a list of the Provider Network Providers and how to request a paper copy of the Health Benefit Plan's ~~provider~~ Provider directory and shall provide a Provider Network description statement substantially similar to the following:

a. Limited/Regional Provider Network. This plan provides access to a network that is smaller than [Name of Carrier]'s [~~general provider network name~~ provider network-General] Provider Network. In this plan members have access to network benefits only from the providers in [name of network]. Please consult the [Limited/Regional] provider directory or visit the provider search tool at [web address] to determine which providers are included in the [name of network]~~].~~

b. Tiered Provider Network. This plan includes the Tiered Provider Network called [name of network]. In this plan members pay different levels of [copayments, coinsurance, and deductibles] depending on the tier of the provider delivering a covered service or supply. This plan may make changes to a provider's benefit tier annually on [identify date]. Please consult the [name of network] provider directory or visit the provider search tool at [web address] to determine the tier of providers in [name of network]~~].~~

c. Smart-Tiered Provider Network. This plan includes the Smart-Tiered Provider Network called [name of network]. In this plan members pay different levels of [copayments, coinsurance, and deductibles] depending on the tier of the health care service being provided. This plan may make changes to a tier that a health care services is assigned to annually on [identify date]. Please consult the [name of network] provider directory or visit the provider search tool at [web address] to determine the tier of health care services in [name of network].

(e) A Carrier shall provide appropriate training to any employee ~~or Insurance Producer~~ selling, soliciting or negotiating its insurance products about the Carrier's Health Benefit Plans that use Limited Provider Networks, Regional Provider Networks ~~or,~~ Tiered Provider Networks, or Smart-Tiered Provider Networks. Carriers shall maintain records of those

employees ~~and Insurance Producers~~ who have satisfactorily completed such training and make such information available to the Commissioner upon request. A Carrier shall provide appropriate information to educate Insurance Producers selling, soliciting or negotiating its insurance products about the Carrier's Health Plans that use Limited Provider Networks, Regional Provider Networks, Tiered Provider Networks, or Smart-Tiered Provider Networks.

(2) Enrollment in Limited, Regional, Tiered and Smart-Tiered Provider Network Plans.

(a) Within the application or related forms or electronic interface that a Carrier or Insurance Producer uses to enroll a prospective individual non-employment-based subscriber in a Health Benefit Plan that uses a Limited Provider Network, a Regional Provider Network ~~or~~, a Tiered Provider Network, or a Smart-Tiered Provider Network shall be included a notice substantially similar to that in 211 CMR 152.11 and the prospective individual non-employment-based subscriber shall acknowledge that he or she understands the plan's Provider Network features. Prospective non-employment-based subscribers may signify this understanding with an alternative or electronic form of agreement and confirmation.

152.06: continued

(b) A Health Benefit Plan that uses a Limited Provider Network, a Regional Provider Network, a Tiered Provider Network, or a Smart-Tiered Provider Network may only be effective for an individual non-employment-based subscriber to a Health Benefit Plan if the prospective individual non-employment-based subscriber receives a guide designated by the Commissioner prior to the time that the prospective individual non-employment-based subscriber is presented with an application or enrollment form or engages in any alternative or electronic enrollment process.

(3) Any Carrier or Insurance Producer that fails to comply with any provisions of 211 CMR 152.06 may be deemed to have committed an unfair or deceptive act or practice in the business of insurance in violation of M.G.L. c. 176D, § 3.

152.07: Evidences of Coverage for Limited, Regional, Tiered and Smart-Tiered Provider Network Plans

(1) In addition to containing the information required under 211 CMR 52.1314, the first or cover page of the Evidence of Coverage for a Health Benefit Plan shall clearly identify the name of the Carrier and the Provider Network of the Health Benefit Plan in a manner that uses will enable prospective and current Insureds to distinguish between Provider Networks that are a Carrier's named General Provider Network and those that use a Limited Provider Network, a Regional Provider Network, a Tiered Provider Network, or a Smart-Tiered Provider Network. If the Health Benefit Plan has a Limited Provider Network, a Regional Provider Network, a Tiered Provider Network, or a Smart-Tiered Provider Network, the Evidence of Coverage shall disclose prominently and in a clear and conspicuous manner language substantially similar to the following:

(a) A statement of applicable Provider Network:

1. Limited/Regional Provider Network. This plan provides access to a network that is smaller than [name of carrier]'s [general provider network name] provider network. In this plan, members have access to network benefits only from the providers in [name of network]. Please consult the [Limited/Regional] provider directory or visit the provider search tool at [web address] to determine which providers are included in the [name of network].

2. Tiered Provider Network. This plan includes the tiered provider network called [name of network]. In this plan, members pay different levels of [copayments, coinsurance, deductibles] depending on the tier of the provider delivering a covered service or supply. This plan may make changes to a provider's benefit tier annually on [identify date]. Please consult the [name of network] provider directory or visit the provider search tool at [web address] to determine the tier of providers in [name of network].

3. Smart-Tiered Provider Network. This plan includes the Smart-Tiered Provider Network called [name of network]. In this plan members pay different levels of [copayments, coinsurance, and deductibles] depending on the tier of the health care service being provided. This plan may make changes to a tier that a health care services is assigned to annually on [identify date]. Please consult the [name of network] provider directory or visit the provider search tool at [web address] to determine the tier of health care services in [name of network].

(b) A statement regarding access to Health Care Services:

1. A description of coverage for Emergency Services, including a statement that an Insured may obtain Health Care Services for an emergency medical condition, including local pre-hospital emergency medical service systems, whenever the Insured has an emergency medical condition which in the judgment of a prudent layperson would require pre-hospital emergency medical services, and that the Carrier will provide coverage of Emergency Services from any Provider.

2. For Health Benefit Plans using Tiered or Smart-Tiered Provider Networks, this statement shall also note that Emergency Services will be covered from all Providers at the cost level of the lowest ~~cost~~-Cost-sharing tier regardless of the tier in which the Health Benefit Plan has classified the Health Care Service or the Provider providing such Emergency Services within the Tiered or Smart-Tiered Provider Network, including for inpatient deductibles if the Insured seeking or receiving emergency services is subsequently admitted.

(2) The member identification card shall prominently display the name of the Carrier and the Provider Network that applies to the Health Benefit Plan. If the Provider Network is a General Provider Network, Limited Provider Network, Regional Provider Network, Tiered Provider Network, or Smart-Tiered Provider Network, the term abbreviation "General" "Limited", "Regional;" "Tiered;" or "Smart-Tiered;", respectively, should be prominently displayed on the top right hand side of the card.

(3) A Carrier may use evidencesEvidences of coverageCoverage issued prior to JulyJanuary 1, 20112017 in compliance with 211 CMR 152.07. Evidences of Coverage for plans issued or renewed on or after JulyJanuary 1, 20112017 shall comply with all of the requirements of 211 CMR 152.07. Carriers shall issue, upon renewal, to at least one subscriber in each household whose coverage renews between JulyJanuary 1, 20112017, and June 30, 2012December 31, 2017, an Evidence of Coverage that complies with 211 CMR 152.07.

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(4) A Carrier shall include in all Evidences of Coverage for a Limited Provider Network, a Regional Provider Network, a Tiered Provider Network, or a Smart-Tiered Provider Network a statement detailing the translator and interpretation services that are available to assist Insureds, including a statement that the Carrier will provide, upon request, interpreter and translation services related to the Carrier's application and administrative procedures. The statement regarding available translator and interpretation services shall appear in the Evidence of Coverage in at least the following languages: Arabic, Cambodian, Chinese, English, French, Greek, Haitian-Creole, Italian, Lao, Portuguese, Russian and Spanish.

152.08: Provider Directories for Limited, Regional, Tiered, and Smart-Tiered Provider Network Plans

(1) In addition to containing the information required under 211 CMR 52.~~1516~~, the first or cover page of a printed provider directory or the first screen of an internet-based provider search tool for a Health Benefit Plan shall clearly identify the name of the Carrier and the Provider Network of the Health Benefit Plan in a manner that uses will enable prospective and current Insureds to distinguish between Provider Networks that are a Carrier's named General Provider Network and for those that use a Limited Provider Network, a Regional Provider Network~~or~~, a Tiered Provider Network, or a Smart-Tiered Provider Network, and it shall include a statement prominently displayed in a clear and conspicuous manner that is substantially similar to the following:

(a) Limited/Regional Provider Network. This plan provides access to a network that is smaller than [name of carrier]'s [general provider network name] provider network. In this plan, members have access to network benefits only from the providers in [name of network]. Please consult the [Limited/Regional] provider directory or visit the provider search tool at [web address] to determine which providers are included in the [name of network].²²

(b) Tiered Provider Network. This plan includes the tiered provider network called [name of network]. In this plan, members pay different levels of [copayments, coinsurance, deductibles] depending on the tier of the provider delivering a covered service or supply. This plan may make changes to a provider's benefit tier annually on [identify date]. Please consult the [name of network] provider directory or visit the provider search tool at [web address] to determine the tier of providers in [name of network].

(c) Smart-Tiered Provider Network. This plan includes the Smart-Tiered Provider Network called [name of network]. In this plan members pay different levels of [copayments, coinsurance, and deductibles] depending on the tier of the health care service being provided. This plan may make changes to a tier that a health care services is assigned to annually on [identify date]. Please consult the [name of network] provider directory or visit the provider search tool at [web address] to determine the tier of health care services in [name of network].

(2) For Health Benefit Plans using Tiered or Smart-Tiered Provider Networks, a symbol shall be displayed next to each Provider or Health Care Service listing that prominently identifies the exact tier that the Provider or Health Care Service is assigned to in the Provider Network.

(3) For Health Benefit Plans using Tiered or Smart-Tiered Provider Networks, there shall be a note at the bottom of each printed page, or in the case of an internet webpage, at the bottom of each screen print, notifying the reader of the next date on which the Carrier may update the classification of Providers and/or Health Care Services among the benefit tiers.

152.09: Plan Reporting for Limited, Regional, Tiered and Smart-Tiered Provider Network Plans

~~Carriers shall submit to the~~The Division shall collect information by April 30th of each year information identifying the prior year's utilization trends of employers and individuals enrolled in the Carrier's Limited and Regional Provider Network plans and Tiered and Smart-Tiered Provider Network plans. The information shall be ~~submitted~~ in a format ~~and according to specifications identified by the Commissioner~~, which shall include, but shall not be limited to:

- (a) The number of Insureds enrolled by plan type;
- (b) Aggregate demographic and geographic information on all Insureds;
- (c) Direct premium claims incurred ~~as defined in M.G.L. c. 176J, § 6~~ for the Carrier's Limited and Regional Provider Network plans and Tiered and Smart-Tiered Provider

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Network plans as compared to direct premium claims incurred for the Carrier's non-tiered and non-Limited plans;

(d) Utilization by tier during the plan year; and

(e) Requests by Insureds enrolled in Limited or Regional Provider Network plans for out-of-network coverage within the plan year.

152.10: Severability

If any section or portion of a section of 211 CMR 152.00, or the applicability thereof to any person or circumstance is held invalid by any Court of competent jurisdiction, the remainder of 211 CMR 152.00, or the applicability thereof to other persons or circumstances, shall not be affected thereby.

**APPLICANT DISCLOSURE NOTICE
PROVIDER NETWORK ACCESS**

**[Carrier Name
Mailing Address
Customer Service Toll-Free Number]**

[[Limited] [Regional]] Provider Network

This plan provides access to providers that are not the same as [name of carrier]'s [general provider network name] provider network.

Your member identification card will display the name of your provider network. The designation ["Limited" or "Regional"] will be on the top right hand side of the card that applies to the health benefit plan you have chosen.

- I understand that I may not change plans during a policy year because of changes to the provider network.
- I understand that the plan provides access to providers that may not be the same as [name of carrier]'s [general provider network name] provider network.
- I have reviewed the [name of network] provider directory or online provider search tool and understand that this plan only provides access to covered benefits from the providers in the [name of network] directory.
- I understand that it is my responsibility to ensure that a provider I voluntarily choose is enrolled in the [name of network] provider network prior to obtaining care.
- In choosing the [name of network] plan, I understand I will be required to choose a different provider for treatment if a provider I now see is not enrolled in the [name of network] provider network.
- I certify that I have received the [guide designated by the Commissioner] prior to beginning and completing the application/enrollment process.

Initials _____ Date _____]]

[[Tiered Provider Network]

This Plan assigns network providers to benefit tiers

Your member identification card will display the name of your provider network. The designation ["Tiered"] will be on the top right hand side of the card that applies to the health benefit plan you have chosen.

- I understand that I may not change plans during a policy year because of [changes](#) to the provider network.
- I understand that the plan I have chosen assigns network providers to benefit tiers.
- I understand that I will pay different [copayments, coinsurance, deductibles] based on a provider's assigned benefit tier.
- I understand that the carrier may reassign a provider's assigned benefit tier each year on [identify date].
- I understand that if a provider is reassigned to a different benefit tier, I am responsible to pay a different [copayments, coinsurance, deductibles].
- I have reviewed the [name of network] provider directory and understand that symbols displayed next to each provider identify the exact tier that the provider is assigned.
- I certify that I have received the [guide designated by the Commissioner]" prior to beginning and completing the application/enrollment process.

Initials _____ Date _____]]

[\[Smart-Tiered Provider Network\]](#)

[This Plan assigns certain health care services to benefit tiers](#)

[Your member identification card will display the name of your provider network. The designation \["Smart-Tiered"\] will be on the top right hand side of the card that applies to the health benefit plan you have chosen.](#)

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- I understand that I may not change plans during a policy year because of changes to the provider network.
- I understand that the plan I have chosen assigns certain health care services to benefit tiers.
- I understand that I will pay different [copayments, coinsurance, deductibles] based on the assigned benefit tier of certain health care services.
- I understand that, each year on [identify date], the carrier may reassign a benefit tier for tiered health care services.
- I understand that if tiered health care services delivered by a provider are reassigned to a different benefit tier, I am responsible to pay a different [copayments, coinsurance, deductibles].
- I have reviewed the [name of network] provider directory and understand that symbols next to certain tiered health care services identify the exact tier to which the health care service is assigned.
- I certify that I have received the [guide designated by the Commissioner]" prior to beginning and completing the application/enrollment process.

Initials _____ Date _____]]

[Assigned Form#]

REGULATORY AUTHORITY

211 CMR 152.12: St. 2010, c. 288, § 32A, c. 359, § 103, M.G.L. chs. 176D, § 11, c. 176J, § 11 and c. 176O, §§ 2 and 17.

NON-TEXT PAGE