

Insurers plot test to build better provider directories

22 March 2016, by Tom Murphy

Some health insurers are hoping to ease headaches that can flare when customers try to confirm whether a doctor is covered in a plan's network of providers.

The trade association America's Health Insurance Plans will soon start testing a more efficient way to update insurer provider directories, which are becoming critical for finding the right fit as insurance evolves and coverage networks shrink.

Health insurers generally offer much better coverage for customers who seek care from doctors or providers inside their networks. In some cases, they provide no coverage for treatment sought outside a network. More insurers, especially on the Affordable Care Act's public insurance exchanges, have started offering plans with narrow networks of doctors or hospitals in an attempt to squeeze better rates out of those providers and control health care costs.

This makes finding so-called in-network care crucial for insurance shoppers, especially those who have established relationships with a provider. But matching a doctor with an insurance network can be no simple task.

Brokers say insurance directories are constantly evolving as doctors retire, sell their practices or join provider groups that may not be in a network. On top of that, they find that customers often get confused because one insurer may have several networks, some that cover their doctor and some that do not.

"It can be overwhelming," said Susan Rider, a consultant with the Indianapolis-based [insurance](#) agency Gregory & Appel.

America's Health Insurance Plans, known as AHIP, will attempt to streamline directory updates by testing a new concept next month in California, Florida and Indiana. AHIP will have one health

information technology company contact providers for regular updates on standard information like whether they are accepting new patients and if they are still in a coverage network. Then AHIP will share that information with several insurers.

This can spare a doctor's office multiple phone calls or faxes from insurers seeking updates, and it could lead to more accurate directories, AHIP officials say. They add that the six-month test is nothing consumers will notice, but it may help create a blueprint for building more efficient directories in other states.

Rider and Naples, Florida-based broker Wayne Sakamoto say they haven't noticed many problems with inaccurate directories, especially since they can be updated quickly online. That said, Sakamoto still recommends that his customers call a doctor to confirm that the provider is in a specific [network](#) simply because these networks evolve so frequently.

"I think the biggest concern is really having consumers understand these networks," he said. "It's very confusing."

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