

REQUEST:

"I did a story on Sunday about MD Anderson being shut out of (federal insurance) exchange plans as well those people who lost their PPO plans for 2016. Since those people are now in HMOs, it means places like MD Anderson are now out of network. I've heard that all of TMC is out of network on the exchange for 2016 except Ben Taub. Is this true? How can I find out?"

RESPONSE:

No, it is not true that all Texas Medical Center (TMC) hospitals and other provider institutions are out of network for plans offered through the health insurance exchange. There are seven health insurance companies that offer plans through the Texas Marketplace. While it is true that all seven exclude MD Anderson, none excludes all other TMC institutions. A summary table, which shows included and excluded TMC hospitals, is provided below.

The two types of plans offered by the insurance companies are either Health Maintenance Organization (HMO) or Exclusive Provider Organization (EPO) plans. While similar, there are key differences.

If you are in a HMO, you **must** use network providers that participate in the plan. The only exception is for emergency care. A HMO requires the selection of a primary care physician (PCP) to manage your care. Referrals are usually needed from your PCP to see a specialist, who must also be in the network. As with a HMO, in an EPO you **must** use network providers that participate in the plan. Unlike an HMO, you do not need to select a PCP, nor do you need to contact your PCP for referrals to specialists. However, because you are responsible for choosing specialists and hospitals, it is especially important to confirm that a provider is in the network.

## SUMMARY TABLE: Coverage Options on the Federal Health Insurance Exchange for Houston

Insurance Company	Type of Plan	Number of Plans (Total = 54)	TMC In Network	TMC Out of Network
<b>Aetna:</b> Aetna TX Elect Choice Aetna Memorial Hermann Elect Choice San Antonio TX Community Plan	EPO 3 plans:	8	Ben Taub General Hospital, Woman's Hospital of Texas, Quentin Mease Hospital, Lyndon B. Johnson Hospital, Memorial Hermann, Children's Memorial Hermann. <b>Appendix Tables 1 and 2</b>	MD Anderson CHI St Lukes Methodist
<b>Blue Cross Blue Shield</b> Blue Advantage Network	HMO	13	Woman's Hospital of Texas, University General Hospital, Shriner's Hospitals For Children, CHI St Lukes, Baylor College of Medicine, <b>Appendix Table 3</b>	MD Anderson Memorial Hermann Methodist
<b>Cigna Healthcare</b> Connect Network	HMO	7	University General Hospital, Woman's Hospital of Texas, Memorial Hermann, CHI St Lukes, Baylor College of Medicine, Medical Center Houston, Methodist Hospital Kindred Hospital. <b>Appendix Table 4</b>	MD Anderson
<b>Community Health Choice</b> Community Deductible Plan Community Copay Plan	HMO	5	Ben Taub General Hospital, CHI St Lukes Health, Baylor College of Medicine, Lyndon B Johnson Hospital, Memorial Hermann, Quentin Mease Hospital. <b>Appendix Table 5</b>	MD Anderson Methodist
<b>Humana</b> Houston HMOx is the network for Humana One HMO plans	HMO	6	Woman's Hospital of Texas, Children's Memorial Hermann, Memorial Hermann, Kindred Hospital, Texas Orthopedic Hospital. <b>Appendix Table 6</b>	MD Anderson Methodist CHI St Lukes
<b>Molina Marketplace</b>	HMO	5	Plaza Specialty Hospital, Ben Taub Hospital, All Harris Health hospitals. <b>Appendix Table 7</b>	MD Anderson Methodist CHI St Lukes Memorial Hermann
<b>United Healthcare</b> Compass Network	EPO	10	Woman's Hospital of Texas Methodist Hospital Katy. <b>Appendix Table 8</b>	MD Anderson Memorial Hermann CHI St Lukes Methodist TMC