



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

**Bulletin No. HC-116**  
**August 11, 2016**

**TO: All Health Insurance Companies and Health Care Centers Authorized to Conduct Business in Connecticut**

**RE: Network Adequacy Review**

---

Public Act No. 16-205, An Act Concerning Standards and Requirements for Health Carriers' Provider Networks and Contracts between Health Carriers and Participating Providers, requires the Insurance Department to determine the sufficiency of a health carrier's network. Carriers are required to maintain adequate arrangements to assure that covered members have reasonable access to participating providers located near the member's home or workplace.

Beginning January 1, 2017, the public act requires each health carrier to file with the Insurance Department each existing network and access plan, and for each network a carrier plans to offer after that date, the carrier must file the new network and access plan within 30 days prior to the date any new network will be offered. A carrier must notify the Department of any material change (as defined in the public act) to an existing network within 15 business days after the change and must file an update to the network within 30 days after such material change. To facilitate the Insurance Department's review, carriers should complete the Network Adequacy Survey as the filing submission. The survey can be found on the Insurance Department's website ([www.ct.gov/cid](http://www.ct.gov/cid)) under the tab "Forms and Applications." The survey form may also be requested from the Life and Health Division at the e-mail address listed below. The survey must be completed separately for each network offered by each licensed entity.

### **Annual Filing**

In order to effectively address network adequacy for plans that will be offered beginning January 1, 2017, the Insurance Department will require carriers to complete an annual filing for existing networks. Carriers should complete the Network Adequacy Survey as the submission. The survey can be found on the Insurance Department's website as listed above. For existing networks to be offered with plans effective for plan years beginning in 2017, the carrier should submit the Network Adequacy Survey for each network offered to the Insurance Department no later than October 15, 2016. For plans effective on and after January 1, 2018, such annual survey should be filed as part of the annual form filing process which will be described in a notice the Department will issue to carriers in 2017.

### **Questions**

Please contact the Insurance Department Life and Health Division at [cid.lh@ct.gov](mailto:cid.lh@ct.gov) with any questions.

A handwritten signature in blue ink that reads "Katharine L. Wade".

Katharine L. Wade  
Insurance Commissioner