**Educating Policymakers about Network Adequacy – Talking Points for Advocates**

***What is network adequacy?***

* Under standards set by the ACA, all health plans sold in our state’s marketplace must offer consumers a choice of providers, include options to meet the needs of low-income and other vulnerable populations, and provide consumers with clear information on the availability of providers and whether or not they are accepting new patients.
* The U.S. Department of Health and Human Services created these minimum standards to make sure health plans sold through state marketplaces have enough providers to meet demand. Ensuring consumers can access the providers and services they need is referred to as “network adequacy.”

***What is the state role in network adequacy?***

* Federal network adequacy standards set a low bar for our state residents. HHS requires that insurers have “sufficient” networks of providers to meet demand without imposing long waits or travel time. But it does not define what sufficient means—that’s up to us.
* Without action to set commonsense standards for network adequacy here in [state], [state-ians] run the risk of not being able to see a doctor or get the care they need—even if they’ve paid for insurance.
* At the end of the day, it’s up to our state decision makers to make sure [state-ians] who buy insurance through [marketplace] can find and choose a quality health care provider for themselves and their families—without having to wait for months, travel many hours or compromise on quality to get the care they need.
* Here in [state] we know our state’s unique context the best; it’s up to us to decide how to make sure insurance companies that are selling coverage through our marketplace are offering the best products to [state-ians] that they can.
* Ultimately, [state-ians] who buy insurance through [marketplace] will look to state decision makers for help if they feel shortchanged in accessing quality care. With limited federal standards, our state is the one that can—and should—make sure insurance companies are accountable for providing quality care and services in exchange for our citizens’ hard-earned money.
* Setting commonsense state standards for network adequacy will help make sure [state-ians] can get what they pay for—high quality health care at a price they can afford.

***What makes for strong network adequacy standards?*** [tailor as needed based on current standards in your state]

* **Access**: No one should have to travel for hours or wait for months to see a doctor. Our state’s network standards must ensure we have enough doctors and services for consumers to access the care they need—no matter where they live or how much they earn.
* **Availability**:Now that the ACA guarantees coverage for important essentials like maternity care, cancer screenings, preventive visits and prescription drugs, all plans in our state’s network need to be able to deliver on these services. Since low-income, rural or other hard-to-reach [state-ians] often access these services through community health providers, it’s essential that our network include these providers as well.
* **Affordability**: Insurers can hold the line on costs by right-sizing the number of providers in their networks. When setting network adequacy standards, state decision makers should ask tough questions about how to preserve consumer choice in provider networks without driving up cost.
* **Quality**: [State-ians] win when their health insurance connects them to high quality, affordable care. Our leaders can help ensure that the providers and services in our state network are held accountable for both delivering good care and holding the line on costs.
* **Transparency**: Especially when it comes to our doctors, we all want good, easy-to-find information about who is available and what’s covered. Our state can help make sure [state-ians] who buy insurance through [marketplace] get the reliable, transparent information to make an informed decision for themselves and their families.

***Ask:*** [tailor as needed]

* [State-ians] are counting on you to hold insurance companies accountable for having the providers and services they need—no matter where they live or how much they earn. To learn more about how commonsense network adequacy standards can help, call/email/visit website.