

NEWS

Lee Harrell Talks with Managed Healthcare Executive About Narrow Networks in Health Insurance Plans

Changes under the Affordable Care Act - specifically guaranteed issue and adjusted community rating - have left health insurance plans with a renewed interest in contracting with only the highest value hospitals and physician practices. Although the trend of narrow networks isn't new, it has accelerated under health reform. In this Managed Healthcare Executive article, Lee Harrell discusses how the use of narrow networks by health insurance plans is a complicated balancing act, simultaneously seeking to lower premiums while still offering a selection of quality providers to consumers.

"Nobody wants to pay premiums, much less higher premiums, but everybody wants access to every doctor they want to see," says Mr. Harrell. "So, it's a Catch-22 from the regulatory perspective. Each commissioner is charged with keeping the health insurance markets affordable, as well as keeping the health insurance industry solvent and available."

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