CY 2022 Medicare Advantage and Section 1876 Cost Plan Provider Directory Model

**Applicable Regulations**

CMS regulations at 42 CFR § 422.111(b) require Medicare Advantage (MA) organizations to provide the number, mix, and distribution (addresses) of providers from whom enrollees may reasonably be expected to obtain services (§ 422.111(b)(3)(i)) and the conditions and limitations on benefits coverage, such as prior authorization (§ 422.111(b)(7)) and access to out-of-network providers (§ 422.111(b)(3)). This information must be provided to each enrollee in a clear, accurate, and standardized form (§§ 422.111(a)(2) and 422.2267(e)(11)). Under §§ 422.202 and 422.204, MA organizations must have and follow written policies and procedures for the evaluation and credentialing of providers who participate in the network, both initially and at regular intervals. In accordance with § 422.111(h)(2)(ii), each MA organization must post an online provider directory on its website. MA organizations must adhere to the communications regulations for provider directories outlined in Part 422, subpart V, including requirements for general communications (§ 422.2262), websites (§ 422.2265), required materials and content (§ 422.2267), permitted electronic delivery of certain materials (§ 422.2267(d)), and model materials (42 CFR 422.2267(c)). While MA organizations are required to use standardized materials and standardized content in the form and manner provided by CMS, they may deviate from model materials and content so long as the MA organization accurately conveys the required information and follows the order of content as required by CMS. Requirements for the delivery and updating of the provider directory, as well as use of the model issued by CMS, are addressed in the regulation at § 422.2267(e)(11).

Section 1876 cost plan regulations at § 417.427 require cost plans to adhere to the MA regulations at § 422.111. In addition, section 1876 cost plans are required by § 417.428 to comply with the MA communication requirements in Part 422, subpart V, excluding § 422.2276.

**Instructions**

The following instructions and guidance and the Provider Directory Model template apply to all **hardcopy and online** provider directories produced by all network-based MA plans and section 1876 cost plans (as defined in § 422.114(a)(3)(ii)). **The model template is provided in this document beginning on page 1**. All variable fields are denoted by gray highlighted text and brackets and must be populated with plan-specific information on current network providers. Plans should refer to these instructions, and the regulations cited above as necessary, in completing the provider directory.

Note: If the Provider Directory Model is used, no changes are permitted. If the model is not used, please review § 422.2267 and the “Use of Non-Model Materials/Formats” section below.

**Provider Listings.**

***To ensure that the required information about providers is provided in a clear, accurate, and standardized form, plans must:***

* List only currently contracted and credentialed providers.
* Clearly explain all plan-specific rules regarding enrollee access to providers. For example, a health maintenance organization (HMO) plan may have an open panel of providers or it may only offer a closed panel. A closed panel may require that enrollees obtain a referral from a Primary Care Provider (PCP) in order to access specialists. Clearly explain this information in the directory.
* Identify the providers and/or services for which an enrollee must obtain a referral, or explain where this information can be found.
* List only the office or practice location(s) where the provider regularly practices and is regularly available to provide covered services.
* List non-physician practitioners (e.g., nurse practitioners, physician’s assistants) as “Primary Care Providers (PCPs)” (see page 7) if an enrollee can make an appointment with that practitioner for covered primary care services. Clearly identify that the provider is a non-physician practitioner.
* Clearly identify whether or not a provider is accepting new patients **or** provide a notice directing beneficiaries to contact a provider to determine if he or she is accepting new patients. Plans may identify providers who are/are not accepting new patients in any manner (i.e., “Accepting New Patients? Yes/No” or an “\*” with a footnote), so long as beneficiaries can determine those providers from whom they may reasonably expect to obtain services.
* Clearly identify the capacity in which the provider is serving for that particular network even if the provider is credentialed in more than one specialty. For example, an internal medicine physician/oncologist that does not practice as a PCP should not be displayed as a PCP in the directory. List the provider only under the category of the services he/she will be furnishing to enrollees as an in-network provider.
* Make a reasonable attempt to ensure provider practice names are up-to-date and reflect the name of the practice used when an enrollee calls to make an appointment.
* Indicate providers who may have restrictions on access by including a notation next to the provider’s listing indicating such restrictions. Examples include, **but are not limited to**, the following:
  + Providers who are only available to a subset of enrollees (e.g., only Native American enrollees may access a provider associated with a Native American tribe, only enrollees who are students may access the college’s student health service);
  + Providers who practice concierge medicine and are available only to patients who pay an annual fee or retainer;
  + Providers who only offer home visits and do not see patients at a physical office location;
  + Providers who offer services exclusively via telehealth;
  + Providers who will be available in-network only for a certain period (e.g., as of a future date) or who will leave the network as of a specified date, and provide a clear indication of the time limitation (such as “beginning XX, X, 20XX” or “until XX, X, 20XX”).

***Plans may not:***

* List a provider prior to being credentialed.
* List a provider if the enrollee cannot call the phone number listed and request an appointment with that provider at the address listed (e.g., urgent care, on-call, fill-in/substitute providers).
* List locations where a provider may practice only occasionally.

**Sub-Networks.** Plans offering sub-networks may develop a separate provider directory for each sub-network. The sub-network directory must clearly state that enrollees are not limited to the providers listed in the sub-network directory and must provide instructions on how to access the plan’s entire provider network (including a link for the larger online directory). The sub-network directory must also describe how enrolleesmay request access to providers outside of the sub-network. For more information on sub-networks, please refer to the Medicare Advantage and Section 1876 Cost Plan Network Adequacy Guidance, located at: <https://www.cms.gov/Medicare/Medicare-Advantage/MedicareAdvantageApps/index.html>.

**Provider-Specific Plans.** Provider-specific plans (PSPs) must develop a separate directory, clearly identifying available providers in the PSP network. A contract-level provider directory cannot be used for the purpose of communicating a PSP network to potential beneficiaries or enrollees. For example, a plan cannot simply add symbols or information to the broader network’s directory to show which providers are in the more limited PSP network.

**Different Cost Sharing Arrangements/Tiering.** Plans that reduce, eliminate, or tier cost sharing of medical benefits for enrollees that use certain providers (e.g., through the use of MA uniformity flexibilities), must identify these providers with special characters and/or footnotes. Plans must include language referring enrollees to the Evidence of Coverage (EOC) for more information. Plans are not required to use the word “tier” if they use different terminology to describe these cost sharing arrangements.

**Use of Non-Model Materials/Formats.** Plans may develop online or hardcopy provider directories that do not use the model provider directory. Non-model directories, for instance, may contain additional data elements or follow a different format than this model. However, non-model directories must follow all requirements within the instructions and include all standardized language (i.e., language not indicated in gray highlighted text or brackets, which are variable fields) for the provider directory, as specified herein.

**Permissible Alterations.** The following are permissible alterations to the model:

* Making minor edits as necessary (e.g., grammatical or punctuation changes, correcting references).
* Changing the formatting/style (e.g., font, margins) to meet regulatory requirements and other guidance.
* Adding plan logos.
* Reordering Section 2 - List of Network Providers.
* Inserting MAO name or “we,” “our,” “us,” “the plan,” “our plan,” or “your plan” where the document indicates “[Plan Name].” In addition, “we,” “our,” “us,” “the plan,” “our plan,” or “your plan” may be used interchangeably even when one of those terms is already used in the model.
* Changing references to other plan materials (e.g., Evidence of Coverage) to the terms typically used by the plan.
* Deleting instructions to plans when populating the model.

**Best Practices.** CMS strongly encourages plans to institute procedures that support the ongoing accuracy of their provider directory. For example, plans can provide enrollees a hotline number to contact the plan for help in making appointments or to report directory errors. CMS also suggests as a best practice that plans incorporate a “warm transfer” for enrollees requesting help in finding a provider that is accepting new patients.

Also as a best practice, CMS encourages plans to include machine readable content in the provider directory. CMS also encourages plans to incorporate the following information about providers into the provider directory, as practicable:

* Provider medical group
* Provider institutional affiliation
* Non-English languages spoken by provider
* Provider website address
* Provider/location accessibility for people with physical disabilities

**[Plan Name]   
[HMO / PPO / RPPO / Cost / PFFS / MSA] Plan   
Provider Directory**

This directory is current as of [Month DD, YYYY].

This directory provides a list of [Plan Name]’s current network providers for [provide a description of the plan’s service area or geographic sub-set of service area that the directory covers.]

[For hardcopy directories, insert: To access [Plan Name]’s online provider directory, you can visit [Web address].] For any questions about the information contained in this directory, please call our [Customer/Member] Service Department at [phone number], [days and hours of operation]. [TTY/TDD] users should call [TTY or TDD number].

[For online directories, insert: To request a hard copy of [Plan Name]’s provider directory, please call our [Customer/Member] Service Department at [phone number], [days and hours of operation]. [Plan Name] will mail a hard copy of the provider directory to you within three (3) business days of your request. [Plan Name] may ask whether your request for a hard copy is a one-time request or if you are requesting to receive the provider directory in hard copy permanently.

If you request it, your request for hard copies of the provider directory remains until you leave [Plan Name] or request that hard copies be discontinued.]]

*[Insert availability of alternate formats, in accordance with section 504 of the Rehabilitation Act of 1973 (45 CFR Part 84)]*

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## Section 1 – Introduction

This directory provides a list of [Plan Name]’s network providers.

[Use this introduction section to describe how enrollees should use this directory (e.g., how to select a PCP if your plan uses PCPs, explain sub-networks or certain providers used in MA uniformity flexibilities, if applicable, and describe which types of providers require a referral). Please refer to the instructions beginning on page i for more information. Use, delete, or modify the following based on your plan type.]

[Insert this paragraph if applicable: You will have to choose one of our network providers listed in this directory to be your **P**rimary **C**are **P**rovider (PCP). Generally, you must get your health care services from your PCP.] [Explain PCP in the context of your plan type.]

[Full-network PFFS plans insert: We have network providers for all services covered under original Medicare [indicate if network providers are available for any non-Medicare covered services]. You may still receive covered services from out-of-network providers who do not have a signed contract with our plan, as long as those providers agree to accept our plan’s terms and conditions of payment. You may visit our website at: [insert link to PFFS terms and conditions of payment] for more information about PFFS plan payments.] [Indicate whether this PFFS plan has established higher cost sharing requirements for enrollees who obtain covered services from out-of-network providers.]

[Partial-network PFFS plans insert: We have network providers for [indicate what category(ies) of services for which network providers are available]. You may still receive covered services from out-of-network providers who do not have a signed contract with our plan, as long as those providers agree to accept our plan’s terms and conditions of payment. You may visit our website at: [insert link to PFFS terms and conditions of payment] for more information about PFFS plan payments.] [Indicate whether this PFFS plan has established higher cost sharing requirements for enrollees who obtain covered services from out-of-network providers.] [Note that in order to charge higher cost sharing when a PFFS enrollee obtains services from an out-of-network provider, the PFFS plan must meet current CMS network adequacy criteria for that specialty type.]

[Section 1876 Cost Plans must clearly explain that enrollees may use in-network and out-of-network providers and explain the benefit/cost sharing differentials between the use of in-network and out-of-network providers.]

The network providers listed in this directory have agreed to provide you with your [insert appropriate term(s): health care/vision/dental] services. You may go to any of our network providers listed in this directory [;/.] [Insert if applicable: however, some services may require a referral.] [Insert applicable details on referrals.] [Insert, if applicable: Other providers are available in our network.] [Note: Modify the discussion in this section to reflect the access to services rules that apply to your plan type (e.g., HMO, PPO, etc.), such as closed panels, sub-networks, etc. If you do not require referrals, adjust the language appropriately.]

[PFFS plans insert: [Plan Name] does not require enrollees or their providers to obtain a referral or authorization from our plan as a condition for covering medically necessary services that are covered by our plan. If you have any questions about whether we will pay for any medical service or care that you are considering, you have the right to ask us whether we will cover it before you get the service or care.]

[PPO plans insert: Out-of-network providers are under no obligation to treat [Plan Name] enrollees, except in emergencies. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our [Customer/Member] Service Department at [phone number], [days and hours of operation]. [TTY/TDD] users should call [TTY or TDD number]. You may also refer to your Evidence of Coverage (EOC) for more information, including the cost sharing that applies to out-of-network services.]

[Include any out-of-network or point-of-service (POS) options as appropriate.]

[Include instructions to enrollees that, in cases where out-of-network providers submit a bill directly to the enrollee, the enrollee should **not** pay the bill but should submit it to the plan for processing and determination of enrollee liability, if any.]

[Include instructions informing enrollees that they may obtain emergency services from the closest available provider, and they may obtain urgently needed services from any qualified provider when out of the plan’s service area or when network providers are unavailable.]

[HMO plans insert: You must use network providers except in emergency or urgent care situations [or for out-of-area renal dialysis or other services]. If you obtain routine care from out-of-network providers, neither Medicare nor [Plan Name] will be responsible for the costs.]

[PPO and POS plans must include information that, with the exception of emergencies, it may cost more to get care from out-of-network providers.]

### What is the service area for [Plan Name]?

The [“county” or “counties”] [for Regional Preferred Provider Organizations (RPPOs) only: “state” or “states”] [for plans with a partial county service area only: parts of counties/zip codes] in our service area [“is” or “are”] listed below. [Optional: You may include a map of the area in addition to listing the service area, and modify the prior sentence to refer readers to the map.]

[Insert plan service area listing. If approved for the entire county, use county name only. For approved partial counties, use county name and zip code (e.g., “county name, the following zip codes only: XXXXX…”)].

### How do you find [Plan Name] providers that serve your area?

[Plans should describe how an enrollee can find a network provider nearest his or her home relative to the organizational format used in the provider directory.] [Note: RPPO plans must fully describe how enrollees residing in any non-network areas of their plan can access covered services at in-network cost sharing.]

If you have questions about [Plan Name] [or require assistance in selecting a PCP], please call our [Customer/Member] Service Department at [phone number], [days and hours of operation]. [TTY/TDD] users should call [TTY or TDD number]. You can also visit [Web address].

## Section 2 – List of Network Providers

[Show all current contracted network providers for each type of provider (e.g., PCP, specialist, hospital, etc.). Optional: You may include other provider types in addition to the required types on pages 7-12.]

[Recommended organization:

**Type of Provider** (PCPs, Specialists (types), Hospitals, Skilled Nursing Facilities, Outpatient Mental Health Providers, and Pharmacies (types) where outpatient prescription drugs are offered by the plan.)

**State** (Include only if directory includes multiple states)

**County** (Listed alphabetically)

**City** (Listed alphabetically)

**Neighborhood/Zip Code** (Optional: For larger cities, providers may be further subdivided by zip code or neighborhood)

**Provider Name** (Listed alphabetically)

**Provider Details**]

[Note: Plans that offer supplemental benefits (e.g., vision, dental) must furnish a provider directory for those benefits but may choose to either include these network providers in a directory combined with PCPs, etc. or in a separate provider directory.]

[For Dual Eligible Special Needs Plans (D-SNPs) only: To assist dual eligible enrollees in obtaining access to providers and covered services, identify Medicare providers that accept Medicaid. Plans have the option to include a global statement at the beginning of the network provider listing section or to provide a Medicaid indicator next to each provider. The global statement should state: “All providers in this provider directory accept both Medicare and Medicaid.” Inclusion of the global statement signifies a model directory without modification. Those plans that choose not to use a global statement need to place a Medicaid indicator next to each provider (e.g., an asterisk and an accompanying footnote for all Medicare providers that participate in Medicaid also.) Inclusion of a Medicaid indicator next to each provider signifies a non-model directory with modification.]

[Full and partial network PFFS plans must indicate, for each type of provider, whether the plan has established higher cost sharing requirements for enrollees who obtain covered services from out-of-network providers.]

### [Primary Care Providers (PCPs)]

[State]

[County]

[City]

[Zip Code]

[PCP Name]

[*If applicable:* Accepting New Patients? Yes/No]

[PCP Street Address, City, State, Zip Code]

[Phone number]

[*Optional:* website and e-mail addresses]

[*Optional:* Indicator for PCP(s) that support electronic prescribing]

### [Specialists]

[Specialty Type]

[State]

[County]

[City]

[Zip Code]

[Specialist Name]

[*If applicable:* Accepting New Patients? Yes/No]

[Specialist Street Address, City, State, Zip Code]

[Phone number]

[*Optional:* website and e-mail addresses]

[*Optional:* Indicator for specialist(s) that support electronic prescribing]

### [Hospitals]

[State]

[County]

[City]

[Zip Code]

[Hospital Name]

[Hospital Street Address, City, State, Zip Code]

[Phone number]

[*Optional:* website and e-mail addresses]

[*Optional:* Indicator for hospital(s) that support electronic prescribing]

### [Skilled Nursing Facilities (SNFs)]

[State]

[County]

[City]

[Zip Code]

[SNF Name]

[SNF Street Address, City, State, Zip Code]

[Phone number]

[*Optional:* website and e-mail addresses]

[*Optional:* Indicator for SNF(s) that support electronic prescribing]

### [Outpatient Mental Health Providers]

[State]

[County]

[City]

[Zip Code]

[Provider Name]

[*If applicable:* Accepting New Patients? Yes/No]

[Provider Street Address, City, State, Zip Code]

[Phone number]

[*Optional:* website and e-mail addresses]

[*Optional:* Indicator for provider(s) that support electronic prescribing]

### [Pharmacies]

[All plans have the choice to either (1) list information on both providers and pharmacies in one combined document; or (2) provide two separate documents: a provider directory and a pharmacy directory.

In the list of pharmacies (whether appearing in a combined or single document), plans must identify or include those pharmacies that provide Part B drugs, if applicable.

Note: Plans offering a Part D benefit, please refer to the Part D Model Pharmacy Directory (available at https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovContra/Part-D-Model-Materials) for Part D requirements for pharmacy directories.]

[Type of pharmacy as applicable: Retail, Mail Order, Home Infusion, Long Term Care (LTC), Indian Health Service/Tribal/Urban Indian Health (I/T/U)]

[State]

[County]

[City]

[Zip Code]

[Pharmacy Name]

[Pharmacy Street Address, City, State, Zip Code]

[Phone number]

[*Optional:* website and e-mail addresses]

[*Optional:* Indicator for pharmacy(ies) that support electronic prescribing]