

OVERVIEW

When contracted providers are not available within the TDI mileage access standards Humana Insurance Company VCP Vision Network provides for in-network benefit coverage in a variety of ways depending on the type of provider and the specific medical need of the patient. The most common practices include:

1. Negotiating ad hoc agreements with local providers within the access standards. Ad hoc agreements prohibit balance billing of members.
2. Paying in-network benefit levels for providers contracted with Humana Insurance Company VCP Vision Network for non-HMO products. Agreements prohibit balance billing of members.
3. Paying in-network benefit levels for non-contracted local area providers within the mileage standards. Balance billing prohibited.
4. Assisting members in identifying contracted providers in alternative specialties within the mileage standards who are qualified to treat the condition. When using contracted providers in-network benefit are paid and providers are prohibited from balance billing the member.
5. When no appropriate providers are available within the mileage and/or availability standards, in-network benefits will be paid for the nearest reasonably located contracted provider or a reasonably located and/or available non-contracted provider. Contracted providers are prohibited from balance billing the member.
6. To further prevent balance billing we calculate plan payments using the providers billed charges as the basis for the allowable charges.
7. Member shall be held harmless in all instances.

See detailed worksheets for access information by county and by specialty.

**CompBenefits Insurance Corporation
Humana Vision Care Plan - statewide**

Network Name: CompBenefits Insurance Company - Humana Vision Care Plan - statewide

Network Adequacy
Rational/Action Plan for Specialties That Do Not Meet Mileage Requirements 28 TAC §3.3709; 28 TAC §3.3704

Counties	Provider Type	Rationale/Action Plan
Speciality		
Brewster	Optometrist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Dallam	Optometrist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Hudspeth	Optometrist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Lipscomb	Optometrist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Wheeler	Optometrist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Speciality		
Bailey	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Brewster	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Collingsworth	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Crockett	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Culberson	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Dallam	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Donley	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Hall	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Hartley	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Hemphill	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Hudspeth	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Jeff Davis	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Lipscomb	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Loving	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Motley	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Parmer	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Pecos	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Presidio	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Reeves	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Terrell	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Val Verde	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.
Wheeler	Ophthalmologist	Humana attempts to contract with all available vision providers. The areas of concern have very limited vision providers which inhibits our ability to contract.

All Service Area Counties	Benefits are limited to routine vision care.Targets are considered to be met when there are an adequate number of Optometrists and/or Ophthalmologists available to provide covered services
All Service Area Counties	In addition to the above description for the provision of care, Humana, through the Quality Improvement Program, performs ongoing monitoring of member access through quarterly complaint analysis. If trends are identified, actions are taken to address the root cause, and follow-up monitoring is performed to ensure correction of the identified issue.
All Service Area Counties	When an in-network provider is not available or the member is outside the service area, we ensure that the covered person obtains the covered benefit at no greater cost to the covered person than if the benefit were obtained from participating providers, or shall make other arrangements acceptable to the state insurance commissioner. In the event an in-network provider is not available within our access standards, members are advised to contact Humana customer service to make arrangements to see another provider.