

Finding Your Way through Narrow Networks, USA

Hi, I'm your **health insurance agent**. I'll help you find your way through **Narrow Networks, USA**.

Insurers are offering more "narrow-network" plans, which **cover select hospitals and doctors**. In 2015, 90% of consumers could enroll in either a narrow-network plan or one with a broad provider network.¹

Premiums for narrow-network plans **can be 13-19% lower** than those for plans with broader networks.²

An **agent or broker can help find a plan that's best for you**. Over 70% of agents and brokers spend most or a lot of their time explaining coverage options to clients. Half of agents spend most or a lot of their time investigating coverage options for their clients.⁶

Narrow-network plans are **more common in cities**. In 2015, 55% of hospital networks that exchange customers could choose from within major cities were "narrow," compared to 39% nationwide.⁵

In rural states, the closest in-network essential community provider could be **400 miles away**.⁴

In exchange for those savings, a patient may have to accept that his or her **family doctor, preferred specialist, or local hospital might not be in-network**. Out-of-network care can be expensive. Nevertheless, less than one in five people with narrow-network plans have switched to plans with broader networks.³

¹ <http://healthcare.mckinsey.com/sites/default/files/2015HospitalNetworks.pdf>

² <http://healthcare.mckinsey.com/sites/default/files/2015HospitalNetworks.pdf>

³ <http://healthcare.mckinsey.com/sites/default/files/2015HospitalNetworks.pdf>

⁴ http://www.naic.org/documents/government_relations_testimony_140612_lindeen.pdf

⁵ <http://healthcare.mckinsey.com/sites/default/files/2015HospitalNetworks.pdf>

⁶ <https://kaiserfamilyfoundation.files.wordpress.com/2013/01/8321-f.pdf>