

Record 9/3/2019 @ 8:59 Am

MANAGED CARE SYSTEMS P.O. Box 64882, St. Paul, MN 55164-0882 Telephone: 651-201-5100 Email: health.managedcare@state.mn.us

Request for Waiver

Plan Year

2020

Please ensure that information contained on this waiver request coincides with information provided on the geographical access maps and provider list submitted with this application.

1. Name and Title of Person Submitting this Document:

Carrier	Name Network	Network ID	Reason Code 4: Network Structure*
Sanford Health Plan of Minnesota	Sanford Health Plan of Minnesota TRUE Network	MNN002	Narrow Network
Name	Title	Date	Reason Code 4: Enrollees in Network*
Beth Shoemaker	Manager, Provider Relations	5/23/2019	150

2. By submitting this form, the above-referenced confirms:

- A. That person submitting this request has personal knowledge of the network contracting process involved in this submission; and
- B. That access cannot be met for the following provider type(s). Include the county and reason(s) for not meeting the requirements.

Provider Type	County	Reason Code	Notes	Affected Enrollees*	Percent Not Covered*
Primary Care providers	Beltrami	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. Members are able to utilize telehealth and telemedicine services. For services outside of the network, members will need prior approval to receive in-network benefits.		
Mental health providers	Beltram, Clearwater	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. Members are able to utilize telehealth and telemedicine services. For services outside of the network, members will need prior approval to receive in-network benefits.		

Anesthesiology Physicians and Certified Registered Nurse Anesthetists	Beltrami	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. Members who receive services from out of network provider will receive in-network benefits.		
Pediatric Services Providers	Beltram,Clearwater		Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. Members are able to utilize telehealth and telemedicine services. For services outside of the network, members will need prior approval to receive in-network benefits.		
Pediatric Services Providers	Jackson	4	Sanford Health Plan's TRUE Network is a focused Narrow Network alternative. This plan is offered to individuals in counties where we have ensured a robust, but focused provider network is available. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	0	10%

Cardiac Surgery	Beltrami,Pennington,Clearwater,Hu bbard,Murray,Cottonwood,Nobles,J ackson,Red Lake	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	
Cardiovascular Disease	Beltrami	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	
Chiropractic	Beltrami	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	

Colon and Rectal Surgery	Beltrami,Pennington,Red Lake,Hubbard,Clearwater,Murray,R ock,Nobles,Jackson,Cottonwood	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	
Pediatric Dental Care	,Beltrami,Pennington,Murray,Cotto nwood,Nobles,Jackson	Sanford Health Plan's TRUE Network is a focused Narrow Network alternative. This plan is offered to individuals in counties where we have ensured a robust, but focused provider network is available. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	
Dermatology	Beltrami,Murray,Nobles,Cottonwoo d,Jackson	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. Members are able to utilize telehealth and telemedicine services. For services outside of the network, members will need prior approval to receive in-network benefits.	
Endocrinology	,Beltrami,Pennington,Red Lake,Murray,Cottonwood,Nobles,J ackson	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits. Members are able to utilize telehealth and telemedicine services as well.	

Gastroenterology	Beltrami,Pennington,Red Lake	4	Sanford Health Plan's TRUE Network is a focused Narrow Network alternative. This plan is offered to individuals in counties where we have ensured a robust, but focused provider network is available. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	
Genetics	Beltrami,Pennington,Red Lake,Clearwater,Hubbard,Murray,C ottonwood,Nobles,Jackson	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits. Members are able to utilize telehealth and telemedicine services as well.	
Nephrology	Beltrami	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	
Neurology and Neurological Surgery	Beltrami .	1 .	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	

Obstetrics and Gynecology	Beltrami	11	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits. Members are able to utilize telehealth and telemedicine services as well.	
Ophthalmology	,Beltrami,Pennington,Red Lake	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits. Members are able to utilize telehealth and telemedicine services as well.	
Orthopedic Surgery	Beltrami	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	
Otolaryngology	Beltrami	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits. Members are able to utilize telehealth and telemedicine services as well.	
		Y		 _

Pediatric Specialty Providers	Beltrami	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits. Members are able to utilize telehealth and telemedicine services as well.	
Allergy, Immunology and Rheumatology	Beltrami,Murray	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews networks for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits. Members are able to utilize telehealth and telemedicine services as well.	

Please use additional sheet if needed

*Only for Reason Code 4. Network Structure, Enrollees in Network, Affected Enrollees, and Percent Not Covered only needed if reason code is 4 and provider type is Primary Care, Pediatric Services Providers [Primary Care], General Hospital and Mental Health.

As part of this waiver request for all reason codes, a carrier must demonstrate with specific data that the geographic access standards cannot be met in a particular service area or part of a service area and also state what steps were and will be taken to address the network inadequacy (MN Statutes § 62K.10, subdivision 5).

Reason Codes:

- 1. Carrier has conducted a good faith search for providers and determined that there are no providers physically present in the service area of the type requested in the waiver. MDH will not grant a waiver for this reason code unless the carrier demonstrates, with specific information, that there are no providers physically present in the part(s) of the service area for which the waiver is sought. Specific information may include provider directories and sources consulted, physical geography that affects the location of providers, or other information that affects the availability and location of providers. Telemedicine may be used as a means to provide access when there are no providers physically present to meet the standard. The carrier should describe how it will assess the availability of providers who begin practice in the service area where the standard cannot currently be met. State what steps will be taken to address the network inadequacy.
- 2. Provider does not meet carrier's credentialing requirements. Carrier must cite the reason(s) provider does not meet carrier's credentialing requirements. State what steps were and will be taken to address the network inadequacy.
- Carrier has made a good faith effort to contract with provider and provider has refused to accept a contract. State what steps were and will be taken to address the network inadequacy.
- 4. For all Reason Code 4, you must state the following information:
 - a. Specify the network structure: ACO or Narrow Network. (In Section 1 above.)
 - b. State the total number of estimated enrollees in the network as of the submission date of waiver. (In section 1 above.)
 - c. State why the geographic access standards cannot be met. Explain why full geographic access is not possible with this network design.
 - d. State how access will be provided for this provider type for the enrollees of the affected county.

Additionally, for Reason Code 4, only for Primary Care, Pediatric Services Providers [Primary Care], General Hospital and Mental Health provider types, you must select only one county per line. See the Provider Network Adequacy Instruction for further direction. If the carrier would like to request a waiver for an additional county for the same provider type, they will need to add an additional line to allow for the specific additional information to be provided. For these same 4 provider types, the carrier must also complete the following fields:

- e. State the total number of estimated enrollees affected in the county not meeting the geographic standard as of the submission date of waiver.
- f. State the estimated percentage of area in that county that is not covered.

The undersigned attests that he/she is a representative of the carrier with personal knowledge of the network and reasons for the above waiver requests, and that the waiver requests meet the requirements for the waiver, as outlined above. The undersigned also attests that good faith efforts have been made to locate and contract with providers, as outlined above, and that if providers become available in the service area, carrier will make a good faith effort to contract with said providers.

Beth Shoemaker, Sanford Health Plan, Manager, Provider Relatior 5/23/2019
Name, Company, Title Date Attestation Signed

Provider Type	County	Reason Code	Notes	Affected Enrollees* Percent Not Covered
Physical Medicine and Rehabilitation and Occupational Medicine	Beltrami	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews network for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, members will need prior approval to receive in-network benefits. This plan does not have out of network benefits.	
Pulmonary Disease	Beltrami,Pennington,Red Lake	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews network for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, members will need prior approval to receive in-network benefits. This plan does not have out of network benefits. Members are able to utilize telehealth and telemedicine services as well.	
Radiology and Nuclear Medicine	Beltrami	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews network for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, members will need prior approval to receive in-network benefits. This plan does not have out of network benefits. Members are able to utilize telehealth and telemedicine services as well.	

Reconstructive Surgery	Beltrami,Pennington,Red Lake,Clearwater,Hubbard,Mur ray,Cottonwood,Jackson,Nob les	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews network for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, members will need prior approval to receive in-network benefits. This plan does not have out of network benefits.	
SUD (Chemical Dependency) - Outpatient	Beltrami,Clearwater,Hubbard	4	Sanford Health Plan's TRUE Network is a focused Narrow Network alternative. This plan is offered to individuals in counties where we have ensured a robust, but focused provider network is available. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	
SUD (Chemical Dependency) - Inpatient	Beltrami,Clearwater,Hubbard	4	Sanford Health Plan's TRUE Network is a focused Narrow Network alternative. This plan is offered to individuals in counties where we have ensured a robust, but focused provider network is available. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	
Thoracic Surgery	Beltrami,Pennington,Red Lake,Clearwater,Hubbard,Cot tonwood,Jackson,Nobles,Mur ray	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews network for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, members will need prior approval to receive in-network benefits. This plan does not have out of network benefits.	

Urology	Beltrami	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews network for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, members will need prior approval to receive in-network benefits. This plan does not have out of network benefits.Members are able to utilize telehealth and telemedicine services as well.
Vascular Surgery	Beltrami, Jackson	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews network for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, members will need prior approval to receive in-network benefits. This plan does not have out of network benefits.
Home Health Care Agency	Beltrami,Pennington	4	Sanford Health Plan's TRUE Network is a focused Narrow Network alternative. This plan is offered to individuals in counties where we have ensured a robust, but focused provider network is available. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.
Physical Therapy, Occupational Therapy and Speech Therapy	,Cottonwood	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews network for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, members will need prior approval to receive in-network benefits. This plan does not have out of network benefits.

			·		
General Hospital facilities	Beltrami	1	Utilized Quest Analytics tool to search for providers. If the Quest tool produces providers in the future, Sanford Health Plan will make a good faith effort to contract with them when coverage is not currently present. Sanford Health Plan currently reviews network for new providers on an annual basis. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, members will need prior approval to receive in-network benefits. This plan does not have out of network benefits.		
General Hospital facilities	Clearwater	4	Sanford Health Plan's TRUE Network is a focused Narrow Network alternative. This plan is offered to individuals in counties where we have ensured a robust, but focused provider network is available. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	5%	THE STATE OF THE S
General Hospital facilities	Clay	4	Sanford Health Plan's TRUE Network is a focused Narrow Network alternative. This plan is offered to individuals in counties where we have ensured a robust, but focused provider network is available. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	1%	
General Hospital facilities	Hubbard	4	Sanford Health Plan's TRUE Network is a focused Narrow Network alternative. This plan is offered to individuals in counties where we have ensured a robust, but focused provider network is available. The Sanford TRUE plans are offered at a lower cost since eligible individuals agree to use a more focused network of Sanford Health providers and facilities. Members can choose to see any licensed provider in the Sanford TRUE network for covered services without a referral. For routine or non-emergent medical services outside of the TRUE focused provider network, Members will need prior approval to receive in-network benefits. This plan does not have out-of-network benefits.	40%	
<select one=""></select>	<select all="" apply="" that=""></select>	<select one=""></select>			
<select one=""></select>	<select all="" apply="" that=""></select>	<select one=""></select>	The factories are a second to the second to		
<select one=""></select>	<select all="" apply="" that=""></select>	<select one=""></select>			
<select one=""></select>	<select all="" apply="" that=""></select>	<select one=""></select>			