



# EQUITABLE

## Colorado Equitable Vision Network Access Plan

Equitable Vision Network, administered by Equitable's contracted national vision network partner, VSP Choice.

The Equitable Vision Network is a statewide managed vision care network designed to provide members with access to routine and specialty vision services. The network consists of licensed vision care professionals, including optometrists and ophthalmologists, credentialed under NCQA-compliant standards. The network includes both independent vision care practices and retail optical centers.

The Equitable Vision Network serves the entire state of Colorado, with a distribution of providers across:

- Large Metro Areas
- Metro Areas
- Micro Areas
- Rural Areas
- CEAC-designated Areas

Access standards and GeoAccess monitoring ensure statewide availability according to the mileage standards described in our Access Plan below.

Types of Providers and Facilities Included in the Network:

1. Optometrists (OD)
  - Licensed vision care professionals providing routine eye exams, refraction, diagnosis, and management of common vision conditions.
  - Primary providers for routine pediatric vision services.
2. Ophthalmologists (MD/DO)
  - Board-certified specialists providing medical eye care, specialty services, and advanced diagnostics.
  - Access standards for these providers follow the mileage requirements outlined in the Access Plan.
3. Optical Retail Centers
  - Network-contracted retail locations providing exams, frames, lenses, and optical goods.
  - Includes independent retailers and national chains.
4. Optical Laboratories / Fabrication Facilities
  - Contracted suppliers responsible for the fabrication and distribution of eyeglasses and related optical materials.

Facility Types:

- Private optometry practices
- Ophthalmology clinics
- Retail optical centers

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Some products are not available in all states.



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- Optical manufacturing labs (non-patient-facing)

### Network Oversight & Administration:

The network is monitored through:

- GeoAccess quarterly reports for geographic adequacy
- Bi-annual grievances and complaints analysis
- Annual appointment availability reviews
- NCQA-compliant credentialing oversight
- Annual network directory accuracy review and terminated provider removal process

Network providers offices must provide an on-call service for all hours that their offices are not open. This includes evening and weekend hours. Must also address the needs of covered persons with limited English proficiency and illiteracy, with diverse cultural and ethnic backgrounds, and with physical and mental disabilities.

- Tracking method:
  - We receive the Network Doctor Agreement and Provider Reference Manual Appointment Availability section from network administrator demonstrating criteria is included in their provider agreement
  - We receive bi-annual report from network administrator of complaints and grievances to identify trends and corrective actions, if applicable.

Network providers are expected to provide quality of care according to acceptable industry guidelines.

- Tracking method:
  - We receive Bi-annual C&G Report and Quarterly Quality of Care Report, from network administrator demonstrating that quality of care issues are tracked and addressed A complete record of all written complaints/grievances submitted by the member are tracked.
  - We receive Annual Appointment Availability Monitoring Report (Accessibility/Goals Benchmark report) from network administrator that includes corrective actions if applicable.

Customer service department must be available at least on Monday through Friday between 8:30 a.m. and 5:00 p.m. Toll free customer service number is included on ID cards and Service Level Agreements are being met.

- Tracking method:
  - We annually review network administrator's website to certify that customer service hours of operation, and toll-free number are publicized.
  - We receive quarterly network administrator book of business performance standards report to certify that SLAs are met.

Members must have reasonable appointment access to treatment. Network providers are to adhere to the best of their ability to appointment availability guidelines.

- Routine well vision exam – within 60 calendar days of request
- Urgent care – within 24 hours of request
  - Tracking method:
    - We receive the Network Doctor Agreement and Provider Reference Manual Appointment Availability section from network administrator demonstrating criteria is included in their provider agreement.
    - We receive Annual Appointment Availability Monitoring Report from network administrator that includes corrective actions if applicable.

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Members must have reasonable geographic access to network providers. Company must adhere to accessibility guidelines to facilitate access to all licensed general and specialty providers.

- Ophthalmology:
  - Large Metro Areas – 1 provider in 10 miles
  - Metro Areas – 1 provider in 20 miles
  - Micro Areas – 1 provider in 35 miles
  - Rural Areas - 1 provider in 60 miles
  - CEAC Areas - 1 provider in 85 miles
- Optometry for routine pediatric services:
  - Large Metro Areas – 1 provider in 15 miles of 90% of all members
  - Metro Areas – 1 provider in 30 miles of 90% of all members
  - Micro Areas – 1 provider in 60 miles of 90% of all members
  - Rural Areas - 1 provider in 75 miles of 90% of all members
  - CEAC Areas - 1 provider in 110 miles of 90% of all members
  - Tracking method:
    - We run GeoAccess reports on a quarterly basis to measure provider accessibility for our current members. If standards are not met, we work with network partners to recruit additional network providers. There are several reasons why it may not be feasible to contract with additional providers in order to fill gaps. In such circumstances, members will be held harmless as described below.

Measures must be taken to ensure that members can access the same level of out of network care with no additional out of pocket costs if they need to receive services from an out-of-network provider if unable to obtain an appointment within access standards with an in-network provider.

- Prior to receiving services, Members shall call the company's customer service department during business hours for help in locating a network provider, or to obtain approval to see an out-of-network provider.
- Tracking method:
- We receive bi-annual report from network administrator of complaints and grievances to identify trends and corrective actions, if applicable.

Measures must be taken to establish and maintain oversight of our network's credentialing verification program to ensure it meets requirements of the NCQA so that all providers are licensed and have no outstanding malpractice suits.

- Tracking method:
- We receive the NCQA Accreditation Certificate from network administrator demonstrating that credentialing and recredentialing network provider files comply with NCQA guidelines.

A provider directory must be available with the ability to print upon request and to ensure that terminated providers are removed in a timely manner. We have established and maintain a website that allows members to log in and search provider directories. A link to the website and log in description is provided on ID cards and other fulfillment documents, along with our customer service telephone number with a message to call if assistance is needed.

A notice must be sent to all members showing a claim in our system, whose network provider is being removed from our network. A monthly query is done to identify such situations, and the member is sent a letter describing the situation, as well as the website link to access another network provider and our customer service telephone number to call for assistance. The network administrator performs this service on our behalf and will provide verification on an annual basis in the Annual Attestation of Completion document.

A policy must be in place for addressing the needs of covered persons, including but not limited to children and adults, with serious chronic or complex conditions, including vision or hearing impaired.

- Tracking method
  - The network administrator provides this service on our behalf via the following document which we request

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for review annually:

- o Policy C-0007, page 4, paragraph E

A policy must be in place for addressing the needs of covered persons, including but not limited to children and adults, with limited English proficiency or illiteracy.

- o Tracking method

The network administrator provides interpretation and translation on our behalf. Upon request, they will provide enrollees with the information in printed format. All new employees are required to complete Cultural Competence training to ensure that they meet the cultural and diversity needs of our members. This is shown in the administrator's POLICY C-0007, page 2, paragraph 2, which we request for review annually.

Telehealth: Each provider can have their own level of technological support for Telehealth services. Members should contact their provider directly to determine the type of telehealth or other technology that may be available to them. Vision providers will provide coverage for health care services appropriately delivered through telehealth on the same basis and to the same extent that Equitable is responsible for coverage for the same service through in-person diagnosis, consultation or treatment.

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