



Network IQ™

Provider network adequacy · Leakage analysis · CAA compliance



Full Report



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Email Report

Data as of Q4 2024

Overview

Adequacy

Leakage

Disruption

Benchmarks

CAA Compliance



Your Plan Data

DEMO FIGURES

Network Adequacy



In-Network Rate

88.6%

11.4% OON leakage

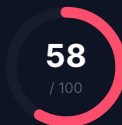


Leakage Exposure

\$479K

Recoverable annually

CAA Compliance



Disruption Risk

42%

Providers at risk of exit



Members Affected

318

by network gaps



Savings Opportunity

\$153K

With full network fix



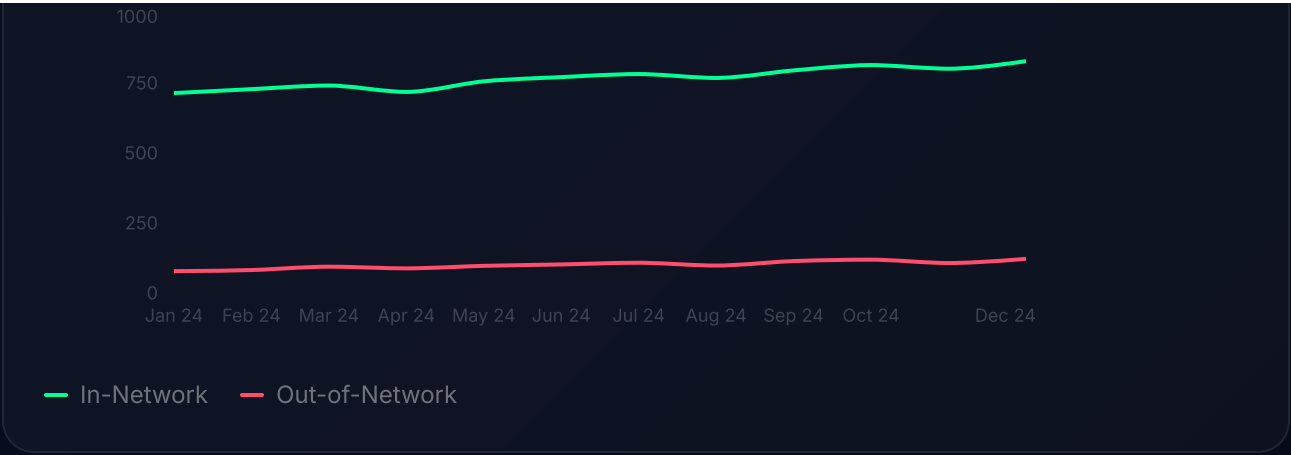
Action Items

10

prioritized recommendations



PMPM Trend



⚠ Critical Alerts



Mental Health: 0.39x ratio — MHPAEA parity violation risk



Endocrinology: 0.50x ratio — 4 counties with zero access



OON spend trending +18% YoY — action required Q2



3 CAA requirements due in 90 days



Primary Care adequacy exceeds benchmark by 1.2x

KINCAID HEALTH — FIDUCIARY INTELLIGENCE PLATFORM

NETWORK IQ™ · PROVIDER NETWORK ADEQUACY & CAA COMPLIANCE

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September 17, 2026
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PROVIDER NETWORK INTELLIGENCE REPORT

Network IQ™ Full Report

Adequacy · Leakage · CAA Compliance · Disruption Risk · Benchmarks

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71

OUT OF 100

MARGINAL

Network Adequacy Score

CAA 2022/2026 · CMS Time/Distance Standards

88.6%

IN-NETWORK
RATE

\$479K

OOB LEAKAGE

58

CAA
SCORE

42%

DISRUPTION
RISK

\$153K

SAVINGS
OPPORTUNITY



KINCAID HEALTH

Intelligence Platform · Network
IQ™

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SECTION 1

Specialty Adequacy Analysis

Each specialty is evaluated against CMS time/distance standards (30-minute primary care, 60-minute specialty) and provider-to-member ratios. Ratios below 0.75x indicate deficient access; below 0.5x indicate critical deficiency with MHPAEA or ERISA violation risk.

Primary Care

ADEQUATE

48 in-network / 40 needed

1.20x

provider ratio

Avg drive time: **12 min**

Cardiology

DEFICIENT

9 in-network / 12 needed

0.75x

provider ratio

Avg drive time: **34 min**

Gap counties: 2

Contract 3 additional cardiologists in Lake and Marion counties.

Orthopedics

ADEQUATE

14 in-network / 12 needed

1.17x

provider ratio

Avg drive time: **22 min**

Mental Health

CRITICALLY DEFICIENT

11 in-network / 28 needed

0.39x

provider ratio

Avg drive time: **58 min**

Gap counties: 4

Add 17+ behavioral health providers. MHPAEA parity violation risk. Consider telehealth network supplement.

Oncology

MARGINAL

5 in-network / 6 needed

0.83x

provider ratio

Avg drive time: **41 min**

Gap counties: **1**

Add 1–2 oncology providers;
evaluate single-case
agreements for complex
cases.

Obstetrics

ADEQUATE

12 in-network / 10 needed

1.20x

provider ratio

Avg drive time: **18 min**

Dermatology

MARGINAL

7 in-network / 8 needed

0.88x

provider ratio

Avg drive time: **29 min**

Gap counties: **1**

Add 1 dermatologist;
telehealth options can
supplement gap county.

Endocrinology

DEFICIENT

4 in-network / 8 needed

0.50x

provider ratio

Avg drive time: **47 min**

Gap counties: **3**

Urgent: add endocrinology
group practice. 3 counties
have zero access — ADA
compliance risk.

Geographic Access Gaps

Owen County, IN

48mi nearest

Mental Health · 62 members

Contract telehealth behavioral health
provider to cover county gap

Putnam County, IN

52mi nearest

Endocrinology · 29 members

Add endocrinology satellite clinic or
virtual care agreement

Morgan County, IN

41mi nearest

Mental Health · 48 members

Clinton County, IN

38mi nearest

Cardiology · 21 members

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*Priority telehealth expansion — MHPAEA
parity audit exposure*

*Negotiate single-case agreement with
nearest cardiology group*

SECTION 2

Out-of-Network Leakage Analysis

\$479K

TOTAL OON
LEAKAGE

11.4%

LEAKAGE RATE

\$153K

RECOVERABLE
ANNUAL SAVINGS

Top Out-of-Network Providers

PROVIDERSPECIALTY	OON CLAIMS	OON SPEND	LEAKAGE	ROOT CAUSE
ClevelandClinic Main CampusCardiology	87	\$125K	\$42K	not contracted
UniversityHospitals AhujaOncology	42	\$98K	\$34K	not contracted
MetroHealthBehavioralMental Health	218	\$87K	\$35K	inadequate network
SummaHealth SystemOrthopedics	31	\$72K	\$23K	patient preference
AultmanHospitalGeneral Surgery	24	\$58K	\$19K	emergency
TOTAL TOP 5 PROVIDERS		\$440K	\$153K	

Recovery Action Plan

Contract top OON cardiologists and orthopedic surgeons

Effort: Low · Urgency: High

\$42K

Add behavioral health telehealth network

Effort: Low · Urgency: **Critical**

\$38K

Negotiate single-case agreements for Oncology

Effort: Med · Urgency: **High**

\$35K

Member steerage campaign to in-network alternatives

Effort: Low · Urgency: **Medium**

\$23K

Add endocrinology group practice to network

Effort: High · Urgency: **Medium**

\$19K

SECTION 3

Disruption Risk Register

The following providers are at elevated risk of network exit due to contract renewals, consolidation, or dispute. CAA 2022 requires 60-day advance written notice to affected members before any network termination. Plans that fail to provide timely notice face DOL enforcement action.

4

PROVIDERS AT
RISK

2

HIGH-RISK EXITS

\$137K

POTENTIAL
LEAKAGE IF LOST

Dr. Angela Kim, MD (Cardiology)

Cardiology · 94 members using this provider

Contract exp: Mar 31, 2025

Contract renewal stalled — 18% rate increase demand pending

In-network alternatives: 6 Est. impact if lost: \$38K

High Risk

Lakeside Behavioral Health Group

Mental Health · 142 members using this provider

Contract exp: Apr 30, 2025

Practice selling to private equity — network status uncertain

In-network alternatives: 3 Est. impact if lost: \$61K

High Risk

Midwest Endocrine Associates

Endocrinology · 47 members using this provider

Contract exp: Jun 30, 2025

Physician retirement — practice may close Q3 2025

In-network alternatives: 2 Est. impact if lost: \$23K

Medium Risk

St. Vincent Orthopedic Center

Orthopedics · 35 members using this provider

Contract exp: Aug 31, 2025

Hospital system renegotiating all commercial contracts

Medium Risk

In-network alternatives: **8** Est. impact if lost: \$15K

SECTION 4

CAA Compliance Status

The Consolidated Appropriations Act (CAA 2022 and CAA 2026 proposed rules) imposes specific transparency, network adequacy, and member protection requirements on self-funded health plans. Non-compliance exposes plan sponsors to DOL civil penalties and participant litigation.

58

CAA COMPLIANCE
SCORE

4

REQUIREMENTS MET

2

FAILED REQUIREMENTS



Machine-readable files (MRF) published and current
CAA 2022 §203

FAIL



Price comparison tool available to members
CAA 2022 §204

WARN



Surprise billing protections implemented (No Surprises Act)
CAA 2022 §101

PASS



Provider directory accuracy — 90-day update cycle
CAA 2022 §116

WARN



Mental health parity comparative analysis completed
MHPAEA / CAA 2022 §203

FAIL



Network adequacy standards documented and reported
CAA 2026 proposed

PASS



Gag clause prohibition attestation filed
CAA 2022 §201

PASS

SECTION 5

Benchmarks vs. Industry

Benchmark data represents peer carrier averages and best-in-class performance for comparable self-funded employer health plans in the Indiana market (Q4 2024).

Network Adequacy Score

-7.0 vs peer avg

71

YOURS

78

PEER AVG

91

BEST IN CLASS

In-Network Utilization

+1.6% vs peer avg

88.6%

YOURS

87%

PEER AVG

94%

BEST IN CLASS

CAA Compliance Score

-15.0 vs peer avg

58

73

92