



Researchers at Penn have found that so-called “narrow network” insurance plans – lower-premium plans with reduced access to certain providers – are systematically excluding NCI-designated cancer centers from their provider networks. That means people who have those plans may not be able to access the top quality care in their area, and they likely don’t know it. The study has received widespread coverage.

**Low-Cost Health Insurance Limits Access to Top Cancer Doctors**



“The study offers a sense of the tradeoffs Americans face when buying health-care coverage on their own: Plans with lower premiums often get costs down by limiting choices of doctors and hospitals, asking patients to pay more out of pocket, or some combination of the two.”

[Bloomberg News Article](#)



**Narrow health insurance networks more likely to exclude top cancer docs**

“To be able to offer lower premiums, insurance plans might exclude higher-cost doctors or hospitals. Also, some doctors and hospitals may refuse to accept the reimbursement terms offered by the lower-cost plans, thereby excluding themselves. It's not clear whether a narrow network affects the quality of care people receive, but the researchers say the limited selection may cut access to high-quality providers like those at NCI-Designated Cancer Centers.”

[Reuters Article](#)



**Penn study: Cheaper insurance plans may exclude top cancer doctors**

“Because such centers tend to be in big cities — Philadelphia has three — the nation’s 69 top centers are located in only 51 ACA insurance marketplaces. The remaining 407 markets have no NCI-designated centers, the study found. Of the 248 networks offered in those 51 markets, 33 networks, or 13 percent, excluded all oncologists from the top cancer centers. Two-thirds of networks in the 51 markets included just under half of the oncologists who were affiliated with top cancer centers, the study found.”

[Philadelphia Inquirer Article](#)

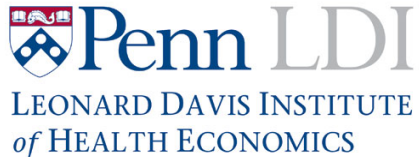
BECKER'S  
**Hospital  
Review**

**Narrow-network plans exclude 2x more oncologists at NCI-designated cancer centers than they include**

“This finding suggests that narrow provider networks may not just have fewer providers from which to choose; in addition, the more limited list of available providers may not offer the same quality care as those providers who have been excluded from the network,’ the authors said. ‘This

highlights a critical tradeoff consumers face when purchasing a narrow network plan.’ The authors added health insurers, state regulators and federal lawmakers should help consumers learn about cancer care providers’ relationships with narrow-network plans.”

[Becker’s Hospital Review Article](#)



**Relation Between Narrow Networks and Providers of Cancer Care**

This is the first study to demonstrate a correlation between narrow networks and exclusion of NCI- and NCCN-affiliated providers. These hospitals are recognized for their high-quality cancer care, education, and research programs. Thus, this finding suggests that narrow networks may not just offer fewer providers, but that the limited number of providers included may not offer the same quality care as those who have been excluded.

[LDI Summary](#)