



## More from Desktop Resources (August 2006)

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Managed Healthcare Executive

The top five HMO enrollment states also have high immigrant populations, says Cynthia Marcotte Stamer, a member of Glast, Phillips & Murray, PC, Dallas, Texas. "Among the top 20 HMO enrollment states, California, New York, Texas and Florida also are on the list of states qualifying for special Emergency Medical Treatment and Active Labor Act (EMTALA) Medicare reimbursements for undocumented aliens under MMA Section 1028."

According to Joseph M. Mack, MPA, senior vice president Beecher Carlson Healthcare Practice, in Irvine, Calif., "Since the 1970s, many medical groups have marketed directly to immigrants. If not enrolled in managed care plans, immigrants frequently pay for services in cash, which is a much better reimbursement than managed care provides."

"With more cost being shifted to consumers and more expensive technologies coming out every day that can or will stand to make a great difference in the health and longevity of consumers—particularly the fields of molecular and genomic diagnostics and treatments—look for more consumers to realize that HMOs are the best way to cap their out-of-pocket costs," says Ricardo Guggenheim, MD, vice president, clinical development and design, McKesson Health Solutions.

Data suggest that New York's population is increasing faster than enrollment in HMO plans, according to Mack.

"If this is true, then it suggests that HMOs should continue to market New York for increased HMO enrollment. Conversely, enrollment in HMOs declined at a greater rate than HMO penetration in Pennsylvania. This may be the result of increased enrollment in HSAs—and therefore PPOs—in siphoning membership from HMOs."