
Quartz access and availability standards

Quartz has established standards for access (appointment wait times) and availability (time and distance) for our members. All in-network providers are expected to comply with access standards. Quartz is required to comply with availability standards as defined by state, federal, or NCQA requirements. The standards ensure Quartz members have reasonable access to care and services, considering the urgency of the need for services.* To ensure compliance with the access standards, Quartz will conduct phone surveys and may conduct site visits.

All providers are required to:

1. Follow appointment wait time standards.
 - Wait times for care at facilities and scheduled appointments should not be 15 minutes beyond the scheduled appointment time.
 - When care is unavoidably delayed, members must be notified and allowed to reschedule their appointment. Attempts will be made to reschedule the appointment as medically appropriate and close to the original date.
2. Provide services 24 hours per day, seven days per week, or have appropriate after-hours care.
 - All providers should have an appropriate message available for patients calling in after normal business hours. The recommended provider's telephone greeting should include name, office hours, and availability of translation services, plus the name and phone number of a hospital or emergency services provider where a member can obtain after-hour care or emergency care.
3. Provide accessibility for individuals with disabilities as defined by the Americans with Disabilities Act (ADA), the Civil Rights Act, and any state or federal requirements to meet special and cultural needs.
4. Ensure that interpreter services are available for members with hearing impairments or who speak a different language than the provider.
5. Follow Department of Health Services standards for Quartz BadgerCare Plus and/or Medicaid SSI.
 - Provider's hours of operation are no less than the hours of operation offered to commercial members or Medicaid FFS, and they do not discriminate against Quartz BadgerCare Plus and/or Medicaid SSI members.*
 - Provide medically necessary high-risk prenatal care within two weeks of the member's request for an appointment or within three weeks if the request is for a specific Quartz provider accepting new patients.*

*DHS HMO Contract

Quartz adheres to the following access and availability standards by product and state:

Product/State	Links to the standards for time/distance, wait time, provider ratios, and other rules
Individual ACA (WI/IA/IL/MN)	<ul style="list-style-type: none"> • Network adequacy standards eCFR :: 45 CFR 156.230 -- Network adequacy standards • Essential Community Provider (ECP) standards eCFR :: 45 CFR 156.235 -- Essential community providers • Qualified Health Plan Issuer Instructions and standards Application Instructions (cms.gov)
WI Group - Commercial	<ul style="list-style-type: none"> • Access standards s. 609.22, Wis. Stat. • Defined network plan requirements s. Ins 9.32, Wis. Adm. Code • Quartz follows the ETF WI Provider Network Access Standards provided annually
IL Group	<ul style="list-style-type: none"> • Network Adequacy and Transparency Act 215 ILCS 124/ Network Adequacy and Transparency Act. (ilga.gov) • IL Department of Insurance Network Adequacy & Transparency Checklist Checklists Life - Accident - Health (illinois.gov) <ul style="list-style-type: none"> ○ One IP hospital and one mental health facility per county ○ Travel time and distance <ul style="list-style-type: none"> ▪ Non-Behavioral Health: Follow QHP standards from Plan Year Letter to Issuers
MN Group	<ul style="list-style-type: none"> • Geographic accessibility; provider network adequacy (individual, small group) Minn. Stat. 62K.10 • Geographic accessibility (HMOs) Minn. Stat. 62D.124 • Availability and accessibility HMO network 4685.1010, Minn. Adm. Rules
IA Group	<ul style="list-style-type: none"> • Health Maintenance Organizations HMOs s. Ins 40.5, IAC
QMA/D-SNP	<ul style="list-style-type: none"> • Medicare Advantage Applications CMS <ul style="list-style-type: none"> ○ HSD Requirements - 202x HSD Reference File Updated xx_xx_202x (XLSX) ○ Medicare Advantage and Section 1876 Cost Plan Network Adequacy Guidance_xx_xx_202x (PDF)
BadgerCare/SSI	<ul style="list-style-type: none"> • Access standards can be found starting on page 97 of Contracts (forwardhealth.wi.gov)

Quartz access standards

Access standards are not the same for all Quartz members. The standards differ by state and product. If a state or product does not define unique access standards, Quartz applies NCQA access standards.

Type of appointment		Contract/regulatory oversight body							
		State of Wisconsin – DHS	State of Wisconsin – Department of Employee Trust Funds (ETF)	CMS		State of Wisconsin	State of Iowa	State of Illinois	State of Minnesota
		Product							
		BadgerCare Plus & SSI HMO	ETF	Medicare Advantage & D-SNP (effective PY2025)	ACA WI, IL, MN (proposed for PY2025)	WI Group – Commercial	IA Group	IL Group	MN Group
Primary care	Adult primary care (regular, routine visit)	<30 days	30 bus. days ²	30 days	15 days	30 bus. days ²	30 bus. days ²	30 bus. days ²	30 bus. days ²
	Pediatric care (regular, routine visit)	<30 days	30 bus. days ²	NA	15 days	30 bus. days ²	30 bus. days ²	30 bus. days ²	30 bus. days ²
	Urgent care	< 48 hours ²	<48 hours ²	Immediate	<48 hours ²	<48 hours ²	<48 hours ²	<48 hours ²	<48 hours ²
Behavioral health and substance use	Care for non life threatening emergency	<6 hours ¹	<6 hours ¹	Immediate	<6 hours ¹	<6 hours ¹	<6 hours ¹	<6 hours ¹	<6 hours ¹
	Urgent care (prescriber or non-prescriber)	<48 hours ¹	<48 hours ¹	Immediate	<48 hours ¹	<48 hours ¹	<48 hours ¹	<48 hours ¹	<48 hours ¹
	Initial visit for routine care (prescriber or non-prescriber)	< 30 days	<10 bus. days ¹	30 days	10 days	<10 bus. days ¹	<10 bus. days ¹	<10 bus. days	<10 bus. days ¹
	Follow-up visit for routine care (prescriber or non-prescriber)	30 bus. days ²	30 bus. days ²	30 days	10 days	30 bus. days ²	30 bus. days ²	<20 bus. days	30 bus. days ²
Specialty care	OB/GYN	< 30 days	30 bus. days ²	30 bus. days ²	30 bus. days ²	30 bus. days ²	30 bus. days ²	30 bus. days ²	30 bus. days ²
	OB /GYN - high risk prenatal care	< 14 days	NA	NA	NA	NA	NA	NA	NA
	OB/GYN - high risk prenatal care from a specific provider accepting new patients	< 21 days	NA	NA	NA	NA	NA	NA	NA
	High impact specialty	30 bus. days ²	30 bus. days ²	30 days	30 days	30 bus. days ²	30 bus. days ²	30 bus. days ²	30 bus. days ²
	High volume specialty	30 bus. days ²	30 bus. days ²	30 days	30 days	30 bus. days ²	30 bus. days ²	30 bus. days ²	30 bus. days ²

■ State of Wisconsin, DHS contractual access requirement
 ■ CMS contractual access requirement (effective PY2025)
 ■ State of Illinois contractual access requirement
 ■ NCQA requirement
 ¹ Standard has been defined by NCQA
 ² Standard has been defined by Quartz

Type of appointment		Contract/regulatory oversight body							
		State of Wisconsin – DHS	State of Wisconsin – Department of Employee Trust Funds (ETF)	CMS		State of Wisconsin	State of Iowa	State of Illinois	State of Minnesota
		Product							
		BadgerCare Plus & SSI HMO	ETF	Medicare Advantage & D-SNP (effective PY2025)	ACA WI, IL, MN (proposed for PY2025)	WI Group – Commercial	IA Group	IL Group	MN Group
Dental	Routine dental (Adult and peds)	90 days (Milwaukee Co. only)	NA	NA	NA	NA	NA	NA	NA
	Emergent dental (Adult and peds)	< 24 hours (Milwaukee Co. only)	NA	NA	NA	NA	NA	NA	NA

■ State of Wisconsin, DHS contractual access requirement
■ CMS contractual access requirement (effective PY2025)
■ State of Illinois contractual access requirement
■ NCQA requirement
¹ Standard has been defined by NCQA
² Standard has been defined by Quartz