

2015 COVERED CALIFORNIA FAQ'S

Stanford Health Care

For Plans Effective 1/1/2015

www.stanfordhealthcare.org/healthinsurance

Is Stanford Health Care contracted with any health plans available for purchase on the Covered California exchange for hospital services?

The hospital is contracted with the following plans available for purchase thru Covered California or directly thru the health plan (aka "mirrored plans):

- Blue Shield of California PPO/EPO
- HealthNet EPO
- Valley Health Plan HMO
- Anthem Blue Cross PPO/HMO/EPO (aka Pathway or Pathway X networks)
- HealthNet PPO- *only available through HealthNet directly*
- Cigna PPO- *only available through Cigna directly*
- Assurant Health PPO- *only available through Assurant directly*

Are Stanford Health Care physicians contracted with any of the health plans available for purchase on the Covered California exchange?

The physicians are contracted with the following plans available for purchase thru Covered California or directly thru the health plan (aka "mirrored plans):

- Blue Shield of California PPO/EPO
- HealthNet EPO/PPO
- Valley Health Plan HMO (*specialist services only*)
- HealthNet PPO- *only available through HealthNet directly*
- Cigna PPO- *only available through Cigna directly*
- Assurant Health PPO- *only available through Assurant directly*

Anthem Blue Cross Covered California plans do not include Stanford physicians as in-network

I purchased an Anthem Blue Cross plan (Pathway/Pathway X) thru Covered California. Is my plan accepted at Stanford Health Care?

For Anthem Blue Cross Pathway/Pathway X, Stanford Hospital is considered in-network, but all Stanford physician services would be considered out-of-network. You would need to utilize your out of network benefits for all physician services, if your plan has them. This usually means a higher deductible and out of pocket expenses.

I thought Stanford Health Care and Anthem Blue Cross just renegotiated their contract, why are you saying my Anthem Blue Cross Covered California plan doesn't include Stanford physicians as in-network?

Anthem Blue Cross's Covered California plans have never included Stanford physicians as in-network providers.

I purchased a Blue Shield of California PPO/EPO plan thru Covered California. Is my plan accepted at Stanford Health Care?

Both the hospital and the physicians are in-network with their PPO and EPO plans.

I purchased a HealthNet EPO plan thru Covered California. Is my plan accepted at Stanford Health Care?

Both the hospital and the physicians are in-network with their EPO plan.

I purchased a Valley Health HMO plan thru Covered California. Is my plan accepted at Stanford Health Care?

Both the hospital and the physicians are in-network with their HMO plan for specialty services only. This does not include PCP services.

I purchased XYZ health plan thru Covered California. Is my plan accepted at Stanford Health Care?

It is most likely out-of-network but you should call the health plan phone number on your insurance card to confirm.

I have a Small Business Health Options Plan (SHOP.) Is my plan accepted at Stanford Health Care?

Both the hospital and the physicians are in-network with the Blue Shield PPO/ HMO* (*specialty services only*) and HealthNet PPO SHOP plans.

I have a Blue Shield of California group plan offered through my employer. Is this plan accepted by Stanford Health Care?

It's likely that it is accepted by Stanford Health Care but you should call the telephone number on your insurance card to confirm.

I have an Anthem Blue Cross of California group plan offered through my employer. Is this plan accepted by Stanford Health Care?

It's likely that it is accepted by Stanford Health Care but you should call the telephone number on your insurance card to confirm. Look for the Prudent Buyer or Select name on the bottom right corner of your ID card.

I bought an individual/family plan directly from Anthem Blue Cross instead of the Covered California exchange. Is this plan accepted by Stanford Health Care?

Individual/family plans bought directly from the health plan are the exact same as the plans offered on the Covered California exchange. These are called "mirrored plans." They have the same deductibles, out of pocket maximums, provider networks, etc. **The hospital is in-network but the physicians are not in-network with any Anthem Blue Cross individual/family plan.**

Is my primary care physician in any plan's provider network available on the Covered California exchange?

If your PCP is a Stanford Health Care physician, they should be in Blue Shield PPO/EPO, and HealthNet EPO. Valley Health Plan is not contracted for PCP services.

I have been coming to Stanford Health Care for treatment before 1/1/2015 and now my new plan is not accepted here, what should I do?

You should check your health care insurance policy on provisions for "Continuity of Care." Following a review, your health plan should advise you of your options.

I live in Alameda County, are there any plans available to purchase on the Covered California exchange or directly through the health plans that include Stanford Health Care as in-network providers?

The Blue Shield EPO plan includes Stanford Hospital and Stanford physicians as in-network effective 1/1/2015. You can also buy a Cigna PPO plan directly through Cigna, an Assurant Health PPO plan directly through Assurant Health, or a HealthNet PPO plan directly through HealthNet that includes both the hospital and the physicians as in-network. You should contact an insurance broker to assist you with this.

Is Covered California the same as MediCal?

No.

Is Covered California the same as Obamacare?

The Patient Protection and Affordable Care Act (PPACA) passed by the U.S. Congress in 2010, is also sometimes referred to as Obamacare. PPACA details all the requirements for implementation of the law. One element of implementation calls for the establishment of “insurance exchanges” which are technically online marketplaces for people to buy health insurance. The name of the exchange in the State of California is “Covered California.”

Is Covered California a health plan?

No. Covered California is an “insurance plan store” (aka the exchange) that has existing health plans operating in the state of California available for purchase for individuals and small businesses.

Is there a health plan that is offered thru Covered California that you would recommend I choose?

The needs of each individual seeking a health plan are unique. You should call a Covered California representative at 1-800-300-1506 or go to their website www.coveredca.com for more information specific to you or your family.

(FOR ALL OTHER QUESTIONS)

Where can I go to get more information on Covered California?

For more information on Covered California, you can visit the Covered California FAQ page at <http://www.coveredca.com/faqs/> or call a representative at 1-800-300-1506.

- Stanford Health Care insurance plan page:
 - www.stanfordhealthcare.org/healthinsurance