2016 Blue Shield Covered California FAQs

Blue Shield has announced that their individual and family plan products available on the Covered California exchange or which are purchased directly from Blue Shield will not include Stanford Health Care and Stanford Children's Health as in-network providers in 2016. Stanford Health Care – ValleyCare will continue to participate in the Blue Shield individual and family plan network in 2016.

This affects the following groups/hospitals:

- Stanford Health Care (Hospital)
- Stanford Physicians
- Lucile Packard Children's Hospital Stanford (Hospital)
- LPCH Medical Group (including PCHA physicians)
- University HealthCare Alliance Physicians

What does this mean if you have a Blue Shield individual/family plan?

Starting 1/1/2016, all services provided at those locations and by those providers will be considered out of network. You would need to utilize your out of network benefits for any services provided. This usually means a higher deductible and out of pocket expenses separate than your in-network benefits.

What does this mean if you have a Blue Shield Group Plan through my employer?

This does not affect employer sponsored group plans. Blue Shield has excluded the entities listed above only for individual/family products which have been purchased through brokers, Blue Shield directly, or Covered California exchange.

I have a Blue Shield individual/family plan and I have an appointment or surgery scheduled for after 1/1/2016, how will this affect me?

Please contact your health plan for a list of in-network providers, and their continuity of care provisions and procedures. Blue Shield has stated the following:

"IFP plan members and/or their dependents currently receiving an active course of treatment with Stanford Health Care that extends beyond the end of the Exclusive PPO network transition period on January 1, 2016, may contact Blue Shield Customer Service regarding continuity of care and, if qualified, request to complete treatment of their condition with their current provider."

- Blue Shield Contract Info: (800) 393-6130
- https://www.blueshieldca.com/bsca/contact-us/home.sp

Without Blue Shield's approval: All services, appointments, tests, surgeries, etc. will be considered out of network after 1/1/2016.

What other individual/family health plans include Stanford Health Care and Stanford Children's Health as in-network?

This is still preliminary as the health plans are still in the process of notifying all providers but this is what we expect it to be in 2016. If the status of our participation changes in any of these products, new FAQ's will be distributed reflecting the change.

- HealthNet EPO/HMO: For hospital and physician services
- Valley Health Plan HMO: For hospital and physician services- specialist services only- no PCP services
- Anthem Blue Cross PPO/HMO/EPO: <u>For hospital services ONLY- all physician services are</u> considered out of network
- United Health Care PPO/EPO: <u>For hospital services ONLY- all physician services are considered out of network</u>
- Cigna PPO: For hospital and physician services- only available through Cigna directly
- HealthNet PPO: For hospital and physician services- only available through HealthNet directly

What other individual/family health plans include University HealthCare Alliance as in-network?

This is still preliminary as the health plans are still in the process of notifying all providers but this is what we expect it to be in 2016. If the status of our participation changes in any of these products, new FAQ's will be distributed reflecting the change.

- *HealthNet EPO/HMO:*
- Cigna PPO: only available through Cigna directly
- HealthNet PPO: only available through HealthNet directly

What other individual/family health plans include Stanford Health Care – ValleyCare as in-network?

This is still preliminary as the health plans are still in the process of notifying all providers but this is what we expect it to be in 2016. If the status of our participation changes in any of these products, new FAQ's will be distributed reflecting the change.

- Anthem PPO/HMO/EPO
- Blue Shield PPO
- Cigna PPO: only available through Cigna directly
- HealthNet EPO/HMO
- *HealthNet PPO: only available through HealthNet directly*

All of these plans may not be available in your county. Please check with a broker or with Covered California regarding which plans are available to you. With Open Enrollment starting next month, the health plans are just now informing providers of their status. If the status of our participation changes in any of the products listed, new FAQ's will be distributed reflecting the change.

I live in the East Bay and use Stanford Health Care – ValleyCare. Will Stanford Health Care – ValleyCare still be in-network with Blue Shield individual/family plans in 2016? Yes, this status is not changing in 2016.