

2016 COVERED CALIFORNIA FAQs

Stanford Health Care

For Plans Effective 1/1/2016

www.stanfordhealthcare.org/healthinsurance

Is Stanford Health Care contracted with any Individual and Family Plans available for purchase on the Covered California exchange for hospital services?

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

- HealthNet EPO/HMO
- 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*
- United Health Care PPO/EPO

See the matrix of Health Plans available by county at the end of the FAQ’s

Are Stanford Health Care physicians contracted with any Individual and Family Plans available for purchase on the Covered California exchange?

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

- HealthNet EPO/HMO (HMO does include PCP services)
- Valley Health Plan HMO (*specialist services only*)
- HealthNet PPO- *only available through HealthNet directly*
- Cigna PPO- *only available through Cigna directly*

Anthem Blue Cross and United Health Care Covered California plans do not include Stanford physicians as in-network

I purchased an Anthem Blue Cross plan (Pathway/Pathway X) through 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 for out of network providers.

I purchased a Blue Shield plan through Covered California. Is my plan accepted at Stanford Health Care?

For Blue Shield Individual and Family plans, both Stanford Hospital and 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 for out of network providers.

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

In early October 2015, Blue Shield made a unilateral decision that Stanford Health Care would be excluded from their Individual and Family plan networks in 2016. This was unrelated to the contract renegotiation in May 2015 for the general agreement with Blue Shield.

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

Both the hospital and the physicians are in-network with their EPO and HMO plans. There may be some restrictions on PCP selection based on where the physician is located for HMO members. We are also in their Small Business/SHOP plans for hospital and physician services.

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

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

I have a Covered California Small Business Plan (formerly known as 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.**

I signed up for a Covered California plan that does not include my doctor as in-network, can I switch my plan?

In previous years, Covered California has allowed people to switch their plan before the end of enrollment deadline. The deadline this year is 1/31/2016. Please contact Covered California or a broker to inquire about switching health plans.

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 the HealthNet EPO/HMO plan, depending on where the PCP is located. Valley Health Plan is not contracted for PCP services.

I have been coming to Stanford Health Care for treatment before 1/1/2016 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 only plan available in Alameda County that includes both Stanford Hospital and Stanford Physicians as in-network is the Cigna PPO plan. 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 through 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:

Covered California Individual and Family Plan product offering by Region for 2016

<http://www.coveredca.com/PDFs/7-27-CoveredCA-2016PlanRates-prelim.pdf>

Covered California Regional Offerings for 2016

Pricing Regions

California is comprised of 19 pricing regions. Each region has different pricing and health insurance options. The 12 companies represent a mix of large multi-state companies and smaller region specific companies. Nearly all Covered California consumers have at least three health insurance companies to choose from in their region, and in some regions as many as seven.



Covered California Regional Offerings for 2016

Broad Choice, Local Options and Good Trend

Consumer options vary depending on where they live. Below are the insurance companies available to Covered California consumers in the 19 pricing regions.

PRICING REGION	ANthem	BlueShield	CCHP	HealthNet	Kaiser Permanente	L.A. Care Health Plan	Molina Healthcare	Oscar	Sharp Health Plan	UnitedHealthcare	Valley Health Plan	Western Health Advantage
1 Northern counties	●	●		●	●							
2 North Bay Area	●	●		●	●					●		
3 Greater Sacramento	●	●		●	●							●
4 San Francisco County	●	●	●	●	●							
5 Contra Costa County	●	●		●	●							
6 Alameda County	●	●		●	●							
7 Santa Clara County	●	●		●	●						●	
8 San Mateo County	●	●	●	●	●							
9 Santa Cruz, San Benito, Monterey	●	●		●	●					●		
10 Central Valley	●	●		●	●							
11 Fresno, Kings, Madera counties	●	●		●	●					●		
12 Central Coast	●	●		●	●					●		
13 Eastern counties	●	●		●	●					●		
14 Kern County	●	●		●	●					●		
15 Los Angeles County, partial	●	●		●	●	●	●	●				
16 Los Angeles County, partial	●	●		●	●	●	●	●				
17 Inland Empire	●	●		●	●							
18 Orange County	●	●		●	●				●			
19 San Diego County	●	●		●	●							●

● Full Region
○ Partial Region

Region 5 Contra Costa County Covered California Individual and Family Plan product

Carriers offered in 2016	2015 % of Enrollment
Anthem PPO	5.60%
Blue Shield PPO	35.70%
Health Net EPO	0.70%
Kaiser Permanente HMO	58.00%

Updated as of 11/06/2015

Region 6 Alameda County Covered California Individual and Family Plan product

Carriers offered in 2016	2015 % of Enrollment
Anthem PPO	21.90%
Blue Shield PPO	25.40%
Kaiser Permanente HMO	52.70%

Region 7 Santa Clara County Covered California Individual and Family Plan product

Carriers offered in 2016	2015 % of Enrollment
Anthem PPO	49.20%
Anthem HMO	3.00%
Blue Shield PPO	12.60%
Health Net HMO	1.50%
Kaiser Permanente HMO	30.40%
Valley Health HMO	3.30%

Region 8 San Mateo County Covered California Individual and Family Plan product

Carriers offered in 2016	2015 % of Enrollment
Anthem PPO	15.80%
Blue Shield PPO	20.90%
CCHP HMO	8.70%
Health Net EPO	1.60%
Kaiser Permanente HMO	53.00%