

# 2020 COVERED CALIFORNIA FAQ'S

University HealthCare Alliance

Effective 1/1/2020

**1. Is UHA contracted with any of the Individual and Family Plans available for purchase on the Covered California Exchange?**

Yes, UHA providers are in-network in the Blue Shield IFP PPO product offered in Alameda and Contra Costa counties.

**2. Is UHA contracted with any Individual and Family Plans that are available for purchase outside of the Covered California Exchange?**

Yes, UHA providers are in-network with the following plan:

- Health Net PPO - must be purchased via Health Net or through a licensed insurance agent.
  - The PPO product is available for purchase in Contra Costa, San Mateo, and Santa Clara counties.
  - The PPO product is **not** available for purchase in Alameda County.
- Blue Shield IFP PPO product offered in Alameda and Contra Costa counties.

Please note that the Health Net Individual and Family PPO plan is different than their EPO plan.

- UHA is considered in-network with their off-exchange Individual and Family PPO plans.
- UHA is **not** considered in-network for their Individual and Family EPO plans.

**3. Is UHA contracted with any of the Covered California Small Business Plans (formerly known as SHOP) offered through employers and Covered California?**

Yes, UHA providers are contracted with the following Covered California Small Business Plans:

- Blue Shield of California PPO
- Blue Shield of California HMO
- Health Net PPO

**4. Is UHA contracted with any Small Business Plans that are available for purchase outside of the Covered California Exchange for hospital and physician services?**

Yes, UHA is in-network with Cigna's Local Plus product offered in Northern California counties (must be purchased via Cigna).

**5. I purchased a Health Net PureCare EPO plan through Covered California or directly through Health Net. Is my plan accepted at UHA locations?**

No, UHA providers are not in-network with Health Net's Covered California Individual and Family PureCare EPO plan products. However, Health Net does sell an Individual and Family PPO plan outside of the Covered California Exchange, which does include UHA providers as in-network (see number 2 above).

**6. I purchased an Anthem Blue Cross EPO plan (Pathway or Pathway X) through Covered California or directly through Anthem Blue Cross. Is my plan accepted at UHA locations?**

No, for Anthem Blue Cross Pathway or Pathway X products, all UHA provider services will be considered out-of-network. Not all Covered California products have out-of-network benefits and you would need to verify your benefits and additional financial responsibilities (deductible, co-insurance, etc.) before deciding to see a UHA provider.

**7. I purchased a Blue Shield of California PPO plan through Covered California or directly through Blue Shield. Is my plan accepted at UHA locations?**

UHA providers are in-network in the Blue Shield IFP PPO product offered in Alameda and Contra Costa counties.

**8. I purchased a health plan through Covered California which is not mentioned in any of the other FAQ's. Is my plan accepted at University HealthCare Alliance?**

UHA is likely considered out-of-network with your plan. Contact the member service department for you plan to confirm.

**9. I have a Blue Shield of California group plan offered through my employer. Is this plan accepted at UHA locations?**

It's likely that UHA is in-network but you should contact the member services department for your plan to confirm.

**10. I have a Health Net group plan offered through my employer. Is this plan accepted at UHA locations?**

It's likely that UHA is in-network but you should contact the member services department for your plan to confirm.

**11. I have an Anthem Blue Cross of California group plan offered through my employer. Is this plan accepted at UHA locations?**

It's likely that UHA is in-network but you should contact the member services department for your plan to confirm. Look for the Prudent Buyer or Select name on the bottom right corner of your ID card.

**12. I purchased an Individual and Family plan directly ("off the exchange") from Anthem Blue Cross or Blue Shield. Are these plans accepted at UHA locations?**

- UHA providers are in-network in the Blue Shield IFP PPO product offered in Alameda and Contra Costa counties only.
- No, Individual and Family Anthem Blue Cross EPO plans purchased directly from the health plan access the same provider network as the products offered on the Covered California Exchange.

**13. 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 12/15/2019. Please contact Covered California or a broker to inquire about switching health plans.

**14. Is Covered California the same as Medi-Cal?**

No.

**15. Is Covered California the same as Obamacare?**

The Patient Protection and Affordable Care Act (PPACA), passed by the U.S. Congress in 2010, often is called 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”.

**16. Is Covered California a health plan?**

No. Covered California (aka the Exchange) is an online market place where people can shop, compare and purchase health insurance for individuals, families and small business.

**17. I have been coming to UHA for treatment prior to 1/1/2020 and now the plan I selected for 2020 is not contracted with UHA, what should I do?**

You should check your health care insurance policy on provisions for “Continuity of Care” to see if you might qualify for continuing services for a limited period of time. Following a review, your health plan should advise you of your options.

**18. Is there a health plan that is offered through Covered California that you recommend?**

The needs of each individual seeking health care benefits are unique. Contact a Covered California representative at 1-800-300-1506 or go to their website [www.coveredca.com](http://www.coveredca.com) for more information specific to you or your family’s needs.

**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.