

2023 COVERED CALIFORNIA FAQ'S

Stanford Medicine Partners (SMP)

Effective 1/1/2023

1. Is Covered California the same as Medi-Cal?

No.

2. Is Covered California a health plan?

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

3. I have been coming to SMP for treatment prior to 1/1/2022 and now the plan I selected for 2022 is not contracted with SMP, 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. Following a review, your health plan should advise you of your options.

4. 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 for more information specific to you or your family’s needs.

5. Is SMP contracted with any of the Individual and Family Plans available for purchase on the Covered California Exchange?

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

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

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

- Blue Shield IFP PPO product offered in Alameda and Contra Costa counties.
- SMP is considered in-network with their off-exchange Individual and Family PPO plans.
- SMP is not considered in-network for their Individual and Family EPO plans.

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

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

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

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

No.

9. 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 SMP locations?

No, for Anthem Blue Cross Pathway or Pathway X products, all SMP 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 SMP provider.

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10. I purchased a health plan through Covered California which is not mentioned in any of the other FAQ's. Is my plan accepted at Stanford Medicine Partners?

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

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

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

12. I have a Health Net group plan offered through my employer. Is this plan accepted at SMP locations?

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

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

It's likely that SMP 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.

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

- SMP 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.

15. 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 1/31/2023. Please contact Covered California or a broker to inquire about switching health plans.

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 <https://www.coveredca.com/support/before-you-buy/> or call a representative at 1-800-300-1506.