

2017 COVERED CALIFORNIA FAQs

Stanford Health Care

For Plans Effective 1/1/2017

www.stanfordhealthcare.org/healthinsurance

1. 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/HSP
- HealthNet PPO- *must be purchased via HealthNet or with a licensed insurance agent*
- Valley Health Plan HMO
- Cigna PPO/EPO- *must be purchased via Cigna or with a licensed insurance agent*

2. 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/HSP : (*HMO/HSP: PCP selection is limited to physicians in Santa Clara County*)
- Valley Health Plan HMO (*specialist services only*)
- HealthNet PPO- *must be purchased via HealthNet or with a licensed insurance agent*
- Cigna PPO/EPO- *must be purchased via Cigna or with a licensed insurance agent*

3. 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 plans, all hospital and physician services would be considered out-of-network.

4. 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.

5. 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 Health Care physicians as in-network providers and Anthem Blue Cross removed Stanford Hospital from their Pathway/Pathway X network effective 1/1/2017.

6. 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 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.

7. I purchased a HealthNet EPO/HMO/HSP 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/HSP plans. There may be some restrictions on PCP selection based on where the physician is located for HMO/HSP members. We are also in their Small Business/SHOP plans for hospital and physician services.

8. 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.

9. 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 call the health plan phone number on your insurance card to confirm.

10. 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.

11. 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.

12. 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.

13. 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.**

14. 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 1/31/2017. Please contact Covered California or a broker to inquire about switching health plans.

15. 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/HSP plan, depending on where the PCP is located. Valley Health Plan is not contracted for PCP services.

16. I have been coming to Stanford Health Care for treatment before 1/1/2017 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” 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.

17. 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 plans available in Alameda County that include both Stanford Hospital and Stanford Physicians as in-network are the Cigna PPO/EPO plans. You should contact an insurance broker to assist you with purchasing one of these plans.

18. Is Covered California the same as MediCal?

No.

19. 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.”

20. 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.

21. 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:
 - www.stanfordhealthcare.org/healthinsurance