

# 2019 COVERED CALIFORNIA FAQs

Stanford Health Care

Effective 01/01/2019

Updates will be posted to <https://stanfordmedicine.box.com/v/2019CoveredCaliforniaSHCFAQs>

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

Stanford Hospital is contracted with the following Covered California plans:

- Valley Health Plan HMO (*referral and authorization required for all services at SHC*)
- Blue Shield Trio HMO (*assigned medical group must refer and authorize all services at SHC*)

*Note: Stanford Health Care – ValleyCare hospital’s participation in Covered California is not the same as Stanford Health Care.*

**2. Is Stanford Health Care contracted with any Individual and Family Plans available for purchase on the Covered California Exchange for physician services?**

Stanford Health Care physicians are contracted with the following plan:

- Valley Health Plan HMO (*referral and authorization required for all specialist services at SHC*)

*For Blue Shield Trio HMO members, the assigned medical group (Hill Physicians, SCCIPA, Meritage Medical Network, etc.) must refer and authorize all services provided by Stanford Health Care specialists.*

*Note: Stanford Health Care – University HealthCare Alliance physicians’ participation in Covered California plans are not the same as Stanford Health Care physicians. Please follow this link for additional information, <https://stanfordhealthcare.org/for-patients-visitors/billing/uha-health-insurance-plans.html>.*

**3. Is Stanford Health Care contracted with any Individual and Family Plans that are available for purchase outside of the Covered California Exchange for hospital and physician services?**

Stanford Health Care and its physicians are in-network with the following plan:

- Health Net PPO available in Contra Costa, San Francisco, San Mateo and Santa Clara counties (*must be purchased via Health Net or through a licensed insurance agent*)

**4. I come to Stanford Health Care for transplant related services, which plans include SHC as in-network?**

Stanford Health Care and its transplant physicians are contracted with the following Covered California plans or directly from the health plan (aka “mirrored plans) for transplant related services:

- Blue Shield PPO
- Blue Shield Trio HMO
- Anthem Blue Cross EPO
- Health Net EPO
- Health Net PPO (*must be purchased via Health Net or through a licensed insurance agent*)

**5. I purchased an Anthem Blue Cross EPO plan (Pathway/Pathway X) through Covered California. Is my plan accepted at Stanford Health Care?**

No, Stanford Health Care is not in-network with Anthem's Covered California individual/family EPO plan products. For Anthem Blue Cross Pathway/Pathway X plans, all hospital and physician services at Stanford Health Care would be considered out-of-network.

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

Stanford Hospital is in-network with the Blue Shield Trio HMO plan. All physician services must be authorized by the member's assigned medical group. Neither Stanford Hospital nor Stanford Health Care physicians are in-network with Blue Shield individual/family PPO plans.

**7. I purchased a Health Net EPO plan through Covered California. Is my plan accepted at Stanford Health Care?**

No, Stanford Health Care is not in-network with Health Net's Covered California individual/family EPO plan products. However, Health Net does sell an individual/family PPO plan outside of the Covered California Exchange, which does include Stanford Health Care and its physicians as in-network.

**8. I purchased an individual/family plan directly ("off the exchange") from Anthem Blue Cross, Blue Shield, or Health Net. Are these plans accepted by Stanford Health Care?**

No, individual/family Blue Shield PPO, Anthem Blue Cross EPO, and Health Net EPO plans purchased directly from the health plan access the same provider network as the products offered on the Covered California Exchange.

*Note: Health Net individual/family PPO plan is different than their EPO plan.*

- *SHC is in-network with Health Net individual/family PPO plans.*
- *SHC is out-of-network for their individual/family EPO plans.*

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

Yes, both Stanford Hospital and Stanford Health Care physicians are in-network with Valley Health Plan HMO product for specialty services only. Stanford Health Care physicians cannot be selected as your Primary Care Physician (PCP) for the Valley Health Plan HMO Covered California product. All specialist services require a referral and authorization.

**10. I purchased a health plan through Covered California which is not mentioned in one of the other FAQ's. Is my plan accepted at Stanford Health Care?**

Stanford Health Care is likely considered out-of-network with your plan, but we encourage you to call the member service telephone number on your insurance card to confirm.

**11. I have a Covered California Small Business Plan (formerly known as SHOP.) Is my plan accepted at Stanford Health Care?**

Both Stanford Hospital and Stanford Health Care physicians are considered in-network with the Blue Shield PPO/ HMO\* (\*specialty services only\*) and Health Net PPO SHOP plans.

**12. I have a Blue Shield of California group plan offered through my employer. Is this plan accepted by Stanford Health Care?**

It's likely your plan includes Stanford Health Care and its physicians as in-network but we encourage you to call the member service telephone number on your insurance card to confirm. You should also ask if the services you are seeking are considered a covered benefit, as not all procedures are covered by health plans. (cosmetic, experimental, etc.)

**13. 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 your plan includes Stanford Health Care and its physicians as in-network but we encourage you to call the member service telephone number on your insurance card to confirm. You should also ask if the services you are seeking are considered a covered benefit, as not all procedures are covered by health plans. (cosmetic, experimental, etc.)

**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 members to switch their plan before the end of enrollment deadline. The deadline for enrollment this year is 1/15/19. Please contact Covered California (<http://www.coveredca.com/> or (800) 300-1506) or a broker to inquire about switching health plans.

**15. I have been coming to Stanford Health Care for treatment before 1/1/2019 and now my new Covered California plan is not accepted here, what should I do?**

We encourage you to review 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. In addition, your health plan should be able to advise you of your options.

**16. 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?**

Stanford Hospital is in-network with the Blue Shield Trio HMO plan. Your assigned medical group would need to refer you and authorize any services provided by Stanford Health Care physicians.

**17. Is Covered California the same as MediCal?**

No.

**18. 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 online marketplaces where people can purchase health insurance. The name of the Exchange in the State of California is "Covered California."

**19. 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 businesses.

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

The needs of each individual seeking insurance coverage are unique. You should 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.

**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.