

Qualified Health Plan Networks for Covered California Individual Exchange Products; Focus on Anthem, Blue Shield of California, Health Net and Kaiser Permanente

As of April 2014, over 1.2 million individuals had enrolled in health plans through Covered California, the state's health insurance exchange (the "Exchange"). Of those, approximately 85 percent were eligible for a federal premium subsidy.

Dozens of new Exchange-based insurance products have been offered by 11 participating health insurance companies in 19 distinct geographic regions. Additionally, federal law requires that every plan offered through the Exchange also be offered outside of the Exchange (called "mirror" products), with the same benefits, premiums, and provider networks.

This document provides some key facts regarding Covered California and some specific details about the various products offered both on and off the Exchange by the four statewide health plans offered through the Exchange—Anthem, Blue Shield of California, Kaiser Permanente and Health Net—that together account for over 95 percent of the total Covered California enrollment to date.

Key Facts about Covered California

- Covered California does not contract directly with physicians, hospitals or other providers; instead it serves as a marketplace through which enrollees may select a participating health plan (a "qualified health plan") during the enrollment process. All plans contract directly with providers and the terms of those contracts (financial and non-financial) are proprietary to each plan.
- The ID cards of all patients who purchased a plan sold through Covered California are co-branded, displaying the logo of the health plan and the logo of Covered California.
- Any plan that offers a product through Covered California may offer an identical product, with identical benefits and identical provider networks, off the Exchange. This is called a "mirror" product. The ID cards of patients who purchase mirror products will **not** have the Covered California logo.
- Under federal and state law, all health plan products offered through state exchanges are required to meet or exceed a minimum standard of covered benefits, known as the essential health benefits.
- Beyond the required coverage of essential health benefits, the products offered to group purchasers are not required to have identical networks or benefits as those offered to individuals. Plans may also offer "grandfathered" products or additional products to individuals with an alternate benefit design, such as products for use with health savings accounts (HSA).

These alternate products are not required to have the same networks of physicians and hospitals as the plan's standard product offerings through Covered California.

Plan Specific Information

Anthem

Anthem offers HMO, PPO and EPO Exchange/mirror products, with different products being offered in different regions.

Product Names*:

- Pathway-X (Exchange)
- Pathway (Mirror)

*See full plan product cross walk attachment for all 11 Health Plans offered through the Exchange.

Provider Network and Benefits

- Anthem has three Exchange/mirror provider networks, one provider network for its EPO, one for its PPO product and a third for its HMO products. By design, the Anthem PPO and EPO are not offered in the same region, but the Anthem HMO may be offered in the same region as the PPO or EPO.
- Anthem reports that its Exchange/mirror PPO physician network has approximately 39,475 physicians overall.
- Enrollees who select an Anthem Exchange PPO can access any Anthem Exchange PPO provider and any Anthem Exchange EPO provider without increased cost-sharing. Anthem Exchange EPO enrollees can also access the Anthem Exchange PPO at their standard cost-sharing levels.
- Anthem is the only plan that has a tiered hospital network, specifically in its EPO product. In its EPO network, enrollees have a lower out of pocket cost if they use Tier 1 hospitals ("Preferred Network"). Anthem reports Exchange EPO physicians were selected for the network based in part on a history of referring primarily or exclusively to Tier 1 hospitals. Tier 2 hospitals ("Network") are in network but members have higher cost-sharing when using these facilities.
- The Anthem Exchange HMO is a delegated group model HMO, which reportedly includes 15,000 physicians in its provider network.

Coverage Area

Anthem offers statewide coverage, but offers different product types in different counties. In some regions, coverage is available for all areas (full) and in others it may be partial. See chart below:

Individual Exchange Rating Region / County	Exchange Products
1 – Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yuba	Pathway X - PPO
2 – Marin, Napa, Solano, Sonoma	Pathway X - PPO
3 – El Dorado, Placer, Sacramento, Yolo	Pathway X - PPO Pathway X - HMO
4 – San Francisco	Pathway X -EPO (tiered)
5 – Contra Costa	Pathway X - PPO
6 – Alameda	Pathway X - PPO
7 – Santa Clara	Pathway X - PPO Pathway X – HMO
8 – San Mateo	Pathway X - PPO
9 – Monterey, San Benito, Santa Cruz	Pathway X - PPO
10 – Mariposa, Merced, San Joaquin, Stanislaus, Tulare	Pathway X - PPO
11 – Fresno, Kings, Madera	Pathway X - PPO Pathway X - HMO
12 – San Luis Obispo, Santa Barbara, Ventura	Pathway X - PPO
13 – Imperial, Inyo, Mono	Pathway X - PPO
14 – Kern	Pathway X - PPO
15 – Los Angeles (Northern: High Desert/Antelope Valley and Eastern metropolitan half of county, including San Gabriel Valley)	Pathway X - HMO Pathway X - EPO (tiered)
16 – Los Angeles (Western and Downtown Los Angeles County, covering the central and southern metropolitan portions of the county, excluding Catalina Island)	Pathway X - HMO Pathway X - EPO (tiered)
17 – Riverside, San Bernardino	Pathway X - PPO Pathway X - HMO
18 – Orange	Pathway X - HMO Pathway X - EPO (tiered)
19 – San Diego	Pathway X - HMO Pathway X - EPO (tiered)

Blue Shield of California

Blue Shield offers PPO and EPO Exchange/mirror products, with its PPO products in 28 counties and EPO products in four rating regions. Blue Shield does not offer an Exchange or mirror product in Alpine, Yuba, Sutter or Monterey Counties.

Product Names*

Blue Shield offers 6 separate PPO products and 6 separate EPO products linked to its Exchange/mirror networks. The Exchange products and the corresponding "mirror" products have the same names and are listed on patient ID cards:

- Ultimate PPO
- Ultimate EPO
- Preferred PPO
- Preferred EPO
- Enhanced PPO
- Enhanced EPO
- Basic PPO
- Basic EPO
- Get Covered PPO
- Get Covered EPO
- Native American PPO
- Native American EPO

*See full plan product cross walk attachment for all 11 Health Plans offered through the Exchange.

Provider Network and Benefits

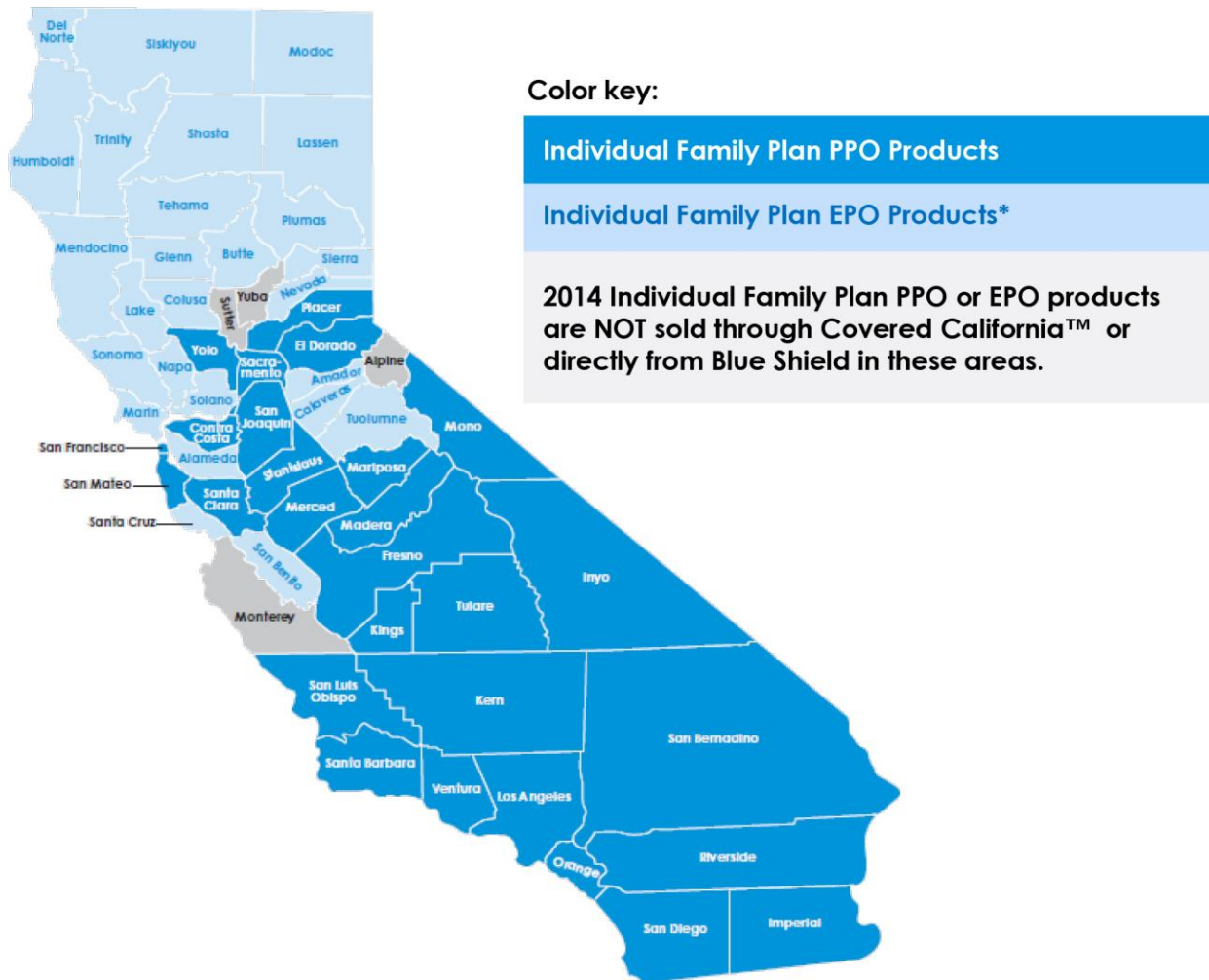
- Blue Shield has two Exchange/mirror networks, called the "Exclusive PPO Network" and "Exclusive EPO Network."
- Blue Shield reports it has 35,000 physicians in its individual Exchange/mirror PPO and EPO networks. According to Blue Shield this puts its Exchange/mirror networks at about 55-60 percent of the total Blue Shield's largest PPO network offered to group customers.
- Blue Shield PPO enrollees can go to any Blue Shield Exchange PPO physician in any region as "in network" and Blue Shield Exchange EPO enrollees can go to any Blue Shield Exchange EPO physician. However, Blue Shield EPO enrollees *must receive care only within the EPO provider network*, which creates restrictions in the Bay Area for Marin and Alameda county residents who select the Blue Shield EPO product but may want to access PPO networks in neighboring counties. There is no Blue Shield PPO product offered in these regions.
- Blue Shield offers access to specific medical groups through its PPO and EPO products via either group contracts or direct contracts with physicians who participate in these groups.

Coverage Area

PPO plans are available for purchase in the following counties: Contra Costa, El Dorado, Fresno, Imperial, Inyo, Kern, Kings, Los Angeles, Madera, Mariposa, Merced, Mono, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Stanislaus, Tulare, Ventura, Yolo.

EPO plans are available for purchase in the following counties: Alameda, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Plumas, San Benito, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Tehama, Trinity, Tuolumne.

In some regions, coverage is available for all areas (full) and in others it may be partial.



Health Net

Health Net offers an Exchange/mirror PPO in many (but not all) regions in Northern and Southern California. Health Net's Exchange/mirror HMO product is only offered in Southern California. Each product type has its own network.

Product Names*

- Health Net PPO

Health Net PPO Platinum

Health Net PPO Gold

Health Net PPO Silver

Health Net PPO Silver

Health Net PPO Silver

Health Net PPO Silver

Health Net PPO Bronze

Health Net PPO Catastrophic

- Health Net CommunityCare HMO

Health Net CommunityCare HMO Platinum

Health Net CommunityCare HMO Gold

Health Net CommunityCare HMO Silver

Health Net CommunityCare HMO Silver

Health Net CommunityCare HMO Silver

Health Net CommunityCare HMO Silver

*See full plan product cross walk attachment for all 11 Health Plans offered through the Exchange.

Provider Network and Benefits

- All Health Net individual policies will have the same benefits and networks, regardless of where they are purchased.
- The Health Net HMO, offered only in Southern California, has a network that includes both individual physicians and group contracts through Health Net's CommunityCare Network.
- In Southern California regions, the Health Net PPO is offered only in the Bronze and Catastrophic metal tiers.
- According to Health Net, its PPO network includes 44,000 physicians. This PPO network is used for all of Health Net's PPO business, regardless of where it is purchased. It is the same network used by Health Net in 2013, prior to the launch of Covered California.
- Participation terms for physicians are the same for both Exchange and mirror products.
- Enrollees in the Health Net Exchange PPO can see any provider in the Health Net PPO as "in network."

Coverage Area

Individual Exchange Rating Region / County	Exchange Products
2 – Napa, Sonoma, Solano, and Marin	PPO
4 – San Francisco	PPO
5 – Contra Costa	PPO
7 – Santa Clara	PPO
8 – San Mateo	PPO
9 – Santa Cruz, Monterey, and San Benito	PPO
10 – San Joaquin, Stanislaus, Merced, Mariposa, Tulare	PPO
14 – Kern	PPO
15 – Los Angeles (Northern: High Desert/Antelope Valley and Eastern metropolitan half of county, including San Gabriel Valley)	PPO (Bronze and Catastrophic) and CommunityCare HMO
16 – Los Angeles (Western and Downtown Los Angeles County, covering the central and southern metropolitan portions of the county, excluding Catalina Island)	PPO (Bronze and Catastrophic) and CommunityCare HMO
17 – San Bernardino and Riverside	PPO (Bronze and Catastrophic) and CommunityCare HMO
18 – Orange	PPO (Bronze and Catastrophic) and CommunityCare HMO
19 – San Diego	PPO (Bronze and Catastrophic) and CommunityCare HMO

In some regions, coverage is available for all areas (full) and in others it may be partial.

Kaiser Permanente

Kaiser Permanente offers an Exchange/mirror HMO product in every region of California in which it is licensed to provide coverage. In addition to these Exchange/mirror products, Kaiser Permanente offers “off Exchange” individual market products in these regions.

Kaiser Permanente HMO provides care through its exclusive arrangement with The Permanente Medical Group and the Southern California Permanente Medical Group, and through the Kaiser Foundation Hospitals.

Product Names

Kaiser Permanente offers 6 Exchange/mirror HMO plans in the individual market. Kaiser Permanente also offers 4 products in the individual market in addition to the 6 mirror plans. These are shown in the chart below:

Metal Tier	Covered California	Individual Market
Platinum	Kaiser Permanente Platinum 90 HMO	KP CA Platinum 0/20
Gold	Kaiser Permanente Gold 80 HMO	KP CA Gold 0/30
		KP CA Gold 500/30
Silver	Kaiser Permanente Silver 70 HMO	KP CA Silver 2000/45
		KP CA Silver HSA 1500/20%
		KP CA Silver 1250/40
Bronze	Kaiser Permanente Bronze 60 HMO	KP CA Bronze 5000/60
	Kaiser Permanente Bronze 60 Health Savings Account HMO	KP CA Bronze HSA 4500/40%
		KP CA Bronze HSA 3500/30%
Catastrophic	Kaiser Permanente Minimum Coverage HMO	KP Catastrophic 6350/0

*See full plan product cross walk attachment for all 11 Health Plans offered through the Exchange.

Provider Network and Benefits

Kaiser Permanente’s entire network is available to all individuals, regardless of where they obtain coverage. Kaiser Permanente reports a network of over 14,000 physicians, covering all specialties, and

36 licensed acute care hospitals, as well as specialized facilities, such as those for psychiatric or substance abuse care.

Kaiser Permanente also contracts with additional providers, outside of those with which it has exclusive arrangements, in certain generally more rural areas to provide various highly specialized services.

Coverage Area

Kaiser Permanente plans are available in the following counties: Alameda, Amador, Contra Costa, El Dorado, Fresno, Imperial, Kern, Kings, Los Angeles, Madera, Marin, Mariposa, Merced, Napa, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yolo, and Yuba.

In some counties, coverage is available for all areas, while in others, service is available in part of the county. In all cases, coverage is available in the same regions, regardless of where the coverage was purchased.