

First Health Network FAQs



What is First Health?

First Health offers you a national network of doctors and hospitals located throughout the U.S. As a Health Net PPO member, you get health care services at a contracted rate, whether you live or travel outside of California.

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When do I use the Health Net PPO Network, and when do I use the First Health Network?

California resident members – If you live in California – you should use the Health Net PPO Network when you're in California. When traveling outside of California, you should use the First Health Network.

If you live outside of California and are on an out-of-state (OOS) plan, you should use the First Health Network all the time, even when in California.



How do I find a First Health Network provider?

You can call First Health at 1-800-226-5116. You can also log in to your **www.healthnet.com** member account, click on *ProviderSearch* and then on *Search First Health* to find a provider online. See attached flyer.

Note: To access an up-to-date list of Health Net-contracted First Health providers, you must use the link on HealthNet.com.

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What type of care can I get from First Health?

You can access medical, mental health and acupuncture services from First Health Network providers. If chiropractic services are a covered benefit on your plan, you can access care from a First Health provider.



HELPFUL EXAMPLES

Travel benefit:

Sue has a PPO plan and lives in California:

- When Sue is at home in California, she uses her Health Net PPO Network to get in-network benefits.
- When Sue visits her son in Idaho (who is on her plan), she uses the First Health Network to get in-network services.
- This also applies to Sue's son. Even though he lives in Idaho, he accesses care via Sue's travel benefit, using the First Health Network.
- When Sue's son comes home to visit his mom in California, he would use the Health Net PPO Network to access in-network care.

OOS resident benefit:

Brad has a OOS PPO plan and lives in Nevada.

- When Brad is at home in Nevada, he uses the First Health Network to get in-network services.
- When Brad travels in the United States, even in California, he uses the First Health Network to get in-network services.

More questions?

Call First Health 1-800-226-5116

(continued)



How do I check if a provider is in-network?

You should ask the provider's office if they contract with First Health.

The First Health logo is on your ID card.



What should I do if a provider says they are out-of-network but they show as in-network on the website?

You can call First Health at

1-800-226-5116. The customer service agent should be able to check contract status or help you find another provider that is contracted and meets your care needs.



What happens if I receive care from a provider that is not contracted with First Health?

You may have to pay higher out-of-pocket costs at the time of service and will then need to submit a claim form to be reimbursed at the out-of-network benefit level. This is subject to any applicable copayment, coinsurance and deductible.



What can I do in case of an emergency?

You should **go to the nearest emergency room**, even if it is not a contracted First Health provider.



How do I get services approved?

Authorizations should be requested on your behalf by the facility/physician that would perform the services.

You can ask for authorizations from the contacts below:

RADIATION THERAPY AND SLEEP STUDIES

eviCore

1-888-693-3211

ADVANCED IMAGING

National Imaging Associates (NIA)

1-800-424-4802

FOR ALL OTHER AUTHORIZATIONS

Health Net Life Insurance Company

1-800-522-0088

Note: This list is not all-inclusive of services that require authorization.



How do I find a network pharmacy?

You can visit **www.healthnet.com/mypharmacy** and click on *Find a pharmacy* at the bottom of the page to locate an in-network pharmacy near your home or work. Larger retailers include: Costco, CVS, Rite-Aid, and Walgreens.



How can I get a cost estimate for services before I get services?

You can **contact the provider for a cost estimate**. You can also call Health Net and get help with questions regarding coverage and benefit levels.



How can I ask that a provider be added to the First Health Network?

You can complete the Provider Nomination Form to ask that a

provider be added to the First Health Network. Instructions for submission are listed on the form.



Does the Health Net PPO service area include U.S. territories?

The Health Net PPO service area is the continental United States.

This does not include U.S. territories or Hawaii. However, if you are a California resident and travel to Hawaii, you can access a First Health provider at in-network benefits.



Does Health Net contract with all providers in the First Health Network?

No, we do not. Specifically, certain toxicology labs and Mayo Clinic providers are excluded from our First Health agreement.

These providers are excluded:

- SMA Medical Lab
- Millennium Health
- Precision Toxicology
- Confirmatrix Lab
- Vitae Diagnostics
- John Granger
- Mayo

It's easy to find a First Health® doctor or hospital

You can quickly and easily find a provider with our online search tool. You can also create a listing of your results to save or print.

To get started:

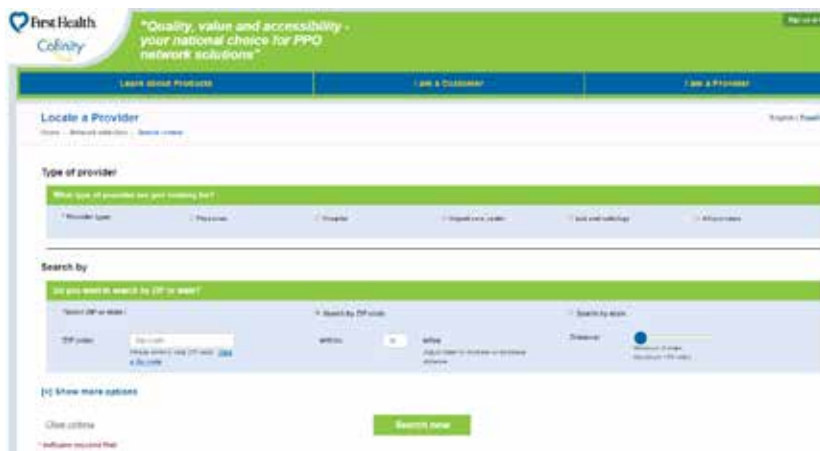
Select “National PPO - First Health” on your Health Net provider search site

To find a provider:

Click the “Start now” button

Choose your criteria:

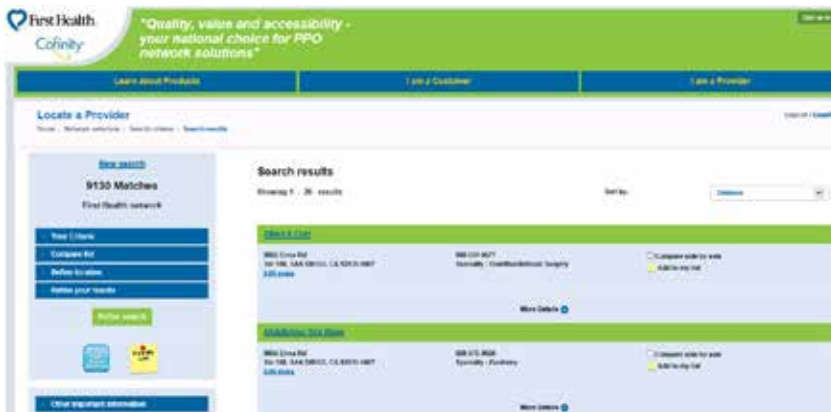
- Pick a provider type
 - Choose to search by ZIP code or State
 - You can also pick specific counties or cities with a state search
 - To include more search options, click “Show more options”
 - You can search by provider name, specialty or condition
- Click the “Search now” button



The screenshot shows the "Locate a Provider" page. It has a header with the First Health logo and a tagline. Below the header, there are tabs for "Learn about Products", "Join a Customer", and "Join a Provider". The "Join a Provider" tab is selected. The main section is titled "Locate a Provider" and includes a "Search criteria" dropdown. Under "Type of provider", there are buttons for "Provider type", "Physician", "Hospital", "Specialty care center", "Sick and well child", and "All providers". The "Provider type" button is selected. Under "Search by", there are buttons for "ZIP code", "State", "City", "County", "Specialty", and "Condition". The "ZIP code" button is selected. There is a "Show more options" link and a "Search now" button.

From your search results, you can:

- Sort by distance, name or specialty
- Compare providers side by side
- Refine your search by location or results
- See more details about each provider
- Text or email the results
- Add providers to a list for a custom directory
- Create a directory with all your search results



The screenshot shows the "Search results" page. It has a header with the First Health logo and a tagline. Below the header, there are tabs for "Learn about Products", "Join a Customer", and "Join a Provider". The "Join a Provider" tab is selected. The main section is titled "Search results" and includes a "Showing 1 - 26 results" indicator. On the left, there is a sidebar with "New results" and "9130 Matches". Below this, there are buttons for "View details", "Compare all", "Add to list", and "Create your directory". The "Create your directory" button is highlighted. The main content area shows a list of search results, including provider names, addresses, and phone numbers. There is a "More details" link for each result.

To create a directory

- Click the “Create Directory” icon
- Pick a directory type
- Add a name for your directory
- You can also include a table of contents and/or index
- Pick a delivery option
- Click the “Create directory” button

Still have questions? Call us.

You've followed the steps outlined, but didn't get what you need? Call us at **1-800-226-5116** - we're happy to help.