

# Cigna Healthcare<sup>SM</sup> PPO Network<sup>1</sup> FAQs

## What is the Cigna Healthcare PPO Network?

The Cigna Healthcare PPO Network offers members a national network of doctors and hospitals located throughout the U.S. Health Net Employer Group PPO members will have access to the Cigna Healthcare Network for health care services at a contracted rate, whether they live or travel outside of California.

## When do members use the Health Net PPO Network, and when do they use the Cigna Healthcare PPO Network?

**California resident members (members who live in California),** should use the Health Net PPO Network when they're in California. When traveling outside of California, they should use the Cigna Healthcare PPO Network.

**Members who live outside of California and are on an out-of-state (OOS) plan,** they should use the Cigna Healthcare PPO Network when they are outside of California, and the Health Net PPO Network when in California.

## How do members find a Cigna Healthcare PPO Network provider?

Members can call Health Net Member Services at the number located on the front of the Member ID Card.

Members can also go to [healthnet.com](http://healthnet.com), select *Find a Provider/Provider Search* and then *Search National PPO Network* to access the custom Health Net/Cigna Provider Directory.

**Note:** Do not use other Cigna Provider Directory links as it may reflect Cigna Providers in California that are not accessible to Health Net members.

## How do members check if a provider is in-network?

1. Members can ask the provider's office if they contract with Cigna Healthcare PPO Network. The Cigna logo is on their ID card.
2. Members can check the custom Health Net/Cigna Provider Directory Website on Health Net *Find a Provider/Search National PPO Network*.
3. Members can call Health Net Member Services at the phone number located on the ID Card to confirm if the provider is in the Cigna Healthcare PPO network or get assistance to find another contracted provider that meets their care needs.

(continued)

## 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 Cigna Healthcare PPO 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 Cigna Healthcare PPO 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 Cigna Healthcare PPO Network to get in-network services.
- When Brad travels in the United States, he uses the Cigna Healthcare PPO Network to get in-network services, unless he is in California, where he would use the Health Net PPO Network to access in-network care.

## What type of care can members get from Cigna Healthcare PPO Network providers?

Member can access out of state medical, behavioral and ancillary services from providers in Cigna Healthcare PPO Network.

Member can check the custom Health Net/Cigna provider directory website.

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

Members can call Health Net Member Services at the number located on the front of the Member ID Card. The member services agents check contract status or help find another provider that is contracted with Cigna PPO Network and meets the member's care needs.

## What happens if a member receives care from a provider that is not contracted with the Cigna Healthcare PPO Network?

They 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 a member do in case of an emergency?

Members should go to the nearest emergency room, even if it is not a contracted Health Net Network or Cigna Healthcare PPO Network provider.

## How do members get services approved?

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

## How do members find a network pharmacy?

Prescription drug benefits will vary depending on the member's plan.

Members can visit: [Member Employer Plans Pharmacy](#)

Under *Find a pharmacy*, click on *Standard Pharmacy Network* to locate an in-network pharmacy near their home or work. Larger retailers may include Costco, CVS, Rite-Aid, and Walgreens.

## How can a member get a cost estimate for services before getting services?

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

## How can members request that a provider be added to the Cigna Healthcare PPO Network?

Members can contact Health Net Member Services at the number located on the front of the Member ID Card.

## Does the Cigna PPO Network include U.S. Territories?

The Cigna PPO Network service area includes 49 states (excluding CA) and U.S. Territories<sup>2</sup>.



<sup>1</sup>The Cigna Healthcare<sup>SM</sup> PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

<sup>2</sup>Health Net PPO members must reside in the continental U.S. (excluding HI, AK and US Territories). Members may use their travel benefit to access the Cigna PPO service area. Cigna Healthcare<sup>SM</sup> is an independent company and not affiliated with Health Net of California. Access to the Cigna Healthcare PPO Network is available through the contractual relationship between Health Net of California and Cigna Healthcare. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other marks are owned by Cigna Intellectual Property, Inc.

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