

University of California

Health Care you can
Count on with *Health Net*

**Created for UC employees and non-Medicare retirees
living in San Francisco County.**

October 2013



Count on Health Net Blue & Gold HMO in 2014

When it comes to choosing a health plan, you want care you can count on. That's why you'll want Health Net Blue & Gold HMO – an easy-to-use, affordable, proven option for UC employees, non-Medicare retirees, and their families during Open Enrollment. The Health Net Full HMO plan will no longer be available.

This Q&A answers common questions about our Blue & Gold HMO and our accountable care arrangement in San Francisco. If you have a question not answered here, please call Health Net's UC Customer Contact Center at 1-800-539-4072, or send an email to ucwell@healthnet.com.

1. What is an accountable care arrangement/organization (ACO)?

Our accountable care arrangement shares many of the same features as an accountable care organization (ACO) – a key component in creating a better health care system as envisioned under our nation's health care reform law. Health care groups – doctors, hospitals, medical centers, and insurers – reach beyond their own organizations to build clinically driven processes that enhance the patient experience at every stage of care. Health Net has partnered with Hill Physicians Medical Group SF, UCSF Medical Center, and Dignity Health (St. Mary's Medical Center and Saint Francis Memorial Hospital) to create an accountable care arrangement that works for you.

ACOs improve care through:

- *Better communication among patients and providers.* When providers better coordinate communication with each other as well as with you, you benefit from a higher quality patient experience.
- *Better processes.* Through automation and better care coordination, we eliminate duplicative processes making health care more efficient, affordable and convenient for you.
- *Better alternatives to emergency care.* We make it easier to seek care from your doctor or an urgent care facility, and manage care better to help keep you out of the emergency room.
- *Better support for staying healthy.* We encourage members to establish a relationship with their doctors and increase engagement in their own health. Tools and educational resources such as our Healthwise Handbook support improved health and wellness practices.
- *Better case management.* If you need to go to the hospital, we work with you and your family to carefully plan the details of your care before you're admitted, during your stay and after you leave. This helps to reduce the length of time you need to stay, to lessen the chance of going back into the hospital, and to improve the quality of care you receive.

In other words, the ACO is a better way to combine our collective strengths to improve the quality of patient care, while making health care easier to use and more affordable for you.

2. Why should I consider joining Health Net Blue & Gold and enrolling in the ACO in San Francisco?

As a Health Net Blue & Gold HMO member in San Francisco, you have access to some of the best care available through Hill Physicians Medical Group SF, UCSF Medical Center, and Dignity Health (St. Mary's Medical Center and Saint Francis Memorial Hospital) working together with Health Net. In addition, you're eligible for a wealth of benefits and conveniences as a part of our ACO.

When you're healthy, you have:

- Access to highly trained primary care physicians (PCPs) and specialists through Hill Physicians

Medical Group SF, the largest network of independent doctors in the city, and UCSF Medical Group (part of the Hill Physicians Group).

- Educational resources to help you and your family stay healthy. An online health library provides the opportunity to research health conditions, medications and treatment options, plus decision-making resources to use in talking with your doctor.
- Online options for requesting an appointment or referral, refilling prescriptions, checking certain lab results, sending a secure message to your doctor, and getting answers to common questions. Nutritional counseling is also available for members with certain dietary and nutrition-related conditions at no or low cost.
- The opportunity to learn more about generic drugs, possible side effects of certain drugs, and potential interactions of prescribed, over-the-counter, and alternative medicines through our pharmacy counseling.
- Support for your healthy lifestyle with discounts on massage sessions with selected providers, yoga classes with selected instructors, and home delivery of organic produce.
- Find more information about these programs at www.hillphysicians.com.

When you're injured or ill, you have:

- A team of experts – primary care and specialists physicians and nurses – working together to make sure that your care is coordinated. Specially trained nurses provide case management for patients with complex or chronic conditions.
- A choice about where to receive your care. There are four in-network hospitals in our ACO: UCSF Medical Center, UCSF Benioff Children's Hospital, and the San Francisco Dignity Health facilities, St. Mary's Medical Center and Saint Francis Memorial Hospital. These facilities provide a dedicated ACO care transition coordinator who can help with your time in the hospital and your transition back home.
- A PCP for non-emergency care. When you need backup – in the evening or on weekends – we have Urgent Care Centers that offer greater convenience and a lower copay than an emergency room.

3. Why is Health Net's full HMO no longer available to UC employees and retirees?

In an effort to maintain affordable costs while providing quality care, the University considered many strategies. The designs of all the plans offered now have very little overlap so that you can choose a plan based on what's important to you, whether it's the more predictable costs of an HMO or the more extensive choice of doctors typically available through a PPO. The Health Net Full HMO was similar to other plans being offered, but Health Net Blue & Gold HMO is distinct in its predictability, affordability and value.

4. Why are Brown & Toland and California Pacific Medical Center not included in the Blue & Gold network in San Francisco?

Hill Physicians Medical Group SF, UCSF Medical Center, St. Mary's Medical Center, and Saint Francis Memorial Hospital together with Health Net – and in collaboration with the University of California – have formed an accountable care arrangement. The idea behind the new arrangement is to have a select group of high-quality providers provide and coordinate health care to University of California employees, non-Medicare retirees, and their families in San Francisco County who are enrolled with Health Net. Brown & Toland and California Pacific Medical Center are not a part of our accountable care organization.

5. What happens if I'm currently in treatment and my doctor is not available as part of the Blue & Gold HMO network?

Health Net's Customer Contact Center can assist you if your doctor won't be part of the Health Net Blue & Gold HMO network. Depending on your specific situation, your options may include establishing care with a new provider or requesting **continuity of care** benefits.

Continuity of care benefits allow you to continue care with your current physician after January 1, 2014, and are provided for members who are receiving care for any of the following conditions:

- An acute condition
- A serious chronic condition
- A pregnancy, including the immediate postpartum period
- A terminal illness
- Care for a child between the ages of birth and 36 months
- A surgery or other procedure scheduled to occur within 180 days of January 1, 2013

If any of these conditions apply to you, please call Health Net's Customer Contact Center at 1-800-539-4072 so we can tell you more about the continuity of care benefit and, if applicable, help you complete the Continuity of Care Request Form and connect you to a case manager. We will contact all members who submit a Continuity of Care Request Form to confirm receipt and obtain any additional details needed. We may need a copy of your medical records to further process your request.

Health Net's medical management clinical staff reviews all requests. The review considers your clinical status and needs against the continuity of care criteria. Once we make a decision, we will contact you by telephone or mail.

For situations that do not qualify for continuity of care benefits, a Health Net case manager can assist in establishing care with a new network provider(s) and in coordinating care.

Again, we encourage all members currently in treatment for any of the conditions listed above to call 1-800-539-4072. We will review your options with you and can also provide a copy of the Plan's policy on continuity of care.

6. How do I select a new PCP in San Francisco?

There are several resources available to you. You can use our online search at www.healthnet.com/uc to find a Hill Physicians SF doctor. Click on the *ProviderSearch* link to start your search.

If you'd like help choosing a doctor, you can:

- Call Hill Physicians Medical Group at 1-800-321-MORE (6673), Monday through Friday between 8:00 a.m. and 5:00 p.m. Or see the online directory at www.HillPhysicians.com/directory.
- Health Net at 1-800-539-4072, Monday through Friday between 8:00 a.m. and 6:00 p.m.

In addition, UCSF HR/Benefits at UCSF will hold Open Enrollment Help Desks throughout Open Enrollment (October 28, 2013, at 8:00 a.m. – November 26, 2013, at 5:00 p.m.) with representatives from primary care at UCSF on hand to assist you in selecting a new PCP, transfer your medical records and enroll in MyChart.

You can also use these online resources:

- UCSF Primary Care: www.ucsfhealth.org/primarycare
- Other SF Community Primary Care Physicians: www.yoursfdoctor.org

7. How do I join the Health Net Blue & Gold HMO?

During Open Enrollment, go to www.atyourservice.ucop.edu and select Health Net Blue & Gold HMO. When making your plan change, select a PCP who is a Hill Physicians SF doctor. (This includes all UCSF primary care doctors.)

This election must be made between October 28 at 8:00 a.m. and November 26, 2013, at 5:00 p.m., and will become effective January 1, 2014.

8. If I switch to a new primary care physician/medical group during Open Enrollment, how soon after January 1, 2014, should I schedule an appointment?

There is no need to schedule an appointment solely to establish care. If you're healthy and have no active health issues, schedule an appointment when you are: 1) due for your annual preventive exam, or 2) due for your regular follow-up for any chronic health conditions, and/or 3) before your current prescription medications are due for additional refills. If you're ill, you can always call for a more urgent visit and get in on the same or next business day.

9. If I change doctors to join the accountable care arrangement with Hill Physicians SF, will Health Net cover the costs of transferring my medical records?

Yes, through the accountable care arrangement, the costs (up to \$50) will be covered for each individual new member to have your medical records transferred. Health Net will be posting information on our website, www.healthnet.com/uc prior to January 1 with instructions on how to obtain reimbursement for this fee. Since this is not typically a covered benefit, you will have to pay up front to have your medical records transferred and then submit proof of payment to Health Net.

10. If I make no health plan changes during Open Enrollment, what health plan will I be enrolled in on January 1, 2014?

If you are currently enrolled in Health Net Blue & Gold and you take no action, you will automatically continue in the plan. If you are in the Health Net full HMO and you take no action, by default, you will be enrolled in the Health Net Blue & Gold HMO with the same dependent coverage as you currently have. If your PCP is not affiliated with Hill Physicians SF, we will assign you to a PCP and medical group in the Blue & Gold network that is accepting new patients. The change will be effective January 1, 2014.

11. Where will I go for specialty care, lab work or other services if I change medical groups?

Each medical group has its own set of participating specialists, imaging centers, outpatient surgery centers, and hospitals. As a result, if you change medical groups, the services and facilities available to you may also be different. Note that for lab services, Hill Physicians use UCSF, St. Mary's, Saint Francis, or Quest Diagnostics.

12. Will my Hill Physicians SF doctor ever use California Pacific Medical Center/St. Luke's for services?

Through this ACO, Hill Physicians will primarily use UCSF Medical Center, St. Mary's Medical Center and Saint Francis Memorial for hospital services. Exceptions may apply based on patient-specific circumstances.

13. I want to join Hill Physicians, but the primary care physician I selected is new and not showing on the Health Net website. What do I do?

If you would like to sign up with a Hill Physicians doctor who has not yet been added to the website, please sign up with an alternate physician who is in the same practice. Hill Physicians allows you to change your PCP at any time, so contact Health Net and request the change after your doctor has been added to the website.

14. Are all the physicians at UCSF included in the Health Net Blue & Gold network?

Yes, all UCSF PCP and specialists participate through Hill Physicians Medical Group. If you need to see a specialist, please contact your PCP's office to request a referral or to confirm that a referral is needed.

15. Where can I find a full list available of Blue & Gold HMO doctors and medical groups?

The complete Blue & Gold HMO network list for 2014 is online at www.healthnet.com/uc. Click on the *ProviderSearch* link to start your search.

The online information is always the most current, but you can also call Health Net at 1-800-539-4072 to request a copy of the Blue & Gold provider directory or for help in choosing doctors or medical groups.

16. How do I contact Health Net?

Call 1-800-539-4072 to reach Health Net's Customer Contact Center for UC members. Customer representatives are available between 8:00 a.m. and 6:00 p.m., Pacific time. After hours, Health Net has an Interactive Voice Response (IVR) system available so you can obtain or confirm needed information. You can also email questions to ucwell@healthnet.com anytime.