

University of California

*The Choice for Health is  
Health Net*

*Details about Blue & Gold HMO*

Created for UC employees and non-Medicare retirees

*October 2012*



Health Net brings together decades of experience to give University of California employees, their families and non-Medicare retirees health plan options that fit their health and their budget.

Available for you again this year is both our standard Health Net HMO and the cost-saving Health Net Blue & Gold HMO. This Q&A answers common questions about our Blue & Gold HMO. If you have a question not answered here, call Health Net's UC Customer Contact Center at 1-800-539-4072 or send an email to [ucwell@healthnet.com](mailto:ucwell@healthnet.com).

### **(1) What is Health Net Blue & Gold HMO?**

Health Net Blue & Gold HMO is a health plan created exclusively for University of California employees and non-Medicare retirees, and their families.

Health Net Blue & Gold HMO members get the same benefits as the Health Net HMO but choose doctors from the select Blue & Gold network in return for lower costs.

### **(2) What's the difference between Health Net HMO and Health Net Blue & Gold HMO?**

Both plans come with the exact same benefit coverage and work the same way. The difference is in the network and what employees/retirees pay in monthly contributions.

### **(3) If Health Net HMO and Health Net Blue & Gold are the same except for the network, how can it cost so much less?**

Because Health Net Blue & Gold HMO comes with a select network, it costs less than the Health Net HMO with full network. The medical groups that participate all meet Health Net Blue & Gold HMO participation criteria for cost-efficiency and access.

### **(4) Are there changes to the Blue & Gold HMO network for 2013?**

Yes. We have added these medical groups and their affiliated hospitals:

- Premier Physicians Network in Los Angeles County
- Arta Health Network in Orange County
- MemorialCare Medical Group (formerly Bristol Park Medical Group) in Orange County
- Vantage Medical Group in San Diego County
- Affinity Medical Group – Eden/San Leandro satellite in Alameda County
- Physicians Medical Group of San Jose in Santa Clara County

No longer participating in Blue & Gold HMO effective January 1, 2013 are:

- Monarch Healthcare in Orange County
- Brown and Toland Medical Group in San Francisco County
- California Pacific Medical Center in San Francisco (four campuses including St. Luke's in San Francisco)

Please see San Francisco County FAQ and/or Orange County FAQ for details and options for current Blue & Gold HMO members who have doctors in these medical groups.

#### **(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 transition of care benefits.

Health Net provides transition of care benefits for members who are receiving care for any of the following conditions and will continue to be on January 1, 2013:

- 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 transition of care benefit and, if applicable, help you complete the Transition of Care request form and connect you to a case manager.

We will contact all members who submit a Transition 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 Transition of Care criteria. Once we make a decision, we will let you know by telephone or mail.

For situations that do not qualify for transition of care benefits, a Health Net case manager can assist in establishing care with a new network provider/s and help with care coordination.

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) Why is Health Net making changes to the network?**

Health Net continues to monitor our Blue & Gold network against the cost-efficiency and access criteria established for this network. Providers may be added or removed based on whether they meet the participation criteria for the Health Net Blue & Gold HMO network. We are continually working closely with the provider community to minimize Blue & Gold HMO network changes each year.

**(7) Where can I find a full list available of Blue & Gold HMO doctors and medical groups?**

The complete Blue & Gold HMO network list for 2013 is online at [www.healthnet.com/uc](http://www.healthnet.com/uc). Click on *Find a Doctor or Hospital* from the top right of the home page 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.

**(8) Are the UC Medical Groups and Medical Centers included in the Health Net Blue & Gold HMO?**

Yes, all UC Medical Groups and Medical Centers are included in the Health Net Blue & Gold HMO network.

**(9) Why can't I locate a UCI or Tang Medical Group physician in the online Health Net HMO directory?**

UCI University Physicians and Surgeons and UC Berkeley Tang Center doctors are available only to UC employees and non-Medicare retirees, so that's why they don't appear in the online Health Net standard HMO directory. Doctor lists for both groups are available in PDF form and included in the Blue & Gold HMO network list at [www.healthnet.com/uc](http://www.healthnet.com/uc).

**(10) Why was Health Net Blue & Gold HMO created?**

The continued rising costs of health care and the University budgetary challenges have created a vital need to explore different health benefit strategies. The University worked with Health Net to develop a health plan option that makes coverage more affordable for employees and non-Medicare retirees while ensuring access to quality care.

Like UC, many organizations – CalPERS for example – have added plan designs like Health Net Blue & Gold HMO to combat health care costs without having to compromise benefits or pass on even more costs to employees.

**(11) There has to be a catch. Is the quality of the Health Net Blue & Gold doctors lower than standard Health Net HMO?**

No. The Blue & Gold network may be smaller, but it's the exact same quality. Many of the same providers participate in both Health Net Blue & Gold and standard HMO networks.

You can compare medical groups at [www.healthnet.com/uc](http://www.healthnet.com/uc). Choose *ProviderSearch* and then *Find and Compare Medical Groups*.

**(12) How was the Blue & Gold HMO network developed?**

The University worked closely with Health Net to establish criteria for the Blue & Gold HMO network. Cost efficiency was a key factor, but so was:

- Offering access in all 30 California counties.
- Including the largest possible number of doctors currently caring for UC employees, non-Medicare retirees and their families.
- Having all the University of California medical groups and centers participate.

**(13) Why isn't my medical group included in the Blue & Gold HMO?**

If your medical group isn't in the network, it means that they did not meet the participation criteria for cost-efficiency and access.

**(14) What if my doctor or hospital drops out of the Blue & Gold HMO?**

Generally, if an individual doctor or hospital changes participation, members remain on the plan but make a doctor or hospital change.

**(15) If my current doctor is a Health Net Blue & Gold HMO doctor but I'm not currently enrolled in that plan, will I be automatically transferred to the Health Net Blue & Gold HMO during Open Enrollment?**

No. It's up to each UC employee and non-Medicare retiree to select from your two Health Net plan options or any of the other UC-sponsored health plans.

If you currently have Health Net HMO and a provider who is part of the Blue & Gold network, you must actively change your plan choice during open enrollment by to <http://atyourservice.ucop.edu> and selecting Health Net Blue & Gold HMO.

This election must be made between October 29 through November 20, 2012, and will become effective January 1, 2013.
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**(16) If I make no health plan changes during Open Enrollment, what health plan will I be enrolled in on January 1, 2013?**

You will automatically remain in your current plan and the applicable employee contributions will apply. The premium costs are higher for Health Net HMO than the Health Net Blue & Gold HMO, so if you're not in Blue & Gold now, you may want to evaluate both options to determine which one fits your health and budget best.

**(17) Can I enroll in Health Net Blue & Gold HMO if I'm in Medicare?**

No. Health Net Blue & Gold HMO is open to employees and non-Medicare retirees.

**(18) If I live in a more rural area, can I join Health Net Blue & Gold HMO?**

Yes. Health Net Blue & Gold HMO offers the same service area coverage as Health Net HMO.

**(19) May I enroll Health Net Blue & Gold HMO and a family member in Health Net HMO?**

No. All covered dependents must enroll in the same plan as the UC employee or non-Medicare retiree.

**(20) What if my doctor is in the Blue & Gold network but my spouse's isn't? Or what if our kids' pediatrician isn't in the network?**

There are a couple of choices:

- You can all stay in the Health Net HMO and see the same doctors you do now.
- Or you can choose Health Net Blue & Gold HMO and select a doctor from the Blue & Gold network for any family member whose current provider isn't part of that network.

Whether or not to make a change depends on what you're most comfortable with and what option best fits your health needs and budget.

**(21) How do I get my prescriptions if I join Health Net Blue & Gold HMO?**

The same way you do with the Health Net HMO. The prescription drug coverage is the same for both Health Net plans. Even better, any prior authorizations or mail order will follow you when you enroll in Blue & Gold from the Health Net HMO.

**(22) I have the Health Net HMO now. Can I keep it for 2013?**

Yes. Health Net HMO is an option for 2013. The premium costs are higher for this plan than the Health Net Blue & Gold HMO, so you may want to evaluate both options to determine which one best fits your health and budget.

**(23) I don't have Health Net now. Am I eligible to join?**

As long as you live in the Health Net HMO service area, you can join either of the Health Net plans. The open enrollment materials you receive from the University will list the medical plan choices available to you for 2013.

**(24) 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) available so you can obtain or confirm needed information. You can also email questions to [ucwell@healthnet.com](mailto:ucwell@healthnet.com) anytime.