

Services that can be Obtained Without Referral

Except for the plans indicated below, non-emergency services must be provided by Participating Providers in order for the services to be payable, and all medical services must be coordinated by a Primary Care Physician (PCP) who is a Participating Provider in your network. This means that all medical care and supplies which You obtain, must be provided by, authorized by or arranged by Your PCP in order for the services to be covered.

This does not waive any prior authorization requirements that may be applicable to the types of services obtained. Please refer to your Evidence of Coverage for more information on services requiring authorization or contact the Customer Contact Center at the number on your ID card.

PPO

Health Net's Preferred Provider Organization (PPO) product does not require an enrollee or the enrollee's treating provider to request approval for a referral of an enrollee to an in-network or out of network provider. Enrollee referrals to out of network providers are at both the enrollee and the enrollee's treating provider's discretion, as enrollees have coverage for out of network providers. While an approval for referral to an out of network provider is not required, the enrollee will incur higher out-of-pocket expenses when receiving services or supplies from an out of network provider.

This does not waive any prior authorization requirements that may be applicable to the types of services obtained. Please refer to your Certificate of Insurance for more information on services requiring authorization or contact the Customer Contact Center at the number on your ID card.

PureCare EPO

Health Net's PureCare Exclusive Provider Organization (EPO) product does not require an enrollee or the enrollee's treating provider to request approval for a referral of an enrollee to an in-network provider. Services obtained from out of network providers are not covered.

This does not waive any prior authorization requirements that may be applicable to the types of services obtained. Please refer to your Certificate of Insurance for more information on services requiring authorization or contact the Customer Contact Center at the number on your ID card.