

Groups Beginning 10/1/20

# Provider Network Definitions

By Metal Tier

Platinum

Gold

Silver

Bronze



# PROVIDER NETWORK DEFINITIONS BY METAL TIER

## **CALIFORNIA CHOICE® – FOR BUSINESSES WITH 1-100 EMPLOYEES**

CaliforniaChoice offers your small group clients with 1-100 employees access to up to eight health plans, more provider networks, and a variety of additional benefits – some of which are included at no additional cost.

We've been serving Californians since 1996 – and we understand the unique needs of small businesses. As the only Private Small Group Exchange in California, our goal is to provide outstanding benefits, consolidated administration, and the best customer service to all of your groups.

## **HELPING YOUR CLIENTS CHOOSE THE RIGHT METAL TIER**

Our Provider Network Definitions by Metal Tier offers you and your clients:

- CaliforniaChoice Metal Tiers (which mirror the Metal Tiers established under the Affordable Care Act);
- The network and benefit plans available with each Metal Tier;
- The definition of each health plan network.

*This information is subject to change without notice. The information provided herein is provided to you on an "as is" "as available" basis without warranty of any kind, express or implied. We further disclaim all liability related to the information or discrepancies in information.*

# PLATINUM

## Provider Network Definitions by Metal Tier

Groups Beginning 10/1/20

Benefit Plan(s)	Network	Definition
<b>ANTHEM BLUE CROSS</b>		
HMO A	Select HMO	A subset of Anthem's traditional HMO network built around those PMGs/IPAs demonstrating the most efficient practice patterns and hospital referrals, the Select HMO network provides access to more than 23,000 California doctors and specialists, and nearly 250 hospitals in 22 counties. Members must select a PCP at enrollment.
<b>HEALTH NET</b>		
HMO C	WholeCare	An expanded HMO network available in 30 counties. Over 37,000 physicians (PCPs/Specialists) and over 200 hospitals across the WholeCare service area.
HMO D	Salud HMO y Más	A tailored network available in most of Southern California which has been awarded the NCQA Multicultural Health Care Distinction multiple years running. Over 8,500 physicians (PCPs/Specialists) and over 50 hospitals across the Salud service area.
HMO E	Full	A large HMO network available in 30 counties. Over 70,000 physicians (PCPs/Specialists) and over 250 hospitals across the Full Network HMO service area.
<b>KAISER PERMANENTE</b>		
HMO A HMO B	Full	Kaiser Permanente's full network. At Kaiser Permanente, physicians are responsible for medical decisions. The Permanente Medical Groups, which provide care for Kaiser Permanente members, continuously develop and refine medical practices to help ensure that care is delivered in the most efficient and effective manner possible. The Full network includes 21 Hospitals and 242 Medical Offices and Other Out-Patient Facilities in Northern California and 15 Hospitals and 229 Medical Offices and Other Out-Patient Facilities in Southern California.
<b>OSCAR</b>		
EPO A EPO B	Oscar EPO	All Oscar members get access to our full EPO network. And members can see in-network specialists directly, no PCP referrals needed. We partner with top-tier providers and health systems in-network! The Oscar EPO network includes 31 Hospitals and 39 Urgent Care Centers across Los Angeles and Orange counties. While all of our plans leverage the same network, they feature varying balances of copay-based and coinsurance-based benefits to meet all group need.
<b>SHARP HEALTH PLAN</b>		
HMO A HMO C	Premier	Access to a cost-effective network of more than 1,200 physicians including Primary Care Physicians and specialists primarily located in and around central San Diego (not available in all ZIP Codes).
HMO B	Performance	With the Sharp Health Plan Performance network, you will receive cost-effective rates and access to more than 1,700 physicians including Primary Care Physicians and specialists located throughout San Diego County.

NOTE: Networks are subject to change without notice, counts listed are approximate.

# PLATINUM

## Provider Network Definitions by Metal Tier (cont.)

Groups Beginning 10/1/20

Benefit Plan(s)	Network	Definition
<b>SUTTER HEALTH PLUS</b>		
HMO A HMO B	<b>Sutter Health Plus</b>	With the Sutter Health Plus network, you can take advantage of conveniently located care centers and facilities in your community. This includes access to more than 8,300 high-quality primary care doctors and specialists, more than 150 labs and diagnostic imaging centers, over 50 urgent care centers, 29 hospitals and 20 Walk-In Care centers as well as other health care services. We offer a variety of health plan designs including traditional, deductible and HSA-compatible high-deductible health plans. We provide coverage for hospitalization, outpatient services, prescription drug coverage and no out-of-pocket cost preventive care services among others. Optional benefit plans include coverage for dental, vision, acupuncture and chiropractic, and more.
<b>UNITEDHEALTHCARE</b>		
HMO A	<b>SignatureValue</b>	The Signature plan is a Health Maintenance Organization (HMO). Members select a Primary Care Physician (PCP) from UnitedHealthcare's participating network. With options that include more than 77,600 physicians and health care professionals, and 211 hospitals. The PCP is your main source of contact for members' health care needs. They do not have to meet an annual deductible on most plans. Members pay a copayment when they visit a doctor. After your copayment, many health care expenses are 100% covered for that visit. Preventive health care, including checkups, is covered.
HMO B	<b>Focus</b>	The Focus HMO plan offers the same level of coverage as a traditional UnitedHealthcare HMO plan at a lower premium. The difference is in the network. The Focus plan is based on an ultra-value network of providers for their reliability and efficiency, and is designed to achieve highly affordable medical premiums. This select medical group network has more than 24,000 contracted physicians and specialists, and 110 hospitals. Members enrolled in a Focus plan select a Primary Care Physician (PCP) to manage their general health care needs and obtain a referral to a specialist.
HMO C	<b>Alliance</b>	Alliance is an innovative Health Maintenance Organization (HMO) health plan offering select physicians. These physicians collaborate on their patients' treatment plans, coordinate patient care and work with members to manage their health and health care costs. As a distinct, high-performing, sub-network of the UnitedHealthcare full HMO network, the Alliance plan provides access to more than 29,700 physicians and specialists and 122 hospitals. The focus of the Alliance plan is on "patient-centered care." The Primary Care Physician (PCP) coordinates the member's care with other physicians and specialists in their chosen medical group's network. This ensures that the member receives outstanding care. As with our other plans, members get the tools they need to do their own evaluations, so they can select the right physician to meet their unique needs and preferences.
<b>WESTERN HEALTH ADVANTAGE</b>		
HMO A HMO B	<b>Full</b>	As a 501(c)(4) community benefit, non-profit health plan created by local doctors and hospitals, Western Health Advantage's HMO network includes major hospitals and medical centers and thousands of local, trusted doctors and specialists from Mercy/Dignity Health, NorthBay Healthcare, Hill Physicians, Meritage Medical Network, St. Joseph Health Medical Network and Woodland Clinic Medical Group. WHA offers affordable, quality health care to its neighbors in Sacramento, El Dorado, Placer, Yolo, Colusa, Solano, Napa, Sonoma and Marin counties.

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Benefit Plan(s)	Network	Definition
<b>ANTHEM BLUE CROSS</b>		
HMO A	Select HMO	A subset of Anthem's traditional HMO network built around those PMGs/IPAs demonstrating the most efficient practice patterns and hospital referrals, the Select HMO network provides access to more than 23,000 California doctors and specialists, and nearly 250 hospitals in 22 counties. Members must select a PCP at enrollment.
HMO B	CaliforniaCare HMO	Anthem's broad traditional HMO network provides access to fit your needs with over 45,000 California physicians and specialists and 400 hospitals. Paired with an HMO plan, you choose a primary care doctor in the network that manages your care and referrals to specialists.
PPO A	Advantage PPO	This is a statewide network made up of facilities, physicians and physician groups that also participate in Anthem's Prudent Buyer PPO Network. The Advantage PPO Network is a subset of the Prudent Buyer PPO Network and provides access to more than 54,000 California doctors and specialists and just under 400 hospitals. These plans offer tiered in-network facility benefits. Certain outpatient facility services and hospital inpatient facility benefits have varying levels of member cost share based on the provider's tier designation.
PPO B PPO C PPO D	Select PPO	This is a statewide PPO network made up of physicians and physician groups that also participate in Anthem's Prudent Buyer PPO Network. The Select PPO Network is a subset of the physicians who are also participating providers in Prudent Buyer PPO. Physicians and physician groups who participate in this network were selected based on clinically efficient health care practices and accessibility. The Select PPO network provides access to more than 40,000 California doctors and specialists, and more than 300 hospitals. Prudent Buyer PPO physicians who are not in the Select PPO network are considered out of network for Select PPO.
PPO E	Prudent Buyer PPO	This network is made up of physicians and physician groups participating in Anthem's Prudent Buyer PPO network and provides access to more than 62,000 California doctors and specialists, and more than 400 hospitals. You also have the freedom to visit providers who are out-of-network, however, benefits are limited, and you will pay more for care.
<b>HEALTH NET</b>		
HMO A HMO B HMO C	WholeCare	An expanded HMO network available in 30 counties. Over 37,000 physicians (PCPs/Specialists) and over 200 hospitals across the WholeCare service area.
HMO D	Salud HMO y Mas	A tailored network available in most of Southern California which has been awarded the NCQA Multicultural Health Care Distinction multiple years running. Over 8,500 physicians (PCPs/Specialists) and over 50 hospitals across the Salud service area.
HMO E HMO F	Full	A large HMO network available in 30 counties. Over 70,000 physicians (PCPs/Specialists) and over 250 hospitals across the Full Network HMO service area.

NOTE: Networks are subject to change without notice, counts listed are approximate.

Benefit Plan(s)	Network	Definition
<b>KAISER PERMANENTE</b>		
HMO A HMO B	Full	Kaiser Permanente's full network. At Kaiser Permanente, physicians are responsible for medical decisions. The Permanente Medical Groups, which provide care for Kaiser Permanente members, continuously develop and refine medical practices to help ensure that care is delivered in the most efficient and effective manner possible. The Full network includes 21 Hospitals and 242 Medical Offices and Other Out-Patient Facilities in Northern California and 15 Hospitals and 229 Medical Offices and Other Out-Patient Facilities in Southern California.
<b>OSCAR</b>		
EPO A EPO B EPO C EPO D	Oscar EPO	All Oscar members get access to our full EPO network. And members can see in-network specialists directly, no PCP referrals needed. We partner with top-tier providers and health systems in-network! The Oscar EPO network includes 31 Hospitals and 39 Urgent Care Centers across Los Angeles and Orange counties. While all of our plans leverage the same network, they feature varying balances of copay-based and coinsurance-based benefits to meet all group need.
<b>SHARP HEALTH PLAN</b>		
HMO A HMO D	Performance	With the Sharp Health Plan Performance network, you will receive cost-effective rates and access to more than 1,644 physicians including Primary Care Physicians and specialists located throughout San Diego County.
HMO B	Premier	Access to a cost-effective network of more than 1,200 physicians including Primary Care Physicians and specialists primarily located in and around central San Diego (not available in all ZIP Codes).
<b>SUTTER HEALTH PLUS</b>		
HMO A HMO B	Sutter Health Plus	With the Sutter Health Plus network, you can take advantage of conveniently located care centers and facilities in your community. This includes access to more than 8,300 high-quality primary care doctors and specialists, more than 150 labs and diagnostic imaging centers, over 50 urgent care centers, 29 hospitals and 20 Walk-In Care centers as well as other health care services. We offer a variety of health plan designs including traditional, deductible and HSA-compatible high-deductible health plans. We provide coverage for hospitalization, outpatient services, prescription drug coverage and no out-of-pocket cost preventive care services among others. Optional benefit plans include coverage for dental, vision, acupuncture and chiropractic, and more.
<b>UNITEDHEALTHCARE</b>		
HMO A	SignatureValue	The Signature plan is a Health Maintenance Organization (HMO). Members select a Primary Care Physician (PCP) from UnitedHealthcare's participating network. With options that include more than 77,600 physicians and health care professionals, and 211 hospitals. The PCP is your main source of contact for members' health care needs. They do not have to meet an annual deductible on most plans. Members pay a copayment when they visit a doctor. After your copayment, many health care expenses are 100% covered for that visit. Preventive health care, including checkups, is covered.

(UnitedHealthcare is continued on page 7)

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Benefit Plan(s)	Network	Definition
<b>UNITEDHEALTHCARE</b> (continued from page 6)		
<b>HMO B</b>	<b>Alliance</b>	Alliance is an innovative Health Maintenance Organization (HMO) health plan offering select physicians. These physicians collaborate on their patients' treatment plans, coordinate patient care and work with members to manage their health and health care costs. As a distinct, high-performing, sub-network of the UnitedHealthcare full HMO network, the Alliance plan provides access to more than 29,700 physicians and specialists and 122 hospitals. The focus of the Alliance plan is on "patient-centered care." The Primary Care Physician (PCP) coordinates the member's care with other physicians and specialists in their chosen medical group's network. This ensures that the member receives outstanding care. As with our other plans, members get the tools they need to do their own evaluations, so they can select the right physician to meet their unique needs and preferences.
<b>HMO C</b>	<b>Focus</b>	The Focus HMO plan offers the same level of coverage as a traditional UnitedHealthcare HMO plan at a lower premium. The difference is in the network. The Focus plan is based on an ultra-value network of providers for their reliability and efficiency, and is designed to achieve highly affordable medical premiums. This select medical group network has more than 24,000 contracted physicians and specialists, and 110 hospitals. Members enrolled in a Focus plan select a Primary Care Physician (PCP) to manage their general health care needs and obtain a referral to a specialist.
<b>HMO E</b>	<b>Advantage</b>	The Advantage HMO network of physicians and facilities are selected for their ability to keep health care costs down while delivering care that meets national standards. This select medical group network has more than 22,875 primary care physicians and specialists, and more than 137 hospitals, evaluated on many cost and quality factors, including 11 measurements such as provider scores on preventive health screenings, childhood immunizations and member satisfaction.
<b>WESTERN HEALTH ADVANTAGE</b>		
<b>HMO A HMO B HMO C HMO D</b>	<b>Full</b>	As a 501(c)(4) community benefit, non-profit health plan created by local doctors and hospitals, Western Health Advantage's HMO network includes major hospitals and medical centers and thousands of local, trusted doctors and specialists from Mercy/ Dignity Health, NorthBay Healthcare, Hill Physicians, Meritage Medical Network, St. Joseph Health Medical Network and Woodland Clinic Medical Group. WHA offers affordable, quality health care to its neighbors in Sacramento, El Dorado, Placer, Yolo, Colusa, Solano, Napa, Sonoma and Marin counties.

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# SILVER

## Provider Network Definitions by Metal Tier

Groups Beginning 10/1/20

Benefit Plan(s)	Network	Definition
<b>ANTHEM BLUE CROSS</b>		
<b>HMO A</b>	<b>Select HMO</b>	A subset of Anthem's traditional HMO network built around those PMGs/IPAs demonstrating the most efficient practice patterns and hospital referrals, the Select HMO network provides access to more than 23,000 California doctors and specialists, and nearly 250 hospitals in 22 counties. Members must select a PCP at enrollment.
<b>HMO B</b>	<b>CaliforniaCare HMO</b>	Anthem's broad traditional HMO network provides access to fit your needs with over 45,000 California physicians and specialists and 400 hospitals. Paired with an HMO plan, you choose a primary care doctor in the network that manages your care and referrals to specialists.
<b>PPO A</b>	<b>Advantage PPO</b>	This is a statewide network made up of facilities, physicians and physician groups that also participate in Anthem's Prudent Buyer PPO Network. The Advantage PPO Network is a subset of the Prudent Buyer PPO Network and provides access to more than 54,000 California doctors and specialists and just under 400 hospitals. These plans offer tiered in-network facility benefits. Certain outpatient facility services and hospital inpatient facility benefits have varying levels of member cost share based on the provider's tier designation.
<b>PPO B</b>	<b>Select PPO</b>	This is a statewide PPO network made up of physicians and physician groups that also participate in Anthem's Prudent Buyer PPO Network. The Select PPO Network is a subset of the physicians who are also participating providers in Prudent Buyer PPO. Physicians and physician groups who participate in this network were selected based on clinically efficient health care practices and accessibility. The Select PPO network provides access to more than 40,000 California doctors and specialists, and more than 300 hospitals. Prudent Buyer PPO physicians who are not in the Select PPO network are considered out of network for Select PPO.
<b>PPO C</b>	<b>Prudent Buyer PPO</b>	This network is made up of physicians and physician groups participating in Anthem's Prudent Buyer PPO network and provides access to more than 62,000 California doctors and specialists, and more than 400 hospitals. You also have the freedom to visit providers who are out-of-network, however, benefits are limited, and you will pay more for care.
<b>EPO A EPO B</b>	<b>Prudent Buyer PPO</b>	This network is made up of physicians and physician groups participating in Anthem's Prudent Buyer PPO network and provides access to more than 62,000 California doctors and specialists, and more than 400 hospitals. EPO plans provide in-network coverage only. There is no coverage for non-participating providers.
<b>HEALTH NET</b>		
<b>HMO A</b>	<b>WholeCare</b>	An expanded HMO network available in 30 counties. Over 37,000 physicians (PCPs/Specialists) and over 200 hospitals across the WholeCare service area.
<b>HMO C</b>	<b>CommunityCare</b>	A tailored network available in Los Angeles county, Orange county and San Diego county where your primary care physician can refer you to any specialist within the entire CommunityCare Network, not just within your physician's medical group. Over 12,000 physicians (PCPs/Specialists) and over 75 hospitals across the CommunityCare service area.

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# SILVER

## Provider Network Definitions by Metal Tier (cont.)

Groups Beginning 10/1/20

Benefit Plan(s)	Network	Definition
<b>KAISER PERMANENTE</b>		
HMO A HMO B HMO C HMO D	Full	Kaiser Permanente's full network. At Kaiser Permanente, physicians are responsible for medical decisions. The Permanente Medical Groups, which provide care for Kaiser Permanente members, continuously develop and refine medical practices to help ensure that care is delivered in the most efficient and effective manner possible. The Full network includes 21 Hospitals and 242 Medical Offices and Other Out-Patient Facilities in Northern California and 15 Hospitals and 229 Medical Offices and Other Out-Patient Facilities in Southern California..
<b>OSCAR</b>		
EPO A EPO B EPO C EPO D	Oscar EPO	All Oscar members get access to our full EPO network. And members can see in-network specialists directly, no PCP referrals needed. We partner with top-tier providers and health systems in-network! The Oscar EPO network includes 31 Hospitals and 39 Urgent Care Centers across Los Angeles and Orange counties. While all of our plans leverage the same network, they feature varying balances of copay-based and coinsurance-based benefits to meet all group need.
<b>SHARP HEALTH PLAN</b>		
HMO A HMO C	Premier	Access to a cost-effective network of more than 1,200 physicians including Primary Care Physicians and specialists primarily located in and around central San Diego (not all ZIP Codes).
HMO B	Performance	With the Sharp Health Plan Performance network, you will receive cost-effective rates and access to more than 1,700 physicians including Primary Care Physicians and specialists located throughout San Diego County.
<b>SUTTER HEALTH PLUS</b>		
HMO B HMO C	Sutter Health Plus	With the Sutter Health Plus network, you can take advantage of conveniently located care centers and facilities in your community. This includes access to more than 8,300 high-quality primary care doctors and specialists, more than 150 labs and diagnostic imaging centers, over 50 urgent care centers, 29 hospitals and 20 Walk-In Care centers as well as other health care services. We offer a variety of health plan designs including traditional, deductible and HSA-compatible high-deductible health plans. We provide coverage for hospitalization, outpatient services, prescription drug coverage and no out-of-pocket cost preventive care services among others. Optional benefit plans include coverage for dental, vision, acupuncture and chiropractic, and more.
<b>UNITEDHEALTHCARE</b>		
HMO A	SignatureValue	The Signature plan is a Health Maintenance Organization (HMO). Members select a Primary Care Physician (PCP) from UnitedHealthcare's participating network. With options that include more than 77,600 physicians and health care professionals, and 211 hospitals. The PCP is your main source of contact for members' health care needs. They do not have to meet an annual deductible on most plans. Members pay a copayment when they visit a doctor. After your copayment, many health care expenses are 100% covered for that visit. Preventive health care, including checkups, is covered.

(UnitedHealthcare is continued on page 10)

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# SILVER

## Provider Network Definitions by Metal Tier (cont.)

Groups Beginning 10/1/20

Benefit Plan(s)	Network	Definition
<b>UNITEDHEALTHCARE</b> (continued from page 9)		
<b>HMO B</b>	<b>Advantage</b>	The Advantage HMO network of physicians and facilities are selected for their ability to keep health care costs down while delivering care that meets national standards. This select medical group network has more than 22,875 primary care physicians and specialists, and more than 137 hospitals, evaluated on many cost and quality factors, including 11 measurements such as provider scores on preventive health screenings, childhood immunizations and member satisfaction.
<b>HMO C</b>	<b>Alliance</b>	Alliance is an innovative Health Maintenance Organization (HMO) health plan offering select physicians. These physicians collaborate on their patients' treatment plans, coordinate patient care and work with members to manage their health and health care costs. As a distinct, high-performing, sub-network of the UnitedHealthcare full HMO network, the Alliance plan provides access to more than 29,700 physicians and specialists and 122 hospitals. The focus of the Alliance plan is on "patient-centered care." The Primary Care Physician (PCP) coordinates the member's care with other physicians and specialists in their chosen medical group's network. This ensures that the member receives outstanding care. As with our other plans, members get the tools they need to do their own evaluations, so they can select the right physician to meet their unique needs and preferences.
<b>HMO D</b>	<b>Focus</b>	The Focus HMO plan offers the same level of coverage as a traditional UnitedHealthcare HMO plan at a lower premium. The difference is in the network. The Focus plan is based on an ultra-value network of providers for their reliability and efficiency, and is designed to achieve highly affordable medical premiums. This select medical group network has more than 24,000 contracted physicians and specialists, and 110 hospitals. Members enrolled in a Focus plan select a Primary Care Physician (PCP) to manage their general health care needs and obtain a referral to a specialist.
<b>WESTERN HEALTH ADVANTAGE</b>		
<b>HMO A HMO B HMO C</b>	<b>Full</b>	As a 501(c)(4) community benefit, non-profit health plan created by local doctors and hospitals, Western Health Advantage's HMO network includes major hospitals and medical centers and thousands of local, trusted doctors and specialists from Mercy/Dignity Health, NorthBay Healthcare, Hill Physicians, Meritage Medical Network, St. Joseph Health Medical Network and Woodland Clinic Medical Group. WHA offers affordable, quality health care to its neighbors in Sacramento, El Dorado, Placer, Yolo, Colusa, Solano, Napa, Sonoma and Marin counties.

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# BRONZE

## Provider Network Definitions by Metal Tier

Groups Beginning 10/1/20

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<b>ANTHEM BLUE CROSS</b>		
<b>PPO A PPO B</b>	<b>Prudent Buyer PPO</b>	This network is made up of physicians and physician groups participating in Anthem's Prudent Buyer PPO network and provides access to more than 62,000 California doctors and specialists, and more than 400 hospitals. You also have the freedom to visit providers who are out-of-network, however, benefits are limited, and you will pay more for care.
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<b>HEALTH NET</b>		
<b>HMO A</b>	<b>CommunityCare</b>	A tailored network available in Los Angeles county, Orange county, and San Diego county where your primary care physician can refer you to any specialist within the entire CommunityCare Network, not just within your physician's medical group. Over 12,000 physicians (PCPs/Specialists) and over 75 hospitals across the CommunityCare service area.
<b>KAISER PERMANENTE</b>		
<b>HMO A HMO C</b>	<b>Full</b>	Kaiser Permanente's full network. At Kaiser Permanente, physicians are responsible for medical decisions. The Permanente Medical Groups, which provide care for Kaiser Permanente members, continuously develop and refine medical practices to help ensure that care is delivered in the most efficient and effective manner possible. The Full network includes 21 Hospitals and 242 Medical Offices and Other Out-Patient Facilities in Northern California and 15 Hospitals and 229 Medical Offices and Other Out-Patient Facilities in Southern California.
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