

# HMOs

# More on UC Medical Plans

## Choosing doctor = choosing group

If you choose an HMO, you must also choose a Primary Care Physician (PCP).

When you pick your PCP you are also choosing, in advance, the medical group to which your doctor belongs—as well as the specialists and hospitals that you may use for non-emergency care.

The table to the right shows the availability of major, local medical groups by plan.

The table below shows the hospital affiliations for local medical groups. Groups may choose to refer you to other facilities.

**Always** check with your insurance company to verify the availability of your medical providers. If you intend to see a new doctor, also verify availability with that doctor's office. To search for a PCP, use your plan's website.

Medical Groups	UC Blue & Gold HMO (Health Net)	Health Net Seniority Plus (Retirees with Medicare)	WHA
Hill Physicians	✓	✓	✓
Mercy Medical Group	✓	✓	✓
NorthBay Healthcare			✓
Sutter Independent Physicians		✓	
Sutter Medical Group		✓	
Sutter Medical Group, Solano		✓	
UC Davis Medical Group	✓	✓	✓
Woodland Healthcare	✓	✓	✓

## Choosing group = choosing hospital

Medical Groups	Hospitals
Hill Physicians	<i>Carmichael:</i> Mercy San Juan; <i>Folsom:</i> Mercy Folsom; <i>Sacramento:</i> Mercy General, Methodist Hospital of Sacramento
Mercy Medical Group	<i>Carmichael:</i> Mercy San Juan; <i>Folsom:</i> Mercy Folsom; <i>Sacramento:</i> Mercy General, Methodist Hospital of Sacramento
NorthBay Healthcare	<i>Fairfield:</i> NorthBay Medical Center; <i>Vacaville:</i> VacaValley Hospital
Sutter Independent Physicians	<i>Auburn:</i> Sutter Auburn Faith; <i>Davis:</i> Sutter Davis; <i>Sacramento:</i> Sutter Medical Center, Sacramento; <i>Roseville:</i> Sutter Roseville
Sutter Medical Group	<i>Auburn:</i> Sutter Auburn Faith; <i>Davis:</i> Sutter Davis; <i>Sacramento:</i> Sutter Medical Center, Sacramento; <i>Roseville:</i> Sutter Roseville
Sutter Medical Group, Solano	<i>Vallejo:</i> Sutter Solano Medical Center
UC Davis	<i>Sacramento:</i> UC Davis Medical Center
Woodland Healthcare	<i>Woodland:</i> Woodland Memorial Hospital

### Special points of interest:

- ◆ Kaiser contracts with one large group, the **Permanente Medical Group**, and members must use Kaiser hospitals & pharmacies. Kaiser offers hospitals in Roseville, Sacramento & Vacaville.
- ◆ Your insurance company will usually let you change PCPs and groups mid-year; simply call the plan to request a change.
- ◆ If you don't choose a PCP, you may be assigned one.
- ◆ Core Medical, UC Care, UC Health Savings Plan, UC High Option, and UC Medicare PPO members are not limited to medical groups and are not required to choose a PCP.

See reverse for PPOs

# PPOs | More on UC Medical Plans

Choosing provider = choosing network

Medical Groups/Hospitals	Core Medical/ UC Health Savings Plan <u>Anthem Preferred</u> (In-Network)	UC Care		Out-of- Network
		<u>UC Select</u> (In-Network)	<u>Anthem Preferred</u> (In-Network)	
Hill Physicians/Mercy San Juan; Mercy Folsom; Mercy General; Methodist Hospital of Sacramento	✓		✓	
Mercy Medical Group/Mercy San Juan; Mercy Folsom; Mercy General; Methodist Hospital of Sacto	✓		✓	
NorthBay Healthcare/NorthBay Medical Center; Vacav Valley Hospital	✓		✓	
Sutter Independent Physicians/Sutter Auburn Faith; Sutter Davis; Sutter Medical Center, Sacramento; Sutter Roseville Medical Center	✓		✓	
Sutter Medical Group/Sutter Auburn Faith; Sutter Davis; Sutter Medical Center, Sacramento; Sutter Roseville Medical Center	✓		✓	
Sutter Medical Group, Solano/Sutter Solano Medical Center	✓		✓	
UC Davis Medical Group/UC Davis Medical Center	✓	✓		
Woodland Healthcare/Woodland Memorial Hospital	✓		✓	

## Special points of interest:

- ◆ The table above shows major Davis/Sacramento area medical providers and their general PPO network status.
- ◆ **Always** check with your insurance company to verify that they contract with your providers. If you intend to see a new doctor, also verify availability with that doctor's office. Medical providers contract with PPO networks individually; **not all doctors/hospitals/labs/etc. within a medical group necessarily contract with the same PPO networks.**
- ◆ PPO = Preferred Provider Organization. **Preferred providers cannot "balance bill"** (charge more than their contractual rate with your plan). Anthem Preferred providers (and UC Select providers for UC Care) are considered In-Network because they have a contract with your plan. **Out-of-Network providers have no contract limiting what they can charge; the patient is responsible for balance billing.**
- ◆ For retiree plans where **Medicare is the primary payer** (UC High Option, UC Medicare PPO): Medicare providers must be used; see [www.medicare.gov](http://www.medicare.gov) to search for providers. Exception: services covered by your plan but not covered by Medicare (e.g. acupuncture). Note: Sutter-affiliated primary care physicians are not accepting new patients in Davis/Sacramento.

See reverse for HMOs

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