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)	Kaiser Permanente/ Kaiser Senior Advantage		
Hill Physicians	✓			
Mercy Medical Group	✓			
NorthBay Healthcare				
Permanente Medical Group		✓		
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	Carmichael: Mercy San Juan; Folsom: Mercy Folsom; Sacramento: Mercy General, Methodist Hospital of Sacramento		
Mercy Medical Group	Carmichael: Mercy San Juan; Folsom: Mercy Folsom; Sacramento: Mercy General, Methodist Hospital of Sacramento		
NorthBay Healthcare	Fairfield: NorthBay Medical Center; Vacaville: VacaValley Hospital		
Sutter Independent Physicians	Auburn: Sutter Auburn Faith; Davis: Sutter Davis; Sacramento: Sutter Medical Center, Sacramento; Roseville: Sutter Roseville		
Sutter Medical Group	Auburn: Sutter Auburn Faith; Davis: Sutter Davis; Sacramento: Sutter Medical Center, Sacramento; Roseville: Sutter Roseville		
Sutter Medical Group, Solano	Vallejo: Sutter Solano Medical Center		
UC Davis	Sacramento: UC Davis Medical Center		
Woodland Healthcare	Woodland: Woodland Memorial Hospital		

Special points of interest:

- Kaiser contracts with one large group, the Permanente Medical Group of Northern California, 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, UC Medicare PPO, and UC Medicare Choice members are not limited to pre-paid medical groups and are not required to choose a PCP.

PPOs More on UC Medical Plans

Choosing provider = choosing network

	CORE/ UC Health Savings Plan Anthem Preferred network	UC Care		UC High Option/	UC Medicare
Medical Groups/Hospitals		UC Select network	Anthem Preferred network	UC Medicare PPO (Anthem Blue Cross)	Choice (United Healthcare)
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; Vaca- Valley Hospital	✓		✓	✓	✓
Sutter Independent Physicians/Sutter Auburn Faith; Sutter Davis; Sutter Medical Center, Sacramento; Sutter Roseville Medical Center	✓		✓	✓	Check with MD's office
Sutter Medical Group/Sutter Auburn Faith; Sutter Davis; Sutter Medical Center, Sacramento; Sutter Roseville Medical Center	✓		√	√	Check with MD's office
Sutter Medical Group, Solano/Sutter Solano Medical Center	✓		✓	✓	Check with MD's office
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.** To search for Anthem Preferred providers: <u>ucppoplans.com/nh/find-a-provider</u>
- ◆ For retiree plans where Medicare is the primary payer (**UC High Option, UC Medicare PPO**): Any Medicare provider can be used; see www.medicare.gov to search for providers. Exception: services covered by your plan but not covered by Medicare (e.g. acupuncture). Note: Sutter primary care physicians are not accepting new Medicare patients in Davis/Sacramento.
- ◆ For the retiree Medicare Advantage PPO plan **UC Medicare Choice** (UnitedHealthcare), any Medicare provider can be used; see www.medicare.gov to search for providers. Note: providers bill UnitedHealthcare, not Medicare.