

St. Joseph Hoag Health

Hoag · Mission · St. Joseph · St. Jude

IMPORTANT CONTRACT INFORMATION

TO: Medical Staff Physicians

FROM: Maureen Sparks, Director, Contracting

DATE: November 16, 2016

SUBJECT: Changes to the SJHH Covered California Network

I'm writing today to announce changes to St. Joseph Hoag Health hospitals' participation in Covered California health plan networks for 2017. I want to make sure you are aware of these changes in case you get questions from patients.

For 2017, Anthem decided to have a single-tiered provider network for its "Covered California" exchange plan. As a result, in October, Anthem notified us that the St. Joseph Hoag Health hospitals - Hoag Hospital, Mission Hospital, St. Joseph Hospital and St. Jude Medical Center will no longer be participating providers in Anthem's Covered California plan network.

We want to make sure that our patients are aware of this change. To that end, we will be reaching out to Covered California health plan members during the Open Enrollment period from November 1, 2016 to January 31, 2017. **We will let them know the St. Joseph Hoag Health hospitals will remain in-network, participating providers in only three Covered California plans: Blue Shield of California PPO, Blue Shield of California HMO (Trio) and Oscar Health Plan EPO.** If you get questions from patients about Covered California, please share with them the three plans whose networks include the St. Joseph Hoag Health hospitals.

In a separate but related matter, St. Joseph Health (SJH) issued a notice of termination to Anthem Blue Cross for our California contracts. This is standard practice as we enter into negotiations for the renewal of the contracts' terms. Negotiations on new mutually agreeable contract terms continue with Anthem, and we hope to have a new contract in place by January 1, 2017. However, arriving at a mutually agreeable contract by December 31, 2016 cannot be assured. We are committed to keeping you updated regarding these contract negotiations, and will provide you with another update on progress in December. Please be aware that although we anticipate reaching an agreement on an overall Anthem Blue Cross contract, the new agreement will not impact our participation in Anthem's "Covered California" plans for 2017.

We recognize this can be confusing, and we are here to help. Please feel free to reach out to me directly; at (949)764-5700 should you have any questions.

Lastly, attached are talking points and Frequently Asked Questions (FAQs) you and your staff can use as a reference. This document should not be directly provided to patients but rather used as a guide for your discussion. You can also direct patients to call a certified agent ready to help find the Covered California plan that's right for them at (877) 356-2023.

Thank you for support in these efforts. It is important that people who count on us are able to make the most informed choice when selecting a health plan.

Talking Points:

- The Open Enrollment period for the Covered California health insurance exchange begins November 1, 2016 and ends January 31, 2017.
- In 2017, the St. Joseph Hoag Health family of hospitals will focus our participation in Covered California plans to the following three plans: Blue Shield of California PPO, Blue Shield of California HMO (Trio) and Oscar Health Plan EPO. These plans are also available through a broker and directly with the health plan.
- During Open Enrollment, you can choose a plan with a network that includes the St. Joseph Hoag Health hospitals, including Hoag Hospital, Mission Hospital, St Joseph Hospital and St. Jude Medical Center. If you need help, please call a certified agent ready to help find the individual plan that's right for you at (877) 356-2023. You can apply for your health plan at www.coveredca.com

Frequently Asked Questions:

Q: What is Covered California?

A: Covered California is California's official health care marketplace where individuals, families and small businesses can find affordable health insurance. You can apply for your health plan at www.coveredca.com.

Q: Who can apply for a plan through Covered California?

A: Certain eligibility and exclusion criteria can apply. You can call a certified agent who can help you with this question at (877) 356-2023 or visit www.coveredca.com.

Q: What plans will allow me to get care at St. Joseph Hoag Health, Hoag Hospital, Mission Hospital, St Joseph Hospital and St. Jude Medical Center?

A: In 2017, the St. Joseph Hoag Health family of hospitals will participate in the network of three Covered California and individual family plans:

1. Blue Shield of California PPO
2. Blue Shield of California HMO (Trio)
3. OSCAR Health Plan EPO

For further questions concerning provider network participation and your ability to access services, you can call a certified agent who can help you with these and other questions at (877) 356-2023 or visit www.coveredca.com.

Q: What if I don't know what Covered California plan I have?

A: Your health insurance card should list the name of the plan you have. If you have questions, you can call the number on the back of your insurance card or call a certified agent who can help you find the individual plan that's right you at (877) 356-2023.

Q: What if I have an Anthem Covered California plan?

A: For the rest of 2016, nothing changes for you and you can continue to access care with us the same way you have been. However, in 2017, a visit to any St. Joseph Hoag Health hospital may no longer be "in-network." Depending on the plan you select and the type of out-of-network benefit available to you, there could be insurance coverage limitations on the services you receive at any St. Joseph Hoag Health hospital. For further questions, you can call a certified agent who can help you with this question at (877) 356-2023 or visit www.coveredca.com.

Q: Why aren't you part of the Anthem Covered California plan in 2017?

A: They notified us in October that they would not be including us in their 2017 Covered California plan.

Q: What happens if I already picked an Anthem Covered California plan for 2017?

A: You have until January 31, 2017 to make a final Covered California plan selection and are able to change your selection until then, even if the plan you were enrolled in has started.

You can call a certified agent who can help you find the individual plan that's right for you at (877) 356-2023 or visit www.coveredca.com.