

Is My Doctor in a Covered California Plan? Why “Networks” Matter

Summary

Making sure your doctor is in a Covered California plan is an important part of shopping for insurance. In this fact sheet, we explain how to find a doctor in a Covered California plan’s network. We also explain the costs involved if you go to doctors or hospitals that are not in the network.

What is a network?

A “network” is the set of providers that have contracts with a health plan. “Providers” are doctors, hospitals, clinics, pharmacies, and others you go to for medical care. Not all providers are in every health plan network. Each plan can have a different network of providers.

Will it cost me more if my doctor is not in the network?

The list of doctors, hospitals and other providers in your plan network is very important. If you use a doctor that is **not** in your plan’s network (often called an “out-of-network provider”), your insurance plan might not pay for the services. Or, they will pay less for the services, meaning that you will have to pay more.

What happens if I go to an “out-of-network” doctor?

In some plans, you can only use doctors, hospitals or pharmacies that are in the network. The plan will not pay if you use a doctor or hospital that is “out-of-network.” **You** will have to pay the full cost yourself. Health Maintenance Organizations (HMOs) and Exclusive Provider Organizations (EPOs) are examples of plans that don’t pay for out-of-network doctors or hospitals. (There are exceptions, including for emergency care.)

Other plans will pay for some of the costs of out-of-network doctors or hospitals. However, they won’t pay as much. That means you will have to pay more. Plans that will pay for some of the cost of out-of-network doctors or hospitals are called Preferred Provider Organizations (PPOs).

How do I know if my doctor or hospital is in the network?

You can find out if your doctor or hospital is in a Covered California plan's network by looking on the health plan's website. The plan's "provider directory" will show you a list of doctors and hospitals that are in the network. Be sure that you are looking at the provider directory for the specific Covered California plan you want to know about. Insurance companies offer many different plans on their website. Each plan has its own provider directory. You should also call the plan and provider to confirm the information in the on-line directory.

Insurance companies also have to give you a paper copy of the network directory if you ask for it. But, paper directories get outdated very quickly. If you use a paper directory, you should always call and confirm the information with your health plan and doctor's office.

How can I be sure that the doctor has room for new patients?

It also is a good idea to check the provider directory to see if a doctor is accepting new patients. If a doctor you want to see is not accepting new patients, you may not be able to make an appointment with that doctor. If the plan website does not list that the doctor is accepting new patients, call the doctor's office to check.

If my hospital is in the network, does that mean all the doctors are, too?

Just because a hospital is part of the network does not mean the doctors who work there are in the network. You should check that the doctors working in the hospital are actually "in-network." You can check this by using the provider directory. You should also call the hospital or your health plan.

This can be hard when you don't know the names of all of the doctors who will be involved in your care. It's important to call the hospital to be sure that the doctors taking care of you will be in-network. Make this call *before* scheduling hospital-based services.

What if I have a medical emergency and I can't find out what doctor or hospital is in-network?

Your plan cannot charge you a higher out-of-network rate for emergency services. When you have an emergency, go to the nearest hospital. It doesn't matter if the hospital is in-network. For emergency care, your cost-sharing amount should be the same as the in-network rate.

Can I rely on the provider directory?

Because some provider directories are not updated every day, you should check with the health plan to see if your doctor is in the Covered California plan network. You should also call the doctor or hospital to be sure that they are in the network and accepting new patients. Keep track of who you talk with. Write down:

- The name of the person;
- The date you called; and
- The information they share with you.

What if I cannot get the care I need?

If you cannot get the care you need from an in-network doctor, you should complain to the state of California. There are two places you can call: the Department of Managed Health Care (DMHC) or the California Department of Insurance (CDI).

Most Covered California health plans are under the authority of DMHC. The phone number for the DMHC Help Center is 1-888-466-2219.

You can also call Covered California's Service Center. The phone number for Covered California is 1-800-300-1506.

Helpful websites & resources

Covered California – www.coveredca.com

Covered California Service Center: (1-800-300-1506) (TTY: 1-888-889-4500)

Covered California's Preview Plans Tool

File a complaint with the Department of Insurance

File a complaint with the Department of Managed Health Care

For more information, contact angela.perry@consumer.org

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