How to Choose Scripps on the Health Insurance Exchange

Covered California, also known as the “exchange,” is a state program that allows individuals, families and small businesses to shop for health insurance that fits their budget. If you’ve had difficulty getting health insurance in the past — because of cost, pre-existing health conditions or other factors — you now have access to medical coverage through Covered California. You may also qualify for financial assistance that could reduce the cost of your monthly insurance premium.

If you want to enroll in a plan offered by Covered California for 2015 — and you want to keep your Scripps doctors — it’s important your doctors have a contract with the plan you choose. Inside this handout are some questions that will help make your decision easier.
Is your doctor part of Scripps Clinic or Scripps Coastal Medical Center?

For people with an individual or family plan
If you currently see Scripps Clinic or Scripps Coastal Medical Center doctors and plan to purchase coverage directly through the health exchange (not through your employer), you can enroll in any Blue Shield PPO or EPO plan that Covered California offers.

For people with a SHOP plan (coverage through an employer)
Some small businesses offer employee health insurance through a special Covered California program called the Small Business Health Options Program (SHOP). If you are choosing one of these plans through your employer, it’s important to know that Scripps Clinic and Scripps Coastal Medical Center doctors are in-network with the following SHOP plans:
- Blue Shield Silver, Gold and Platinum HMO plans
- Health Net Bronze, Silver, Gold or Platinum PPO plans

For information about the specific plans offered by your employer, please contact your human resources department.

Do you see a doctor who has his or her own private practice?

Some people receive care from “independent” doctors who have their own private practices in the community. Many of these doctors have a relationship with Scripps through an association with one of our hospitals.

If your doctor is affiliated with Scripps, you may be able to choose a Scripps hospital for services such as surgery or inpatient care. You’ll be pleased to know Scripps hospitals accept all Blue Shield, Health Net and Molina insurance plans through Covered California.

To find out if your private practice physician participates in Covered California, please call his or her office and ask which plans they are contracted with.
How to Access Scripps Through Other Types of Insurance

In addition to Covered California, there are numerous other state and federal programs that offer health insurance. Some programs, including Medicare and Medi-Cal, have specific age or income requirements. Use this chart below to learn more about what applies to your situation.

<table>
<thead>
<tr>
<th>Question</th>
<th>Description</th>
</tr>
</thead>
</table>
| Are you eligible for Medicare?                                           | Medicare is the federal health insurance program for people who are 65 or older. You may also qualify if you have certain disabilities or have a condition called end-stage renal disease.  
Scripps accepts Original Medicare, Medicare Supplemental Insurance Plans, TRICARE for Life and many Medicare Advantage plans. To learn more about Medicare plans that give you access to Scripps doctors and hospitals, please call **1-800-SCRIPPS (727-4777)** or talk to your Medicare insurance agent or broker. |
| Are you eligible for Medi-Cal?                                           | California has expanded its Medicaid program, known as Medi-Cal, in order to make it available to more people. New income requirements allow some low-income adults and families to be covered by Medi-Cal, even if they didn’t qualify in the past. 
If you receive your health coverage through Medi-Cal, your specific plan will have guidelines about what doctors you can see and where you can receive services. Please note that all Scripps hospitals accept Medi-Cal insurance. 
If you have questions about Medi-Cal eligibility and enrollment, please visit your local County of San Diego Family Resource Center office or call **866-262-9881**. |
| Are you eligible for both Medi-Cal and Medicare?                         | Effective April 2014, people who are “dual eligible” (covered by a combination of both Medicare and Medi-Cal) are being enrolled by the state of California into an approved Medi-Cal HMO plan through a program called Cal MediConnect. If the plan you’ve been assigned to does not include your preferred doctors, you may opt-out of that plan and join a new plan at any time. 
To find out which dual-eligible plans in San Diego County are contracted with Scripps doctors and hospitals, please call **1-800-SCRIPPS (427-4777)**. |
| Are you looking for a PPO or HMO insurance plan in the private market?   | Scripps doctors and hospitals are also available through many individual or family insurance plans sold “off” the exchange in the private market. For more information, call **1-800-SCRIPPS (727-4777)** or talk to your insurance agent or broker. |
| Do you receive health insurance through your employer?                  | If you want to find out whether Scripps doctors and hospitals are in-network with any of the health plans offered by your employer, talk to your company’s human resources department. |
Key Resources

We understand that health insurance is complicated, and it’s important that you have the information you need. Our goal is to help you understand your options so you can make the decisions that are right for you and your family. For more information about plans that give you access to Scripps, please contact 1-800-SCRIPPS (727-4777), Monday through Friday from 8 a.m. – 6 p.m.

For more information about Covered California, including prices, benefits and financial assistance, visit coveredca.com or call 800-300-1506.

Notes

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________