



Cigna HealthcareSM PPO Network

New Out-of-State Network for Health Net PPO Plans with Out-of-state Coverage

Frequently Asked Questions



Overview



Access to Care



Transition of Care



Continuity of Care



Branding



Parameters



Notifications



Help

Why is this change happening?

Health Net's group PPO allows great flexibility in designing a benefit plan to meet the unique needs of your employer groups, while also offering members a wide choice in using in- and out-of-network providers through this collaboration with Cigna HealthcareSM PPO Network*.

Who is impacted by this change?

Large and Small group members of Health Net PPO plans with out of state coverage will have access to the Cigna Healthcare PPO Network when outside of California. IFP PPO plans are not impacted.

What are the impacts to employer groups on 11/1?

Access to the Cigna Healthcare PPO Network will have no impact on how employer groups administer and manage the plan for their employees. If employees have questions for their plan administrator regarding out of state benefits and network, they can be directed to contact Health Net at 800-522-0088 or find more information online at www.healthnet.com beginning 11/1/23.

Do members have an option to stay with First Health?

Effective 11/1/23, all Health Net existing and new Large and Small group PPO plan members will transition from First Health to Cigna Healthcare PPO Network for out of state PPO network access at in-network cost shares.



Frequently Asked Questions



Overview



Access to Care



Transition of Care



Continuity of Care



Branding



Parameters



Notifications



Help

How do members find a Cigna HealthcareSM PPO Network* provider?

Cigna Healthcare is creating a custom Health Net site for members to access the directory from the Health Net website. Anticipate site to be available by 10/15/2023.

Should OOS PPO members contact Cigna Healthcare PPO Network or Health Net for network related inquiries?

Members should utilize Cigna.com for network related inquiries and eventually the custom site Cigna Healthcare is building for Health Net. Timing will likely be about a week before 11/1/2023.

Will the OOS provider search be available on-line as it is today with First Health?

Cigna Healthcare is creating a custom Health Net site for members to access the directory from the Health Net website. Anticipate site to be available by 10/15/2023.

Will it be the full national Cigna Healthcare PPO Network?

Yes, Large and Small group members of Health Net PPO plans will have access to the full Cigna Healthcare PPO Network.



Frequently Asked Questions



Overview



Access to Care



Transition of Care



Continuity of Care



Branding



Parameters



Notifications



Help



Will members be able to access the Cigna HealthcareSM PPO Network* for Behavioral Services?

Yes, Cigna Healthcare PPO Network Behavioral Health services can be accessed by Health Net large and small group PPO members when outside of California.

Can members access the Cigna Healthcare PPO Network if they reside in CA?

Health Net group PPO members will have access to the Cigna Healthcare PPO Network, if they travel outside of CA. Any services obtained in CA will need to be through accessing providers that participate in their Health Net plan's PPO network. For services outside of CA Health Net group PPO members can utilize the Cigna Healthcare PPO Network to find providers for services

Will Health Net Group PPO members that reside out-of-state have access to the Cigna Healthcare PPO Network when using services in CA?

Health Net group Members who reside out of the state and obtain services in CA will have to do so through the Health Net PPO network. Health Net group Members may not access Cigna Healthcare PPO Network providers for any services within CA.

Do Health Net Group PPO Plan service areas include U.S. Territories?

Health Net Group PPO service areas includes the continental United States. This does not include U.S. territories or Hawaii. However, if you are a Health Net group plan member who is a CA resident and travel to Hawaii, you can access a Cigna Healthcare PPO Network provider at the in-network benefits level.

Frequently Asked Questions

 Overview

 Access to Care

 **Transition of Care**

 Continuity of Care

 Branding

 Parameters

 Notifications

 Help

How will Transition of Care and Continuity of Care (CoC) be managed?

Members may request CoC for up to 12 months if they have a pre-existing relationship with a First Health provider for medical needs that include any of the following:

- ✓ Scheduled procedure/surgery
- ✓ Acute condition
- ✓ Serious chronic condition
- ✓ Terminal illness
- ✓ Pregnancy and immediate postpartum
- ✓ Care of newborn between birth and age 36 months (not to exceed 12 months from the effective date of coverage for a newly covered enrollee)
- ✓ Maternal mental health, not to exceed 12 months from diagnosis or from the end of pregnancy, whichever occurs first.

1. CoC protections for the above-mentioned conditions extend to primary care, specialists and select ancillary providers
2. CoC requests can be accepted by Health Net by any means – phone, provider outreach, call center, etc.
3. Within 5 days: Urgent requests will be processed
4. Within 30 days: non-Urgent requests will be completed

Who will members obtain care from on and after 11/1/23?

Effective 11/1, Large and Small group PPO plan members accessing care outside of California will access care from a provider participating in the Cigna HealthcareSM PPO Network* for out of state services.



Frequently Asked Questions



Overview



Access to Care



Transition of Care



Continuity of Care



Branding



Parameters



Notifications



Help

What happens if a member is admitted to the hospital with First Health prior to 11/1/23?

Any Health Net group PPO member admitted to the hospital for non-emergency or urgent care prior to 11/1/23 will have their benefits administered by First Health.

Will members be able to continue to see their doctors?

Due to cross-over between the First Health and Cigna HealthcareSM PPO Network*, in most cases, members are expected to be able continue to see their current OOS provider through the Cigna Healthcare PPO Network. Disruption reports will be provided asap. Members can contact Health Net at 800-522-0088 in the event they need assistance with finding a Cigna Healthcare PPO Network participating provider beginning 11/1/23.



Frequently Asked Questions

 Overview

 Access to Care

 Transition of Care

 **Continuity of Care**

 Branding

 Parameters

 Notifications

 Help

What happens to members' current authorizations?

Members will need services to be authorized by Cigna HealthcareSM PPO Network*.

Who handles prior auth for OOS PPO?

Cigna Healthcare PPO Network will require prior authorizations through their providers for OOS services.

How will this change impact members in the middle of treatment or pregnant?

Members should transition their care to Cigna Healthcare PPO Network providers where possible. Members may also request a CoC exception. Members can contact the Health Net CCC at 800-522-0088 for assistance.



Frequently Asked Questions



Overview



Access to Care



Transition of Care



Continuity of Care



Branding



Parameters



Notifications



Help

How will the new OOS PPO be branded or co-branded?

Like before, members enrolled in the Health Net PPO plans are considered Health Net members that are simply accessing the Cigna HealthcareSM PPO Network* when out-of-state. They will continue to have a Health Net ID card which will include a Cigna Healthcare PPO Network logo and instructions for out-of-state services.



Frequently Asked Questions



Overview



Access to Care



Transition of Care



Continuity of Care



Branding



Parameters



Notifications



Help

What restrictions and parameters are there on Cigna HealthcareSM PPO Network* cases?

For Large Group: Groups of 101+ lives and with 30% or less OOS are eligible to quote.

For Small Group: Groups of 100 or less lives and with 50% or less OOS are eligible to quote.

What type of care can members receive from the Cigna Healthcare PPO Network?

Health Net group PPO Members accessing care outside of California can access medical, acupuncture, chiropractic, and behavioral health services from Cigna Healthcare PPO Network providers.



Frequently Asked Questions



Overview



Access to Care



Transition of Care



Continuity of Care



Branding



Parameters



Notifications



Help

Will members receive a new ID Card? If so, when?

Yes, Large and Small group PPO plan members will receive a new ID Card that will include an insert explaining why they are receiving a new card. Mail date is 10/15/23.

Will members also receive new ID Cards in January 2024 due to the Telehealth/CDI changes?

Yes, ID cards will be updated as migrations evolve. Members should always use the most current ID card they receive.

Are regulatory letters being mailed to members?

This change does not require regulator review; however, a letter will be mailed to Large and Small group PPO plan members notifying them of the change from First Health to the Cigna HealthcareSM PPO Network*. The letter mailing date will be 8/28/2023.



Frequently Asked Questions



Overview



Access to Care



Transition of Care



Continuity of Care



Branding



Parameters



Notifications



Help

Will employers receive notification letters?

Yes, letters will be mailed to Large and Small group employers notifying them of the change from First Health to the Cigna HealthcareSM PPO Network*. The letter mailing date was 8/22/2023.

Will brokers receive copies of the member and employer letters?

Yes, copies of the member and employer letters will be shared with Brokers via email Broker Blast prior to the letters being mailed.

Are there any flyers or talking points created for out-of-state employees to use?

Materials are in development and will be shared as soon as they are available for distribution.



Frequently Asked Questions



Overview



Access to Care



Transition of Care



Continuity of Care



Branding



Parameters



Notifications



Help

Who should members contact if they have questions?

Members can be directed to contact Health Net at 800-522-0088 or find more information online at www.healthnet.com beginning 11/1/23.



Confidential and Proprietary Information

Health Net of California, Inc. and Health Net Life Insurance Company (Health Net) are subsidiaries of Health Net, LLC and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.