







CommunityCare HMO

Quick Start Guide

Four easy ways to get to know your health plan:

-  *Learn how you're covered*
-  *Discover tips and tools*
-  *Maintain your health coverage*
-  *Connect with Health Net*










Learn *how your health plan has you covered*

Thanks for joining us – We’re so happy to have you! This guide will get you started, whether you’re new to the Health Net family or just new to this type of health coverage.

Need care? This Care Key will help you understand and find the options that come with your CommunityCare HMO.

Use ...	When you need ...	For things like ...	Contact info
 Your primary care physician (PCP)	Routine and preventive care, and referrals to specialists	Annual wellness exams, general medical care	Your PCP's name and number are on your Health Net ID card.
 CommunityCare HMO Network providers	Care from specialists and other providers; requires PCP referral ¹	Matters of dermatology, cardiology, orthopedics, psychology, etc. ¹	Log in to your account at www.myhealthnetca.com to find providers in the Health Net CommunityCare HMO individual plan provider network.
 Teladoc telehealth services	Health information, diagnoses and prescriptions by phone, Web or Teladoc mobile app for non-emergency medical situations or when your PCP's office is closed ²	Sinus problems, upper respiratory infections, allergies, bronchitis, pinkeye, etc.	1-800-Teladoc (1-800-835-2362) Set up your account at www.teladoc.com/hn .
 Nurse Advice Line	24/7/365 advice by phone from a registered nurse ²	Urgent health concerns and care for minor injuries and illnesses like fevers and the flu	1-800-893-5597 (TTY: 711)
 Urgent care centers	Same-day treatment for non-emergency illnesses or injuries ²	Minor sprains, earaches, colds, back pain, etc.	Visit www.myhealthnetca.com and click on <i>Find a Doctor</i> to search for locations near you.

More at www.myhealthnetca.com!

- Print out a mini version of this Care Key to keep in your purse or wallet. Just click on *More for Your Health*, then *Get Your Care Key*, and scroll to the *Printable Care Key* link beneath your plan's name.
- Put the addresses for the closest urgent care center and ER in your phone or wallet so you always have them handy. Click on *Find a Doctor* and enter your ZIP code and plan type. You'll find urgent care and hospital options in your area.
- Change your PCP anytime. Just log in to your account and click on *Select/Change PCP*.



Remember: Use the CommunityCare HMO Network for all covered services. If you need a specialist, your PCP will refer you to one. There is no coverage for out-of-network services except for emergency care, urgent care and services approved by Health Net.

¹Self-referrals are allowed for obstetrician and gynecological services, and reproductive and sexual health care services.

²Go immediately to the nearest emergency room or call 911 if you have an emergency.



Discover *how to make the most of your health coverage*

Use these tips and tools to put your health coverage to work for you!



Use your prescription coverage

Make sure your doctor prescribes you medicine on the Health Net Essential Rx Drug List. Then, use pharmacies in your health plan's network. (Your doctor should get prior approval from Health Net before prescribing some drugs.) To find a pharmacy, go to www.myhealthnetca.com, select *Pharmacy Information*, then *Find a Pharmacy*. Your plan uses the Advanced Choice Pharmacy Network. Refer to the *Plan Contract and Evidence of Coverage* included in this Welcome Kit for info you'll need about prescription drugs.



Understand your costs

You pay a portion of the costs when you use covered services. Copayments, coinsurance and deductibles are different types of out-of-pocket costs. The amount you pay depends on the health plan you have. Find details about your share of costs in the *Plan Contract and Evidence of Coverage* included in this Welcome Kit.



Find support for healthy habits

Get on track for good with our one-on-one, over-the-phone coaching sessions. Quit For Life[®] helps smokers kick the habit. And our health coaches can help you with your weight and fitness goals. You can even track your progress online! Log in to your account at www.myhealthnetca.com and click on *Wellness Center*.



Use Active&Fit Direct[™]

Your health plan comes with Active&Fit Direct³ – fitness center memberships for less! For just \$25 a month (plus a \$25 enrollment fee and applicable taxes), you can choose from 9,600+ participating centers and YMCAs nationwide. Log in to your account at www.myhealthnetca.com and click on *Wellness Center*.



Lean on myStrength

Give your emotional health some TLC. Take care of your whole self with myStrength, a Health Net program devoted to helping you manage depression, anxiety and stress. Learn more at www.mystrength.com/hnwell.

\$50

A gift for investing in your health





Complete a Health Risk Questionnaire (HRQ) in 2019, schedule your annual preventive care physical exam and share your HRQ report with your PCP. After the PCP visit, log back in to your online account and click on the link that confirms you've shared your results with your PCP. Then we'll send you a \$50 gift certificate, valid with hundreds of popular retailers!

³Members must be 18 or older to participate. There is a 3-month commitment required. The Active&Fit Direct Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). The Active&Fit logo is a trademark of ASH and used with permission.



Maintain *your health coverage by paying your premium every month*

Your premium (or your bill) is the amount of money you pay each month for your health coverage. There are lots of ways to pay your premium. Just make sure you pay **before** the first day of every month to keep your health coverage active. There are several ways to pay. So choose the premium payment method that works for you!

Ways to pay	How to pay
<p>Pay online</p> 	<p>You can pay online one of two ways:</p> <ol style="list-style-type: none"> 1. Monthly bill payment. Just log in to your member account each month before your premium is due and follow the instructions. It's secure and easy! 2. Enroll in automatic bill pay using your prepaid debit card, bank debit card, bank account, or credit card.
<p>Pay by mail</p> 	<p>Send a check or money order to the address listed on your billing invoice payment coupon. Remember to write your policy number on the check or money order, detach the premium payment coupon from the billing invoice and mail it with your premium payment.</p>
<p>Pay by phone</p> 	<p>Call us at 1-800-539-4193 and use our interactive voice response (IVR) system to make a premium payment quickly, 24/7. You can also call our Customer Contact Center to make a premium payment.</p>
<p>Pay with MoneyGram®</p> 	<ol style="list-style-type: none"> 1. Find a MoneyGram location near you by visiting MoneyGram.com or calling 1-800-926-9400. 2. Remember to bring: <ul style="list-style-type: none"> • Cash for your premium payment. Health Net will pay your MoneyGram transaction fee! • Your Health Net member ID number • Receive code: 16375 3. Fill out the blue MoneyGram ExpressPayment® form and use the MoneyGram phone or kiosk to complete your premium payment. <p>Ask a store associate if you need any help in making your premium payment.</p> <p>To learn more about making your Health Net invoice payment using MoneyGram, visit www.moneygram.com/us/en/how-to-pay-bills.</p>



Connect *with Health Net*

When it comes to your health, we're always close by.

Reach out to find the information you need:

Online at www.myhealthnetca.com

Your around-the-clock resource. When your health coverage begins, start exploring!

- Pay your bill
- Print temporary ID cards (If you have not received your ID card by your health coverage effective date and you need services, please call the Customer Contact Center for help.)
- Change your PCP
- Review your health plan and pharmacy benefits
- Learn when to schedule health screenings
- Use our online programs to help you manage weight, stop smoking and more

Note: You'll need to log in to your account to access some features.



Customer Contact Center

1-800-839-2172 (TTY: 711) if you enrolled directly with Health Net

1-888-926-4988 (TTY: 711) if you enrolled through Covered California™

Give us a call! We're here Monday through Friday from 8:00 a.m. to 6:00 p.m., except on federal holidays.

- Ask questions
- Get help finding resources
- Find support



Find what you need

We're here to help you learn, discover, maintain, and connect!



Questions and answers

What is a copayment?	Your share of the costs of a covered health care service, set at a fixed amount. For a doctor visit that might cost \$150, you might pay \$15 and the health plan pays the rest. Copayments vary by health plan.
What is coinsurance?	Your share of the costs of a covered health care service. It is calculated as a percentage. Let's say the coinsurance is 20% and the medical bill is \$100. You would pay \$20, and the health plan would pay the rest.
What is a deductible?	The amount you owe for some covered services before your health plan begins to pay. For example, if your deductible is \$1,000, you must pay for the health care services you use up to this amount. The deductible may not apply to all services.
How much do annual preventive care physical exams cost?	You'll pay \$0 for your annual preventive care physical exam with your PCP.
Why does it matter if I stay in-network?	Use the CommunityCare HMO Network for all covered services. Your health plan doesn't cover out-of-network services (except for emergency or urgent care or if Health Net gives approval).
Why should I set up an online Health Net account?	It's a great way to discover what your CommunityCare HMO has to offer! Just go to www.myhealthnetca.com and create an account profile. Whenever you log in, you'll be connected to your benefits and the doctor network that comes with your health plan.

