



## Covered California: How do I use my coverage starting January 1<sup>st</sup>?

Update: January 5, 2014

### **Can I go to my health care provider starting January 1<sup>st</sup> if I have not paid yet?**

As long as you pay by January 15<sup>th</sup>, you can use services covered by your health plan starting January 1<sup>st</sup>. First, be sure the provider (a doctor or other health service provider) is participating in the health insurance plan network you have selected. The provider may ask you to sign a statement agreeing to pay for the services if you cannot prove you have health insurance. The provider may later send you a bill (“claim”) for the care. Once you have proof of health insurance coverage effective January 1, 2014, which you will receive once you pay for the insurance, you can submit the claim to your health plan to pay.

It is likely that by the time you get a bill or claim from your provider, you will have already been entered into your health plan’s system. Simply call your provider and have them re-submit their bill directly to your health plan. If you have questions about whether your provider is in your health plan’s network, or questions about your coverage, please call your health plan. See page two for Covered California health plan contact information.

### **How can I pay my premium bill for January coverage?**

You need **to pay your health plan** — not Covered California — **no later than January 15<sup>th</sup>**. You can pay your premium bill (the bill for your health insurance) by mail, but be sure you send it early enough so that your health plan will receive your payment by January 15<sup>th</sup>. Your health plan also might accept payment through the **phone or online before you get your paper premium bill**, which is faster than mailing your payment. Contact your health plan now for more information about payment options or if the January 15<sup>th</sup> due date is a problem for you. See page two for Covered California health plan contact information.

### **When will I get membership ID cards for my health insurance plan?**

Your health insurance company will mail you an enrollment package and membership ID cards within 10 business days of the health insurance company receiving your first payment. You can still get care before you receive your ID card, but the provider may ask you to sign a statement that you agree to pay their claim if you do not have proof of insurance. Once you have your ID card as proof of insurance, the provider can confirm your insurance and send the claim to the health plan.

### **How do I find out if my doctor, hospital, medical group or clinic is in my new Covered California plan?**

Check with your health plan to see if they work with your current doctor, hospital, medical group or clinic. You can also use the “Find Your Doctor” or the “Find your Hospital/Clinic” search at [www.coveredca.com](http://www.coveredca.com), but remember, your health plan will have the most up-to-date information about which doctors, hospitals, medical groups and clinics in their network.

**My new health plan does not work with my doctor but I am getting treatment for a serious condition. What should I do?**

Call your new health plan to let them know about your treatment. Depending on what illness or condition you are receiving treatment for, your new health plan may be able to work with your current doctor while you finish your existing treatment. Be sure to tell your current doctor that you have new health insurance.

If you would like help talking to your health plan, contact the Health Consumer Alliance, which offers free local assistance. Phone numbers for the Health Consumer Alliance can be found here: [www.healthconsumer.org](http://www.healthconsumer.org).

**What medications and benefits will my health plan cover?**

Call your health plan to find out what drugs and services they cover.

**What do I do if I have other questions, concerns, or complaints about my health insurance?**

First, call your health plan if you have questions or concerns. See the chart below for your plan’s phone number.

If you are not satisfied after speaking to your health plan and would like to file a complaint about your health plan, you can call the California Department of Managed Health Care at **1-888-466-2219**. *(If your health insurance is Health Net PPO, call the California Department of Insurance at 1-800-927-4357).*

Free local assistance is available to you. The Health Consumer Alliance can help you work with your health plan, the Department of Managed Health Care, and the Department of Insurance. The Health Consumer Alliance offers free local assistance. Phone numbers and other information about Health Consumer Alliance are listed at [www.healthconsumer.org](http://www.healthconsumer.org).

<b>Covered California Health Plan Customer Service Contact Information</b>		
<b>Covered California Health Plan</b>	<b>Customer Service Number</b>	<b>Website</b>
Anthem Blue Cross	(855) 634-3381	<a href="http://www.anthem.com/ca/paymentlanding">www.anthem.com/ca/paymentlanding</a>
Blue Shield of California	(888) 256-3650	<a href="http://www.blueshieldca.com/coveredca">www.blueshieldca.com/coveredca</a>
Chinese Community Health Plan	(877) 224-7808	<a href="http://www.cchphmo.com/how-to-pay">www.cchphmo.com/how-to-pay</a>
Contra Costa Health Plan	(855) 957-2247 extension 3	<a href="http://www.coveredcc.org/payment">www.coveredcc.org/payment</a>
Health Net	(888) 926-4988	<a href="http://www.healthnet.com/exchange/ca">www.healthnet.com/exchange/ca</a>
Kaiser Permanente	(888) 236-4490 for payment questions (800) 539-0695 for enrollment questions	<a href="http://info.kaiserpermanente.org/html/coveredca">http://info.kaiserpermanente.org/html/coveredca</a>

Molina Healthcare	(888) 858-2150	<a href="http://www.molinahealthcare.com/paymentCA">www.molinahealthcare.com/paymentCA</a>
L.A. Care Health Plan	(855) 270-2327	<a href="http://www.lacarecovered.org">www.lacarecovered.org</a>
Sharp Health Plan	(800) 359-2002	<a href="http://www.sharphealthplan.com/payment">www.sharphealthplan.com/payment</a>
Valley Health Plan	(888) 421-8444 choose option 2	<a href="http://www.valleyhealthplan.org/sites/hoppers/Pages/CoCa_Billing.aspx">http://www.valleyhealthplan.org/sites/hoppers/Pages/CoCa_Billing.aspx</a>
Western Health Advantage	(888) 442-2206	<a href="http://www.westernhealth.com/shop-for-insurance-individuals/welcome-to-wha/">http://www.westernhealth.com/shop-for-insurance-individuals/welcome-to-wha/</a>