

*Elect
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The Health Net Elect Open
Access HMO option is

available with the CaliforniaChoice

Plan 10 and features unlimited self-

referral to any Health Net PPO

physician for a \$30 copay.



*HMO Rates
PPO Doctors*

*Elect
Open
Access*

A great new benefit
from Health Net and
CaliforniaChoice

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Is Elect Open Access right for me?

What is Elect Open Access?

Elect Open Access is an HMO benefit that has a self-referral feature to PPO doctors. Members pay \$10 to see their HMO Primary Care Physician (PCP), or for a \$30 copay, can self-refer to a Health Net PPO doctor.

- Elect Open Access is a good in between plan — priced like an HMO but with access to PPO doctors
- You first select a PCP (your doctor)
- Referrals for all major medical services (including hospitalization and surgeries) are managed by your PCP
- You have unlimited *self-referral* to any physician in the Health Net PPO network (over 44,000 doctors) for a \$30 per visit copay
- Self referrals to the Health Net PPO network are for doctor and specialist office visits only

Q&As

How are procedures outside the office handled?

Should you need a procedure, such as a surgery, you are required to go back through your HMO system and your Primary Care Physician (PCP) for authorization and treatment.

How many times can I access a specialist?

There is no limit on the number of times a patient may access a Health Net PPO physician for an office visit, however each self-referral is \$30.

Can I access an OB-Gyn?

Health Net PPO OB-Gyn's can be accessed. The physician can order routine lab work and mammograms from a PPO facility. However, only procedures that can be done in the doctor's office are covered. Any surgery or delivery would have to go back through the HMO.

Can I get care from a chiropractor?

Chiropractic care is not covered, however there are chiropractors available on the Elect Open Access network for diagnostic services and consultation.

How many doctors do I have access to?

There are over 44,000 Health Net PPO physicians in California, including many who do not normally contract with HMOs. PPO physicians are listed in the CaliforniaChoice Directory (or on-line at www.calchoice.com).

Which health plans offer Elect Open Access?

Elect Open Access is offered only by Health Net at approximately 6% over the regular Health Net rate for the standard CalChoice HMO 10. The standard CalChoice 10 will continue to be offered by all plans, including Health Net.

How long does it take to get an appointment?

When accessing HMO coverage, Health Net members can also utilize the Rapid Access Program for no additional co-pay. Ninety percent of Health Net medical groups participate in the Rapid Access Program at least to a limited degree.

Does the \$30 fee count toward my maximum?

Doctor co-pays do not apply to the out-of-pocket maximum.