



CEDARS-SINAI®

December 2013

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Steven Henry Shorr
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San Pedro, CA 90731-3558

Dear Steven,

With the rollout of the **Affordable Healthcare Act**, we know there is a lot of **confusing information** out there regarding which hospitals and doctors are included in individual and family health insurance plans. We want to help clarify which plans provide full coverage for care from Cedars-Sinai Medical Center and its physicians.

On the **Covered California exchange**, only **Health Net** is offering full coverage for Cedars-Sinai through **some of their PPO products**. Health Net also is offering Cedars-Sinai coverage for several of their PPO plans **outside of the exchange**. In addition, Aetna and Cigna are all offering some plans that provide full coverage for Cedars-Sinai outside of the exchange, but only through Dec. 31, 2014. Those with Anthem Blue Cross and Blue Shield of California **should check to see if they qualify for grandfathering, which allows you to keep your current plan and providers, as these companies' new plans for individual and family coverage do not include the majority of Cedars-Sinai physicians.**

Health Net

The following three plans are being offered on the Covered California exchange. They provide full coverage for care from Cedars-Sinai:

- Health Net **Bronze** PPO Plan (available to all)
- Health Net Catastrophic PPO Plan (available only to people under age 30)
- Health Net Tribal PPO Plan (available to Native Americans and Alaska natives with certain incomes)

Outside the Covered California exchange, the following Health Net plans provide full coverage for care from Cedars-Sinai:

- Health Net **Platinum** PPO
- Health Net **Gold** PPO
- Health Net **Silver** PPO
- Health Net Bronze PPO Plan (available to all)
- Health Net Catastrophic PPO Plan (available only to people under age 30)

Aetna

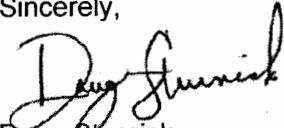
Aetna's Costco Personal Health Insurance program will include full coverage for care provided by Cedars-Sinai. Those who have the Costco plan and renew it prior to Dec. 15, 2013, will have an additional 12 months of coverage from the renewal date. Costco members not currently covered by the plan can still purchase individual coverage. An application must be submitted and the individual must be enrolled by Dec. 15, 2013. *(Note: Application for this plan requires medical information and approval is subject to medical underwriting.)*

Cigna

Cigna will not be offering any individual or family plans that provide full coverage for care from Cedars-Sinai for anyone who enrolls in their "Local Plus Plans" after Dec. 15, 2013. However, if an application is submitted and the individual is enrolled in one of Cigna's "OAP Network Plans" by **Dec. 15, 2013**, it will cover care from Cedars-Sinai through the end of 2014. *(Note: Applications for these plans require medical information and approval is subject to medical underwriting.)* All current Cigna individual and family plan members who are enrolled in OAP Network Plans will be able to keep full coverage for care from Cedars-Sinai until the end of 2014.

For the most up-to-date information and guidance on what plans provide full coverage for Cedars-Sinai, please visit us online at cedars-sinai.edu/insurance or email us at insurance@cshs.org.

Sincerely,



Doug Sturnick
Vice President, Managed Care