

Steve Shorr

From: Steve Shorr <steveshorr@cox.net>
Sent: Friday, February 07, 2014 7:47 AM
To: 'insurance@cshs.org'; redacted
Subject: What Insurance Plans are covered? What does mirror mean?
Attachments: www SteveShorr com Insurance.vcf

Dear Cedars Sinai,

I'm under the impression that the law mandates that plans offered outside of Covered CA must mirror (plans and network must be exactly the same) what is offered in the exchange. ([SB 639](#) [Cahba.com](#) [Crosby](#)) Do you have a better citation? Am I mistaken?

On your page <http://cedars-sinai.edu/Patients/Insurance-Exchanges/Options-for-Purchasing-Individual-Coverage.aspx> it is stated that only Health Net Bronze PPO provides full benefits.

If you choose to purchase your health insurance through the exchange and want the option of receiving full coverage for care provided by Cedars-Sinai Medical Center and its physicians, there are three Covered California plans that will work for you:

- Health Net Bronze PPO Plan (available to all)
- Health Net Catastrophic PPO Plan (available to people under the age of 30)
- Health Net Tribal PPO Plan (available to Native Americans and Alaska natives with certain income limitations)

Yet you state that if one purchases Health Net outside of Covered CA there would be full coverage.

Coverage purchased directly from an insurance company:

- Health Net

The following plans provide full coverage for care provided by Cedars-Sinai Medical Center and its physicians:

- Health Net Platinum PPO
- Health Net Gold PPO
- Health Net Silver PPO
- Health Net Bronze PPO Plan (available to all) - *also available on Covered California*
- Health Net Catastrophic PPO Plan (available to people under the age of 30) - *also available on Covered California*

I have links to all the Insurance Company Provider Finders on this page <http://healthreformquotes.com/individual-and-family-home/individual-resources/> Are you telling me I'm ALL wrong? I will be posting this email to that page, so replies can be made in the comments section, in addition to direct email.

Health Net Provider Finder

<https://www.healthnet.com/portal/providerSearch.action>

Location : 91356

10 Mile Radius [Change Location](#)

Filter Your Results



Hospital
(23)

[Change Provider Type](#)

Hospitals

The results below represent hospitals in your area but not necessarily all. Please make a selection below.

Plan

- Salud EPO
- Salud HMO Plus
- Salud HMO y mas
- Salud HMO y mas (CalPERS members only)
- Salud HMO y mas (with walk-in clinics)
- Salud PPO
- Salud PPO Plus
- Select POS
- Select POS Medicare COB
- Stanford Student Dependent PPO
- Stanford Student PPO
- Medicare**
- Gold Select (HMO)
- Healthy Heart (HMO) - LA & Orange
- Jade (HMO SNP)
- Seniority Plus (CalPERS Retiree HMO)
- Seniority Plus (Employer HMO)
- Seniority Plus Amber I (HMO SNP)
- Seniority Plus Amber II (HMO SNP)
- Seniority Plus Green (HMO)
- Seniority Plus Ruby (HMO)
- State Health Plan**
- Medi-Cal
- Covered California**
- HMO - CommunityCare Network
- PPO - Individual & Family
- PPO - Small Business

! Attention: Did you know that Health Net Provider specific Health Net plan, please make the appropriate selection.

Showing 1-12 of 23 listings

PROVIDENCE TARZANA

PROVIDENCE



None of the non exchange plans are listed

CURRENTLY AVAILABLE PLANS

Standard Medical Plan

Blue & Gold HMO
Elect
Elect - Medicare COB
Elect Open Access
Elect Open Access - ExcelCare/Silver Network
Elect Open Access - Medicare COB
HMO - CommunityCare Network
HMO - Employer Group Plans
HMO - ExcelCare/Silver Network
HMO - ExcelCare/Silver Network (with walk-in clinics)
HMO - ExcelCare/Silver Network Medicare COB
HMO - ExcelCare/Silver Network Medicare COB (with walk-in clinics)
HMO - Individual & Family
HMO - Medicare COB
HMO - SmartCare Network
HMO - SmartCare Network (Southern CA)
HMO - SmartCare Network (with walk-in clinics)
HMO - SmartCare Network Medicare COB
HMO - SmartCare Network Medicare COB (with walk-in clinics)
HMO - WholeCare Network
National PPO - First Health
POS - Medicare COB
PPO
PPO - Individual & Family
PPO - Small Business
Salud EPO
Salud HMO Plus
Salud HMO y mas

Health Net **Off-Exchange Insurance Proposal**



Sorry, not everything shows. Check our FREE quote engine for your own personal quote or comparison

Silver	Plan Type	Primary Care Visit	Inpatient Hospital Services	Medical Deductible	Medical & Drug Deductible	EHB OOP Max	EHB & Drug OOP Max	Pr
<input type="checkbox"/> Health Net CommunityCare HMO Silver \$45/\$2000	HMO	\$45	20%	\$2,000	...	...	\$6,350	
<input type="checkbox"/> Health Net PPO Silver \$45/\$2000	PPO	\$45	20%	\$2,000	...	...	\$6,350	
Bronze								
<input type="checkbox"/> Health Net PPO Bronze \$60/\$5000	PPO	\$60	30%	...	\$5,000	...	\$6,350	
Gold								
<input type="checkbox"/> Health Net CommunityCare Gold \$30/\$0	HMO	\$30	\$600	\$0	...	...	\$6,350	
<input type="checkbox"/> Health Net PPO Gold \$30/\$0	PPO	\$30	20%	...	\$0	...	\$6,350	
Platinum								
<input type="checkbox"/> Health Net CommunityCare HMO Platinum \$20/\$0	HMO	\$20	\$250 per day	\$0	...	...	\$4,000	
<input type="checkbox"/> Health Net PPO Platinum \$20/\$0	PPO	\$20	10%	...	\$0	...	\$4,000	

Health Net **On-Exchange Insurance Proposal**



	Plan Type	Primary Care Visit	Inpatient Hospital Services	Medical Deductible	Medical & Drug Deductible	EHB & Drug OOP Max	EHB OOP Max
Silver							
<input type="checkbox"/> Health Net CommunityCare HMO Silver \$45/\$2000	HMO	\$45	20%	\$2,000	\$0	\$6,350	...
Bronze							
<input type="checkbox"/> Health Net PPO Bronze \$60/\$5000	PPO	\$60	30%	\$0	\$5,000	\$6,350	...
Gold							
<input type="checkbox"/> Health Net CommunityCare Gold \$30/\$0	HMO	\$30	\$600	\$0	\$0	\$6,350	...
Platinum							
<input type="checkbox"/> Health Net CommunityCare HMO Platinum \$20/\$0	HMO	\$20	\$250 per day	\$0	\$0	\$4,000	...

Please note that Covered CA has certified maybe 10,000 agents in CA where the public can get information on the exchange.

To learn more or to purchase your insurance through the exchange, visit www.coveredca.com or call 888-975-1142.

Enroll by Feb
Coverage Beg
Visit our secure login site
and apply or to access

Find Local Help



Agents

Agents help individuals
and small business
employers and employees
select insurance plans.

[Find an Agent »](#)

<https://www.coveredca.com/enrollment-assistance/>

****Answer**:** Individual plan provider networks have been “narrowed” for 2014 as a way of controlling costs. That’s because a smaller number of medical providers are willing to agree to lower contract rates. Carriers who offer qualified health plans in the exchange **must “mirror” those plans (including networks) outside of the exchange**, so the individual plan networks are identical in the exchange and off the exchange. Group plans will generally have broader networks than individual plans, if not the same as pre-2014
<http://www.crosbyandcrosby.com/tag/covered-california/>

www.HealthReformQuotes.com [FaceBook](#) [Linkedin](#) [Privacy](#) 310.519.1335

There is NO extra charge for our professional services, as [mandated by law](#).

We are here help you get the [right coverage, best price](#) and to [understand how it works](#) (Page 3).

We only get paid for our work by [Covered CA](#) or the Insurance companies if you use the [enrollment links](#) on our [website](#).


We thank you for helping us by using these [enrollment links](#)! CA License # [596610](#)



Skype Steve.Shorr.Insurance

A Skype contact card for Steve Shorr Insurance. The card is white with a thin border and contains the following information: the website "www.HealthReformQuotes.com", the company name "www.SteveShorr.com Insurance", two phone numbers "(310) 519-1335" and "+1 (888) 277-8219", the email address "Steve@HealthReformQuotes.com", and the physical address "1027 W. 11th Street # 3 San Pedro, CA 90731". To the right of the text is a small square profile picture of an older man with glasses and a brown jacket.

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