

# HEALTH PLAN COMPARISON - DOCTOR SELECTION & REFERRAL

	Aetna	Anthem Blue Cross	Blue Shield of California	CalCPA Health	Cigna	E.D.I.S.
<b>How often can members change their Primary Care Physician (PCP)?</b>	<u>HMO:</u> Anytime. Change must be requested by the 15th of the month to be effective the 1st of the following month  <u>PPO &amp; Indemnity:</u> No	Members may change to another PCP within the same PMG or IPA without restriction. Members may change to a PCP at another PMG/IPA by calling customer service directly. The change to the new medical group becomes effective either on the first day of the month following the date we receive the request, or the first day of the month in which the request is received. If a member is in a course of treatment, the treatment must reach a conclusion before a PMG/IPA change can be made.	Participants may change anytime by contacting Member Services. Change will be effective on the 1st day of month following notice of approval	A member may change as frequently as desired with a first of the month following effective date. However, if a member is in the middle of a treatment plan, say physical therapy with a Medical Group, they may not switch to a different Primary Care Physician (PCP) until the treatment plan has ended.	Anytime - change must be requested prior to the 15th of the month to be effective the first of the following month.	N/A
<b>Can family members each choose a PCP from a different IPA/ Medical Group?</b>	Yes	Yes	<u>HMO:</u> Yes  <u>PPO:</u> N/A	Yes	Yes, member can elect their own OBGYN within their medical group.	N/A
<b>Self-referral available?</b>	Members can elect their own OBGYN within the primary IPA, the OB or may be the PCP	Yes. The referral authorization process varies by medical group. Many PMGs/IPAs have internal policies that allow their physicians to refer directly to specialists without going through a formal referral approval process. Other PMGs allow their members to self-refer to specialists within the group. Our HMO allows women to self-refer to an affiliated OB/GYN for annual well-woman care.	<u>HMO:</u> Yes—if allowed by medical group  <u>PCP PPO:</u> Yes	Available only if the medical group participates in the program. No prior authorization or referral for OB/GYN (can be primary provider)	Yes	Yes
<b>Express referral available?</b>	No—see self-referral information above	Yes—if the medical group participates in the program.	No—see self-referral information above	Available only if the medical group participates in the program	Yes	No

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	Health Net	MediExcel Health Plan	National General	Sharp Health Plan	Total Benefit Solutions	UnitedHealthcare	Western Health Advantage
<b>How often can members change their Primary Care Physician (PCP)?</b>	<i>It may be changed once a month (submit change request on or before the last day of the month in order to be effective the 1st of the following month.</i>	<i>Unlimited</i>	<i>Unlimited</i>	<i>Anytime—change is effective 1st of the following month</i>	<i>N/A</i>	<i><u>HMO:</u> As often as necessary (submit change request on or before the 15th in order to be effective the 1st of the following month)</i>  <i><u>PPO:</u> N/A</i>	<i>Once a month—changes are effective the first of the following month, provided the member is not in the course of treatment or hospitalized and no pending authorizations.</i>
<b>Can family members each choose a PCP from a different IPA/ Medical Group?</b>	<i>Yes</i>	<i>No</i>	<i>Yes</i>	<i>Yes</i>	<i>N/A</i>	<i><u>HMO:</u> Yes</i>  <i><u>PPO:</u> N/A</i>	<i>Yes</i>
<b>Self-referral available?</b>	<i><u>HMO:</u> Yes—OB/GYN visits only (OB/GYN must be in same medical group as PCP)</i>  <i><u>Elect Open Access:</u> HMO (Tier 1) Yes—same as HMO above; PPO (Tier 2) Yes, for consultations and second opinions only</i>  <i><u>PPO:</u> Yes—no PCP selection required</i>	<i>Yes - for OB/GYN</i>	<i>Yes</i>	<i>Yes—for OB/ GYN visits if OB/ GYN is in same IPA as PCP. Sharp Rees-Sealy enrollees can self-refer to allergists, ENTS, OB/GYNs, ophthalmologists &amp; podiatrists.</i>	<i>N/A</i>	<i><u>HMO:</u> Yes—for OB/GYN visits (OB/GYN must be in the same medical group/ IPA as your PCP)</i>  <i><u>PPO:</u> N/A</i>	<i>Yes—only for OB/GYN, annual eye exam, and behavioral health services</i>
<b>Express referral available?</b>	<i>Yes—if a Rapid Access Provider</i>	<i>Yes</i>	<i>No referrals are required to see a specialist.</i>	<i>Yes—if available through medical group.</i>	<i>N/A</i>	<i><u>HMO:</u> Yes - if an Express Referrals™ participating medical group. See Provider Directory or <a href="http://www.uhcwest.com">www.uhcwest.com</a> for list of participating medical groups.</i>  <i><u>PPO:</u> Yes</i>	<i>N/A</i>