



COVERAGE FOR CARE FROM CEDARS-SINAI WITH NON-EMPLOYER/NON-GROUP INSURANCE

If you purchase a private (also known as commercial) policy for yourself or your family, you have two options:

1. Purchase a plan through the Covered California health benefit exchange
2. Buy a private plan through an insurance agent or company outside of the exchange

Either way, please choose your plan carefully. **The plans that provide full coverage for care from Cedars-Sinai Medical Center and many of our physicians have changed from last year. Open enrollment for private insurance policies runs from Nov. 15, 2014, through Feb. 15, 2015.**

COVERAGE THROUGH COVERED CALIFORNIA:

If you choose to purchase your individual health insurance through the exchange and want the option of receiving full coverage for care provided by Cedars-Sinai Medical Center and most of our physicians, you will need to choose:

- Anthem Blue Cross EPO plans (all metal levels – e.g., Platinum, Gold, Silver, Bronze)

None of the other plans in the Covered California health benefit exchange will allow you to receive full coverage for care provided by Cedars-Sinai Medical Center and our physicians. Please note that many health insurance companies will be offering plans both within and outside of the exchange, so be sure to compare carefully.

If you qualify for and accept a subsidy from the federal government to help with your premium, you will be limited to the policies sold by Covered California. This is a more limited set of plans that generally have fewer hospitals and doctors in their networks.

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

COVERAGE PURCHASED DIRECTLY FROM AN INSURANCE COMPANY OR THROUGH AN INSURANCE AGENT:

Anthem Blue Cross

All metal levels (e.g., Platinum, Gold, Silver, Bronze) of Anthem Blue Cross EPO plans provide full coverage for care from Cedars-Sinai Medical Center and many of our physicians.

- Cedars-Sinai Medical Center is offered as an in-network hospital in PPO plans and as a Tier 1 facility in Exclusive Provider Organization (EPO) plans.
- If you have a grandfathered plan with Anthem Blue Cross that offers their full network of providers, you will be able to keep coverage under that grandfathered plan in 2015 as long as you continue to pay premiums under the plan.
- Please confirm plan participation with your physician or Anthem. For more information on Anthem's individual and family plans, call 866-249-4844.

Assurant Health

Assurant Health offers a full range of PPO network plans – using the Aetna PPO physician and hospital network – that include Cedars-Sinai Medical Center and many of our physicians.

- For plan details, visit <https://consumer.eassuranthealth.com/IM/Consumer/EASE/Demographics/StartQuote>
- To determine if a provider is covered, visit www.aetna.com/docfind/home.do?site_id=asa&langpref=en
- Call 800-358-9931 for assistance in enrolling in an Assurant Health plan

Health Net

We are currently in active discussions with Health Net. At this time, it is unclear whether Cedars-Sinai will be part of Health Net's PPO network. Please continue to check cedars-sinai.edu/insurance for the latest updates.

Aetna

Aetna will no longer offer plans to individuals in California.

Cigna

Cigna has changed its provider network for individual coverage.

- All current Cigna individual and family plan members who are enrolled in one of Cigna's full-network plans (called OAP Network Plans) will need to seek new coverage effective Jan. 1, 2015.
- Cigna will no longer be offering full-network plans. All new Cigna individual and family plans are Cigna's Local Plus Network that exclude the majority of Cedars-Sinai physicians.

Blue Shield of California

Blue Shield's new individual and family plans for 2015 do not include Cedars-Sinai Medical Center and our physicians in its new network of providers.

- If you have a grandfathered plan with Blue Shield that offers their full network of providers, you will be able to keep coverage under that grandfathered plan in 2015 as long as you continue to pay premiums under the plan.
- Please confirm plan participation with your physician or Blue Shield.

United Healthcare

As of Jan. 1, 2014, United Healthcare is not offering plans to individuals in California.

PLANS PROVIDING COVERAGE FOR CEDARS-SINAI IN 2015

Just because your plan covered Cedars-Sinai in 2014, do not assume that it covers Cedars-Sinai in 2015. The following plans provide coverage for Cedars-Sinai Medical Center and many of our physicians:

- **Anthem Blue Cross** (on and off the exchange)
- **Assurant Health** (off the exchange)

INSURANCE INFORMATION

For the latest information on keeping your coverage for care from Cedars-Sinai:

- 800-213-3586
Representatives are available 24/7
- cedars-sinai.edu/insurance
- insurance@cshs.org