

University of California

UC Blue & Gold HMO

Frequently Asked Questions
2021 Open Enrollment



The UC Blue & Gold HMO is offered through Health Net of California, Inc. (Health Net).

We created this Q&A to give you answers to some of the most common questions about the UC Blue & Gold HMO plan for 2021.

UC Blue & Gold HMO basics

Q Are there any changes for 2021?

A Yes. Effective January 1, 2021, UC has implemented the following changes:

- Emergency Room copay will be \$125 (waived if admitted)
- Telehealth will be offered through Babylon (refer to the question under “Health Net Extras” for more information)
- Annual flu shot is covered with \$0 copayment at any Health Net contracted pharmacy, without having to pay upfront. You can still obtain the flu shot at your doctor’s office, as well.
- Annual Out-of-Pocket Maximum will exclude copayments for infertility and hearing aid services.
- Split Fill Program - Members can obtain a 2-week supply of high cost, high adverse effect medications at no cost, to determine if the patient can tolerate the high cost therapy.

These changes align us with other UC sponsored plans and industry standards.

Q What is Health Net’s response to COVID-19?

A Health Net offers \$0 copayment for screening and testing. Virtual care through your provider may also be available at \$0 copayment (until further notice). You can also access virtual care services through Babylon Health at \$0 copayment.

If COVID-19 related treatment is required, standard copayments will apply.

Medically necessary serologic (antibody) testing is covered at \$0 copayment. Your doctor will determine medical necessity based off CDC guidelines.

Q What are Health Benefit Navigators?

A This is a team of experienced Health Net Customer Service representatives, dedicated to UC with extensive training on the UC Blue & Gold HMO plan. Representatives receive detailed training based on specific plan details, so you will speak with someone familiar with your plan and your geographic area. Hours of operation; Monday through Friday, 8 a.m.–8 p.m. Pacific Time (PT). You can reach a Health Benefit Navigator at **1-800-539-4072**.

Q Why should I join UC Blue & Gold HMO?

A We designed UC Blue & Gold HMO to make health care easy:

1. Affordable premium, \$0 deductible and fixed copayments. Choice of providers - including all UC medical centers and physician groups. Flexible and easy-to-use HMO plan \$0 copayment for virtual visits through Babylon. Dedicated team of Health Benefit Navigators proven record – over 120,000 UC employees, retirees and their dependents already have UC Blue & Gold HMO.

When it comes to your health, experience matters. Health Net has been serving UC members for over 40 years.

Q Will I be getting a new ID card for 2021?

A Yes, all UC Blue & Gold HMO members will receive a new ID card for 2021. You will receive your new ID before January 1, 2021.

About the UC Blue & Gold HMO Network

Q What makes the UC Blue & Gold HMO Network special?

A The University worked closely with Health Net to establish criteria for the UC Blue & Gold HMO Network. Affordability was a key factor, but other factors included:

- Offering access in 30 California counties.
- Incorporating the largest possible number of doctors currently caring for UC employees, non-Medicare retirees and their families into the network.
- Participation of all University of California physician groups and medical centers.

Q Are there any changes to the UC Blue & Gold HMO network?

A Yes, below are the changes to the network for 2021:

- Dignity Health Medical Network – Santa Cruz has joined the Canopy Health Network, giving members access to UCSF Medical Center
- Sharp Rees-Stealy Medical Group will be closed for new members

Q Where can I find a full list of doctors in the UC Blue & Gold HMO network?

A For a complete listing of available doctors, behavioral health providers, medical groups, and hospitals in the Blue & Gold HMO Network, visit www.healthnet.com/uc and click *Find a Doctor* to begin your search.

You can also call the Health Benefit Navigator team at 1-800-539-4072, Monday through Friday, 8 a.m.–8 p.m. PT. The team is dedicated to UC members and can help you find the right doctors or medical groups for your needs.

Q If my provider is not in the UC Blue & Gold HMO network, how do I request continuity of care?

A If you or your family member (s) are enrolling in the UC Blue & Gold HMO plan and are currently receiving ongoing medical treatment or treatment from a non-participating provider, call the Health Benefit Navigator team at 1-800-539-4072. A representative will help you determine if you're eligible for continuity of care assistance.

Q Are the UC medical groups and medical centers included in the UC Blue & Gold HMO Network?

A Yes, all UC medical groups and medical centers are included in the UC Blue & Gold HMO Network.

You have your choice of medical groups near where you live or work – including all the UC medical centers and physician groups.

UC Blue & Gold HMO Behavioral Health Benefits

Q Who administers the behavioral health benefits for the UC Blue & Gold HMO plan?

A Health Net's behavioral health subsidiary, MHN Services (MHN), administers behavioral health benefits for the UC Blue & Gold HMO plan.

Q How can I find out if my provider is in the MHN network?

A To find out if your participating counselor, psychologist or psychiatrist is contracted:

- You can visit www.healthnet.com/uc and click on *Behavioral Health – MHN*, or
- Contact MHN at 1-800-663-9355, Monday through Friday, 8:00 a.m. to 8:00 p.m. PT.

Q What if my provider is not part of the MHN network?

A If you are not currently a UC Blue & Gold HMO member and want to continue seeing your provider after January 1, 2021, you should speak with your provider about joining the MHN network.

MHN is accepting new providers into the network. Interested providers may contact MHN Provider Relations at Professional.Relations@healthnet.com, or call 844-966-0298 to reach a representative in MHN's Provider Relations Service Center

You may nominate your provider directly by filling out the Join the Network form, which can be accessed by visiting: www.healthnet.com/uc and clicking on *Behavioral Health – MHN*.

Q What is a Telepsychiatrist? Does MHN have any in the network?

A Telepsychiatry involves providing a range of services including psychiatric evaluations, therapy, patient education, and medication management through videoconferencing. If you are interested in telepsychiatry, you can ask about participating providers in the MHN network by calling the MHN Customer Service team at **1-800-663-9355**, Monday through Friday, 8:00 a.m. to 8:00 p.m. PT.

UC Blue & Gold HMO Prescription Drug Benefits

Q Where can I locate Health Net’s prescription drug formulary of covered medications?

A The Health Net Drug List is available on www.healthnet.com/uc. Go to *Just for Members, Pharmacy* and click on Drug List.

The UC Blue & Gold HMO plan offers a 3-Tier drug formulary plan, meaning that even if a medication is not on Health Net’s formulary, you may still be able to obtain the medication at a higher copayment.

Q How can I obtain a 90 day supply of maintenance prescriptions?

A The UC Blue & Gold HMO plan gives you several options for filling your three-month supply of maintenance prescriptions, with only TWO copayments.

- Call CVS Caremark Prescriptions Services at 1-888-624-1139 to have your prescriptions filled through the CVS Caremark Mail Service Pharmacy or at a CVS Pharmacy retail location.
- Go to your nearest CVS retail pharmacy or UC designated Medical Center pharmacy. The pharmacy will contact your doctor to obtain your three-month prescription.
- Have your doctor send your three-month prescription to the CVS Caremark Mail Service Pharmacy in one of the following ways:
 - o Call 1-800-378-5697
 - o Fax 1-800-378-0323

Health Net Extras

Q Are there any extra features that I get for being a UC Blue & Gold HMO member?

A Yes. Health Net offers you a convenient care option through MinuteClinic. With access to locations inside select CVS Pharmacy stores throughout 33 states, open 7 days a week, you now have more options for care when you just can't get to your primary care physician.

MinuteClinic providers can evaluate your symptoms and come up with a treatment plan, and even write prescriptions, when needed – all on a walk-in basis, at a \$20 copayment (\$0 if preventive)!

Covered services and conditions include:

- Allergies
- Coughs and bronchitis
- Ear infections and earaches
- Flu-like symptoms
- Heartburn and indigestion
- Minor burns
- Sprains, strains and joint pain
- Screenings and monitoring
- Skin conditions
- Travel health

To find a MinuteClinic location near you, go to www.minuteclinic.com. Note that although the plan doesn't normally cover routine care outside California, members may receive care at any MinuteClinic in the country at the in-network benefit level.

Q What about doctor visits by phone or video?

A Yes. UC Blue & Gold HMO includes a telehealth benefit through Babylon. Speak to a U.S. board-certified doctor, psychiatrist, psychologist, or licensed clinical social worker or utilize their COVID-19 live chat or system checker triage. By phone or mobile app 24/7 – all for \$0 copayment!

Use Babylon instead of the emergency room or urgent care clinic for non-emergency issues such as:

- Cold and flu
- Sore throat
- Bronchitis
- Allergies
- Pinkeye
- Urinary tract infection
- Behavioral health issues

Babylon has a national network of board-certified physicians and behavioral health specialists, who can diagnose, treat and write prescriptions for routine medical conditions, making health care more accessible, affordable and convenient for you.

Q How do I sign up for Babylon?

A There are two ways to set up your Babylon account. By doing so, you will be ready to connect with a doctor quickly when you need care.

- Visit www.babylonhealth.com/us/hnc > *Download the app*, or

Go to your app store for Apple or Android devices and download the Babylon app. Once you download the app, follow the steps to register your account. You will be asked enter a Membership Registration Code: **HNCOM**.

You are now ready to access telehealth services through Babylon!

Telehealth does not replace your primary care physician, but if you are considering the use of an urgent care center or emergency room for treatment of a non-emergency illness or injury, you should consider Babylon.

Q If I have more questions, where is the best place to get more information?

A The best place to get more information about what Health Net offers is our website just for UC members – www.healthnet.com/uc or email Askblue&gold@healthnet.com. Emails are responded to within 24 hours, Monday through Friday.

To speak to a dedicated UC Customer Service representative about benefit questions, call our Health Benefit Navigator team Monday through Friday, 8 a.m.–8 p.m. PT at **1-800-539-4072**. For behavioral health questions, call MHN at **1-800-633-9355**. Both centers are available 8:00 a.m. to 8:00 p.m. PT.

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