# PROVIDER NETWORK DEFINITIONS



Groups Beginning 4.1.2025 By Metal Tiers Platinum | Gold | Silver | Bronze



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Anthem 💁



KAISER PERMANENTE

SHARP Health Plan



United Healthcare westernhealth

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The benefits listed in this brochure were collected from all plans participating in the CaliforniaChoice® Program and are accurate to the best of our knowledge at the time of print. If the information in this brochure differs from the information in the SBC (Summary of Benefits and Coverage), EOC (Evidence of Coverage) or COI (Certificate of Insurance), the EOC or COI applies.

Each plan offered in the CaliforniaChoice Program meets the requirements of the Affordable Care Act (ACA).



### **Provider Network Definitions** by Metal Tier

#### CaliforniaChoice® – for businesses with 1-100 employees

CaliforniaChoice offers your small group clients with 1-100 employees access to up to seven health plans, more provider networks, and a variety of additional benefits – some of which are included at no additional cost.

We've been serving Californians since 1996 – and we understand the unique needs of small businesses. As the only Private Small Group Exchange in California, our goal is to provide outstanding benefits, consolidated administration, and the best customer service to all of your groups.

#### Helping your clients choose the right Metal Tier

Our Provider Network Definitions by Metal Tier offers you and your clients:

- CaliforniaChoice Metal Tiers (which mirror the Metal Tiers established under the Affordable Care Act);
- The network and benefit plans available with each Metal Tier;
- The definition of each health plan network.

This information is subject to change without notice. The information provided herein is provided to you on an "as is" "as available" basis without warranty of any kind, express or implied. We further disclaim all liability related to the information or discrepancies in information.

# Platinum

Provider Network Definitions by Metal Tier

Benefit Plan(s)	Network	Definition	
Anthem Blue Cross	Anthem Blue Cross		
ΗΜΟ Α	Select HMO	A subset of Anthem's traditional HMO network built around those PMGs/IPAs demonstrating the most efficient practice patterns and hospital referrals, the Select HMO network provides access to 32,000 California doctors and specialists, and almost 400 hospitals in 22 counties. Members must select a PCP at enrollment.	
НМО В	Vivity	First-of-its-kind joint venture in Southern California, Vivity was formed when Anthem and several top-ranked, award-winning health systems in Southern California came together to change the way healthcare was delivered. The Vivity partners include Cedars-Sinai, Huntington Hospital, MemorialCare Health System, PIH Health, Providence, Torrance Memorial Medical Center, and UCLA Health.	
ΡΡΟ Α	Prudent Buyer - Small Group	This network is made up of physicians and physician groups participating in Anthem's Prudent Buyer PPO network and provides access to more than 74,000 California doctors and medical professionals, and more than 400 hospitals. You also have the freedom to visit providers who are out-of-network, however, benefits are limited, and you will pay more for care.	
Health Net			
HMO C HMO F	WholeCare	The WholeCare HMO network includes a select subset of our Full HMO network to include the most cost-efficient providers without compromise in quality or benefits. This flagship network spans 30 counties across California and offers access to over 34,700 physicians (PCPs/ Specialists) and over 250 hospitals within the service area.	
HMO G	Salud HMO y Más	A community-based HMO network available in most of Southern California which has been awarded the National Committee for Quality Assurance (NCQA) Distinction in Multicultural Health Care. We connect a carefully selected group of respected, local doctors and hospitals to the people in their area. In addition, participants will have flexible cross-border access to healthcare in northern Mexico via the SIMNSA network. In total, this includes more than 10,000 physicians (PCPs/specialists) and 60 hospitals across the Salud service area. All while being one of the most affordably priced HMOs in Southern California.	
НМО Е НМО Н	Full	The Full Network HMO is our broadest HMO option spanning 30 counties across California and offering access to over 67,900 physicians (PCPs & Specialists) and over 263 hospitals within the service area. This network is great for employers looking to offer wide provider choice and broad access across California, within a classic HMO structure.	
НМО І НМО Ј	SmartCare	A tailored HMO network available in most of Southern California, as well as Santa Clara and Santa Cruz counties. The network includes over 14,400 physicians (PCPs/Specialists) and over 144 hospitals within the service area.	
Kaiser Permanente			
НМО А НМО В НМО С	Full	Kaiser Permanente's full network. At Kaiser Permanente, physicians are responsible for medical decisions. The Permanente Medical Groups, which provide care for Kaiser Permanente members, continuously develop and refine medical practices to help ensure that care is delivered in the most efficient and effective manner possible. The Full network includes 21 Hospitals and 242 Medical Offices and Other Out-Patient Facilities in Northern California and 15 Hospitals and 229 Medical Offices and Other Out-Patient Facilities in Southern California.	
Sharp Health Plan			
НМО А НМО С	Premier	Access to a cost-effective network of more than 1,300 physicians including Primary Care Physicians and specialists primarily located in and around central San Diego (not available in all ZIP Codes).	
НМО В	Performance	With the Sharp Health Plan Performance network, you will receive cost-effective rates and access to more than 2,200 physicians including Primary Care Physicians and specialists located throughout San Diego County.	

### Platinum (cont.)

Provider Network Definitions by Metal Tier

Benefit Plan(s)	Network	Definition
Sutter Health Plan		
НМО А НМО В	Sutter Health Plan	Sutter Health Plan is an HMO health plan offering comprehensive coverage and convenient access to award-winning care. We offer members a variety of convenient care options, such as video visits, Sutter Walk-In Care, urgent care and more, making healthcare more accessible.
UnitedHealthcare		
HMO A HMO B HMO E HMO L	SignatureValue	The Signature plan is a Health Maintenance Organization (HMO). Members select a Primary Care Physician (PCP) from UnitedHealthcare's participating network. With options that include more than 55,530 physicians and health care professionals, and 270 hospitals. The PCP is your main source of contact for members' health care needs. They do not have to meet an annual deductible on most plans. Members pay a copayment when they visit a doctor. After your copayment, many health care expenses are 100% covered for that visit. Preventive health care, including checkups, is covered.
НМО С НМО G НМО J НМО N	Alliance	Alliance is an innovative Health Maintenance Organization (HMO) health plan offering select physicians. These physicians collaborate on their patients' treatment plans, coordinate patient care and work with members to manage their health and health care costs. As a distinct, high-performing, sub-network of the UnitedHealthcare full HMO network, the Alliance plan provides access to more than 31,000 physicians and specialists and 250 hospitals. The focus of the Alliance plan is on "patient-centered care." The Primary Care Physician (PCP) coordinates the member's care with other physicians and specialists in their chosen medical group's network. This ensures that the member receives outstanding care. As with our other plans, members get the tools they need to do their own evaluations, so they can select the right physician to meet their unique needs and preferences.
НМО Н НМО I НМО К НМО М	Harmony	The Harmony network offer a plan focused on the physician-patient relationship. Harmony integrates quality clinical care with technology, tools, and resources to help improve the patient experience-as well as outcomes. It provides access to doctors who guide patients to care and resources that help promote better health outcomes and lower costs. Harmony has nearly 13,000 physicians and 140 primary hospitals in these Southern California counties only: Los Angeles, Orange, Riverside, San Bernardino, and parts of San Diego.
Western Health Advantage		
НМО А НМО В НМО С	Full	Western Health Advantage's HMO network includes exceptional medical groups and major hospitals with thousands of local, trusted doctors and specialists from Dignity Health's Mercy Medical Group and Woodland Clinic, NorthBay Health, Hill Physicians, Meritage Medical Network, and Providence Medical Network. WHA offers affordable, quality health care to Northern California residents across Marin, Napa, Sacramento, Solano, Sonoma, Humboldt, Yolo and parts of Colusa, El Dorado, and Placer counties.

#### Provider Network Definitions by Metal Tier

Benefit Plan(s)	Network	Definition
Anthem Blue Cross		
НМО А	Select HMO	A subset of Anthem's traditional HMO network built around those PMGs/IPAs demonstrating the most efficient practice patterns and hospital referrals, the Select HMO network provides access to 32,000 California doctors and specialists, and almost 400 hospitals in 22 counties. Members must select a PCP at enrollment.
НМО В	CaliforniaCare HMO	Anthem's broad traditional HMO network provides access to fit your needs with over 55,000 California physicians and specialists and over 400 hospitals in most counties. Paired with an HMO plan, you choose a primary care doctor in the network that manages your care and referrals to specialists.
нмо с	Priority Select HMO	Priority Select HMO is Anthem's regional network that offers premium savings through cost-effective provider contracting. It is offered at a lower cost than Select HMO and is available in, San Luis Obispo, Ventura, Los Angeles, Kern, Orange, Riverside, San Bernardino, and San Diego counties.
PPO B PPO C PPO D	Select PPO	This is a statewide PPO network made up of physicians and physician groups that also participate in Anthem's Prudent Buyer PPO Network. Physicians and physician groups who participate in this network were selected based on clinically efficient health care practices and accessibility. The Select PPO network provides access to more than 45,000 California doctors and medical professionals, and nearly 400 hospitals. Prudent Buyer PPO physicians and hospitals who are not in the Select PPO network are considered out of network for Select PPO.
ΡΡΟ Ε	Prudent Buyer - Small Group	This network is made up of physicians and physician groups participating in Anthem's Prudent Buyer PPO network and provides access to more than 74,000 California doctors and medical professionals, and more than 400 hospitals. You also have the freedom to visit providers who are out-of-network, however, benefits are limited, and you will pay more for care.
Health Net		
НМО А НМО В НМО С	WholeCare	The WholeCare HMO network includes a select subset of our Full HMO network to include the most cost-efficient providers without compromise in quality or benefits. This flagship network spans 30 counties across California and offers access to over 34,700 physicians (PCPs/ Specialists) and over 250 hospitals within the service area.
HMO D	Salud HMO y Mas	A community-based HMO network available in most of Southern California which has been awarded the National Committee for Quality Assurance (NCQA) Distinction in Multicultural Health Care. We connect a carefully selected group of respected, local doctors and hospitals to the people in their area. In addition, participants will have flexible cross-border access to healthcare in northern Mexico via the SIMNSA network. In total, this includes more than 10,000 physicians (PCPs/specialists) and 60 hospitals across the Salud service area. All while being one of the most affordably priced HMOs in Southern California.
HMO E HMO G	Full	The Full Network HMO is our broadest HMO option spanning 30 counties across California and offering access to over 67,900 physicians (PCPs & Specialists) and over 263 hospitals within the service area. This network is great for employers looking to offer wide provider choice and broad access across California, within a classic HMO structure.
НМО Н НМО І	SmartCare	A tailored HMO network available in most of Southern California, as well as Santa Clara and Santa Cruz counties. The network includes over 14,400 physicians (PCPs/Specialists) and over 144 hospitals within the service area.

#### **Gold** (cont.) Provider Network Definitions by Metal Tier

Benefit Plan(s)	Network	Definition
Kaiser Permanente		
HMO A HMO C HMO D HMO E	Full	Kaiser Permanente's full network. At Kaiser Permanente, physicians are responsible for medical decisions. The Permanente Medical Groups, which provide care for Kaiser Permanente members, continuously develop and refine medical practices to help ensure that care is delivered in the most efficient and effective manner possible. The Full network includes 21 Hospitals and 242 Medical Offices and Other Out-Patient Facilities in Northern California and 15 Hospitals and 229 Medical Offices and Other Out-Patient Facilities in Southern California.
Sharp Health Plan		
HMO A HMO D	Performance	With the Sharp Health Plan Performance network, you will receive cost-effective rates and access to more than 2,200 physicians including Primary Care Physicians and specialists located throughout San Diego County.
НМО В	Premier	Access to a cost-effective network of more than 1,300 physicians including Primary Care Physicians and specialists primarily located in and around central San Diego (not available in all ZIP Codes).
Sutter Health Plan		
НМО А НМО В НМО С	Sutter Health Plan	Sutter Health Plan is an HMO health plan offering comprehensive coverage and convenient access to award-winning care. We offer members a variety of convenient care options, such as video visits, Sutter Walk-In Care, urgent care and more, making healthcare more accessible.
UnitedHealthcare		
НМО А НМО F НМО H НМО Q	SignatureValue	The Signature plan is a Health Maintenance Organization (HMO). Members select a Primary Care Physician (PCP) from UnitedHealthcare's participating network. With options that include more than 55,530 physicians and health care professionals, and 270 hospitals. The PCP is your main source of contact for members' health care needs. They do not have to meet an annual deductible on most plans. Members pay a copayment when they visit a doctor. After your copayment, many health care expenses are 100% covered for that visit. Preventive health care, including checkups, is covered.
нмо в нмо д нмо ј нмо о	Alliance	Alliance is an innovative Health Maintenance Organization (HMO) health plan offering select physicians. These physicians collaborate on their patients' treatment plans, coordinate patient care and work with members to manage their health and health care costs. As a distinct, high-performing, sub-network of the UnitedHealthcare full HMO network, the Alliance plan provides access to more than 31,000 physicians and specialists and 250 hospitals. The focus of the Alliance plan is on "patient-centered care." The Primary Care Physician (PCP) coordinates the member's care with other physicians and specialists in their chosen medical group's network. This ensures that the member receives outstanding care. As with our other plans, members get the tools they need to do their own evaluations, so they can select the right physician to meet their unique needs and preferences.
НМО L НМО М НМО N НМО Р	Harmony	The Harmony network offer a plan focused on the physician-patient relationship. Harmony integrates quality clinical care with technology, tools, and resources to help improve the patient experience-as well as outcomes. It provides access to doctors who guide patients to care and resources that help promote better health outcomes and lower costs. Harmony has nearly 13,000 physicians and 140 primary hospitals in these Southern California counties only: Los Angeles, Orange, Riverside, San Bernardino, and parts of San Diego.
Western Health Advantage		
НМО А НМО В НМО С НМО D	Full	Western Health Advantage's HMO network includes exceptional medical groups and major hospitals with thousands of local, trusted doctors and specialists from Dignity Health's Mercy Medical Group and Woodland Clinic, NorthBay Health, Hill Physicians, Meritage Medical Network, and Providence Medical Network. WHA offers affordable, quality health care to Northern California residents across Marin, Napa, Sacramento, Solano, Sonoma, Humboldt, Yolo and parts of Colusa, El Dorado, and Placer counties.

# Silver

Provider Network Definitions by Metal Tier

Benefit Plan(s)	Network	Definition
Anthem Blue Cross		
ΗΜΟ Α	Select HMO	A subset of Anthem's traditional HMO network built around those PMGs/IPAs demonstrating the most efficient practice patterns and hospital referrals, the Select HMO network provides access to 32,000 California doctors and specialists, and almost 400 hospitals in 22 counties. Members must select a PCP at enrollment.
НМО В	CaliforniaCare HMO	Anthem's broad traditional HMO network provides access to fit your needs with over 55,000 California physicians and specialists and over 400 hospitals in most counties. Paired with an HMO plan, you choose a primary care doctor in the network that manages your care and referrals to specialists.
PPO B PPO E	Select PPO	This is a statewide PPO network made up of physicians and physician groups that also participate in Anthem's Prudent Buyer PPO Network. Physicians and physician groups who participate in this network were selected based on clinically efficient health care practices and accessibility. The Select PPO network provides access to more than 45,000 California doctors and medical professionals, and nearly 400 hospitals. Prudent Buyer PPO physicians and hospitals who are not in the Select PPO network are considered out of network for Select PPO.
PPO C PPO D	Prudent Buyer - Small Group	This network is made up of physicians and physician groups participating in Anthem's Prudent Buyer PPO network and provides access to more than 74,000 California doctors and medical professionals, and more than 400 hospitals. You also have the freedom to visit providers who are out-of-network, however, benefits are limited, and you will pay more for care.
Health Net		
ΗΜΟ Α	WholeCare	The WholeCare HMO network includes a select subset of our Full HMO network to include the most cost-efficient providers without compromise in quality or benefits. This flagship network spans 30 counties across California and offers access to over 34,700 physicians (PCPs/ Specialists) and over 250 hospitals within the service area.
Kaiser Permanente		
НМО А НМО В НМО С НМО D НМО E	Full	Kaiser Permanente's full network. At Kaiser Permanente, physicians are responsible for medical decisions. The Permanente Medical Groups, which provide care for Kaiser Permanente members, continuously develop and refine medical practices to help ensure that care is delivered in the most efficient and effective manner possible. The Full network includes 21 Hospitals and 242 Medical Offices and Other Out-Patient Facilities in Northern California and 15 Hospitals and 229 Medical Offices and Other Out-Patient Facilities in Southern California.
Sharp Health Plan		
НМО А НМО С	Premier	Access to a cost-effective network of more than 1,300 physicians including Primary Care Physicians and specialists primarily located in and around central San Diego (not all ZIP Codes).
НМО В	Performance	With the Sharp Health Plan Performance network, you will receive cost-effective rates and access to more than 2,200 physicians including Primary Care Physicians and specialists located throughout San Diego County.
Sutter Health Plan		
НМО В НМО С	Sutter Health Plan	Sutter Health Plan is an HMO health plan offering comprehensive coverage and convenient access to award-winning care. We offer members a variety of convenient care options, such as video visits, Sutter Walk-In Care, urgent care and more, making healthcare more accessible.

#### Silver (cont.) Provider Network Definitions by Metal Tier

Benefit Plan(s)	Network	Definition
UnitedHealthcare		
НМО А	SignatureValue	The Signature plan is a Health Maintenance Organization (HMO). Members select a Primary Care Physician (PCP) from UnitedHealthcare's participating network. With options that include more than 55,530 physicians and health care professionals, and 270 hospitals. The PCP is your main source of contact for members' health care needs. They do not have to meet an annual deductible on most plans. Members pay a copayment when they visit a doctor. After your copayment, many health care expenses are 100% covered for that visit. Preventive health care, including checkups, is covered.
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#### Bronze

Provider Network Definitions by Metal Tier

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Anthem Blue Cross		
PPO A PPO C	Prudent Buyer - Small Group	This network is made up of physicians and physician groups participating in Anthem's Prudent Buyer PPO network and provides access to more than 74,000 California doctors and medical professionals, and more than 400 hospitals. You also have the freedom to visit providers who are out-of-network, however, benefits are limited, and you will pay more for care.
PPO B PPO D	Select PPO	This is a statewide PPO network made up of physicians and physician groups that also participate in Anthem's Prudent Buyer PPO Network. Physicians and physician groups who participate in this network were selected based on clinically efficient health care practices and accessibility. The Select PPO network provides access to more than 45,000 California doctors and medical professionals, and nearly 400 hospitals. Prudent Buyer PPO physicians and hospitals who are not in the Select PPO network are considered out of network for Select PPO.
Kaiser Permanente		
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A California Different® Way to do Health Care.



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