SHARP Health Plan

# Individual & Family Plans

**2023 Quick Guide to Enrollment, Plans & Benefits**

SAN DIEGO'S BEST
UNION-TRIBUNE READERS POLL
2022

COVERED CALIFORNIA

HIGHEST MEMBER-RATED IN CALIFORNIA
HEALTH INSURANCE

# Important questions

### Are you looking for financial assistance?

We can help! There is more financial help available than ever before, and even those who didn't qualify in the past may be eligible now. Also, our Covered California™ plans offer some of San Diego's lowest rates, with plans as low as $0 per month.* Find out more by calling 1-858-499-8211 to speak with an enrollment specialist today.

### Do you want to keep your personal doctor?

To keep your current doctor, please visit **sharphealthplan.com/findadoctor** to browse our provider directory. After you find their listing, make note of their network and medical group so that when you are ready to enroll, you can input your doctor's information.

### Do you have children?

If you'd like your child to access Rady Children's Health Network, you'll want to consider choosing the Performance Network. If you'd like your child to have the same doctor as you, find your doctor's listing in our provider directory at **sharphealthplan.com/findadoctor** to see their network and medical group.

### Where do you live?

We make it easy to find out if you live in a ZIP code that's within the network you're considering. Visit **sharphealthplan.com/networks-by-zip** to see which network is the best fit for you.

### Health insurance requirement

California has a statewide coverage mandate, which can result in a tax penalty for those who do not have health insurance. Please contact our team to learn more.

### Get your questions answered!

**sharphealthplan.com** | ifpsales@sharp.com
1-858-499-8211 | 8 a.m. – 5 p.m., Monday through Friday

* Based on eligibility.

# 3 steps to enroll

## 1 Select a network

Each network provides direct access to Sharp's award-winning doctors, hospitals, and medical groups, but offers different coverage options to fit your needs and budget.

| Premier Network | Performance Network |
|---|---|
| A smaller, more select network offering the most value and covering a portion of San Diego County.<br>**1,100+ doctors** | A broad network in San Diego County offering more choice for people living in North County.<br>**1,900+ doctors** |

### Hospitals[1]

| | Premier Network | Performance Network |
|---|---|---|
| Sharp Chula Vista Medical Center | ● | ● |
| Sharp Coronado Hospital and Healthcare Center | ● | ● |
| Sharp Grossmont Hospital | ● | ● |
| Sharp Mary Birch Hospital for Women & Newborns | ● | ● |
| Sharp Memorial Hospital | ● | ● |
| Palomar Medical Center | ● | ● |
| Palomar Medical Center Poway | ● | ● |
| Rady Children's Hospital (2 locations) | ● | ● |
| Temecula Valley Hospital | ● | ● |
| Inland Valley Medical Center | | ● |
| Rancho Springs Medical Center | | ● |
| Tri-City Medical Center | | ● |

### Plan medical groups

| | Premier Network | Performance Network |
|---|---|---|
| Sharp Rees-Stealy Medical Group | ● | ● |
| Sharp Community Medical Group | ● | ● |
| Sharp Community Medical Group Arch Health Medical Group | | ● |
| Sharp Community Medical Group Graybill | | ● |
| Sharp Community Medical Group Graybill Temecula | | ● |
| Sharp Community Medical Group Inland North | | ● |
| Rady Children's Health Network/Children's Physicians Medical Group | | ● |

[1] General acute care facility locations only. These networks also include Sharp Mesa Vista Hospital and Sharp McDonald Center.

# 2 Choose the right plan for you

From lower copays to lower monthly payments, we have a plan for you.

| | Premier Network | | | | Performance Network | | | |
|---|---|---|---|---|---|---|---|---|
| | Platinum | Gold | Silver | Bronze HDHP[3] | Platinum | Gold | Silver | Bronze |
| Percentage of Medical Expenses Paid by Sharp Health Plan | 90% | 80% | 70% | 60% | 90% | 80% | 70% | 60% |
| **Annual Deductible** | | | | | | | | |
| Individual | $0 | $0 | $4,750[2] | $7,000 | $0 | $0 | $4,750[2] | $6,300[4] |
| Family | $0 | $0 | $9,500[2] | $14,000 | $0 | $0 | $9,500[2] | $12,600[4] |
| **Annual Out-of-Pocket Maximum** | | | | | | | | |
| Individual | $4,500 | $8,550 | $8,750 | $7,000 | $4,500 | $8,550 | $8,750 | $8,200 |
| Family | $9,000 | $17,100 | $17,500 | $14,000 | $9,000 | $17,100 | $17,500 | $16,400 |
| **Medical Copays** | | | | | | | | |
| Primary Care Visit | $15 | $35 | $45 | 0% | $15 | $35 | $45 | $65[5] |
| Specialist Visit | $30 | $65 | $85 | 0% | $30 | $65 | $85 | $95[5] |
| Preventive Care Visit | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| Urgent Care Visit | $15 | $35 | $35 | 0% | $15 | $35 | $35 | $65[5] |
| ER Facility Visit | $150 | $350 | $400 | 0% | $150 | $350 | $400 | 40% |
| Hospital Facility | $250[7] | $350[7] | 30% | 0% | 10% | 30% | 30% | 40% |
| Hospital Physician | $0 | $0 | 30% | 0% | 10% | 30% | 30% | 40% |
| **Prescription Drugs (up to 30-day supply)** | | | | | | | | |
| Tier 1 | $5 | $15 | $16 | 0% | $5 | $15 | $16 | $18 |
| Tier 2 | $15 | $60 | $60 | 0% | $15 | $60 | $60 | 40%[8] |
| Tier 3 | $25 | $85 | $90 | 0% | $25 | $85 | $90 | 40%[8] |
| Tier 4 | 10%[6] | 20%[6] | 20%[6] | 0% | 10%[6] | 20%[6] | 20%[6] | 40%[8] |

Deductible applies to shaded areas.

[2] Plan includes a $85 individual/$170 family prescription drug deductible.

[3] Health Savings Account-compatible plan (HSA). An HSA is a tax-advantaged medical savings account that allows you to pay for qualified medical expenses as they occur each year. The funds are contributed to an account and are not subject to federal income tax at the time of deposit, and the funds roll over from year to year.

[4] Plan includes a $500 individual/$1,000 family prescription drug deductible.

[5] Deductible waived for first three non-preventive office or urgent care visits.

[6] Member cost share after deductible (when applicable) will not exceed $250 per prescription.

[7] Per day. Five-day maximum.

[8] Member cost share after deductible will not exceed $500 per prescription.

# 3 Enroll today!

Great health coverage is easier than ever with Sharp Health Plan. We're here to make shopping and enrolling as simple as possible.

- Visit **sharphealthplan.com/get-a-quote** to receive a quote in 5 minutes or less. Simply answer a few questions to receive a personalized plan recommendation and quote based on your unique needs.
- If you have any questions, you can email an Individual and Family Plans Sales Representative at ifpsales@sharp.com, or call us at 1-858-499-8211.
- To register for a virtual enrollment workshop or a community information meeting[9], visit **sharphealthplan.com/workshops** or call us at 1-800-827-4277 (1-800-82-SHARP).

### Enrollment dates

You can apply for your plan of choice directly through Sharp Health Plan during our yearly open enrollment period from Nov. 1, 2022, to Jan. 31, 2023.[10]

### Open enrollment application deadlines[10]

| If you want your coverage to start on: | Your application must be received by: |
|---|---|
| Jan. 1, 2023 | Dec. 15, 2022 |
| Feb. 1, 2023 | Jan. 31, 2023 |

### Did you know?

If you are under 30 years old, or if you've received a certificate of exemption from Covered California due to affordability or hardship, you also may choose a plan option called a minimum coverage plan. Visit **sharphealthplan.com/minimumcoverage** and select "Performance" for details.

[9] Pending safety guidelines.

[10] Dates for the yearly open enrollment period are subject to change. Please call for the latest deadline information.

# Added benefits

### After-Hours Nurse Advice

Registered nurses are available through Sharp Nurse Connection® after hours and on weekends. They can talk with you about an illness or injury, help you decide where to seek care and provide advice on any of your health concerns.

**Call 1-800-359-2002, 5 p.m. – 8 a.m., Monday through Friday and 24 hours on weekends**

### MinuteClinic®

MinuteClinic is the medical clinic located inside select CVS Pharmacy® stores. MinuteClinic provides convenient access to basic care, to help you stay healthy on your schedule.[10]

**sharphealthplan.com/minuteclinic**

### Best Health® wellness program

Best Health is one of just a few health plan wellness programs to receive national accreditation. Offering robust online wellness tools, interactive learning modules, one-on-one health coaching and more, Best Health provides resources you can use to reach your health goals.

**yourbesthealth.com**

### Behavioral health services

Mental health is just as important as physical health. We make it easy, with no referral needed for outpatient therapy with a provider in your network. You'll have access to over 700 behavioral health providers, so you can receive the support you need to feel good inside and out.[11]

**sharphealthplan.com/bh**

[10] Your share of the cost for a MinuteClinic visit is equal to what you pay for a primary care physician (PCP) office visit (deductible may apply). There is no copayment for flu vaccinations.

[11] Only services offered through plan providers are covered. Autism services require a referral.

# Terms and definitions

**Coinsurance** — The percentage of costs you pay (20%, for example) after you've paid your deductible, on a covered health care service.

**Copayment (copay)** — A fixed amount you pay ($15, for example) for a covered health care service after you've paid your deductible.

**Deductible** — The amount you pay for covered health care services before your insurance plan starts to pay. With a $4,000 deductible, for example, you pay the first $4,000 of covered services.

**Health Maintenance Organization (HMO)** — A type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO.

**Health Savings Account (HSA)** — A type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. An HSA can be used only if you have a high-deductible health plan.

**High-Deductible Health Plan (HDHP)** — A plan with a higher deductible than a traditional insurance plan. The monthly premium is lower, but you pay more health care costs yourself (your deductible) before the insurance company starts to pay its share. An HDHP can be combined with an HSA, allowing you to pay for certain medical expenses with money free from federal taxes.

**Network** — The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

**Out-of-Pocket Maximum** — The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits.

**Plan Medical Group (PMG)** — A designated group of physicians and hospitals associated with your network.

**Premium** — The amount you pay for your health insurance every month. In addition to your premium, you usually have to pay other costs for your health care, including a deductible, copayments and coinsurance when you access care.

# Better health insurance matters

For about 30 years, Sharp Health Plan has been San Diego's own nationally recognized, high-quality health insurance. We're dedicated to delivering truly personalized service, with **direct access** to Sharp HealthCare. We're passionate about making a positive difference in each and every interaction you have with us — that's what it means to be a part of The Sharp Experience.

### Highest member-rated health plan

We're proud to say we are the highest member-rated health plan in California for the eighth year in a row.[3]

### Affordable options

We offer nine different individual and family plan options, so you and your family can find a plan that fits your lifestyle and budget. Our plans are designed to give you the flexibility you need and deliver the value you deserve.

### Quick and easy access to care

We're here to make sure you can safely get the care you need, when you need it. We offer a number of options for care, including video and phone visits, after-hours nurse advice, behavioral health, MinuteClinic and more.

### Ready to enroll in Medicare?

We have affordable plans for San Diegans of all ages, including 5-star Medicare Advantage plans for as low as $0 a month. All of our Medicare Advantage plans come with the same high-quality coverage and service our members know and love. If you are looking into Medicare, or know someone who is, visit **sharpmedicareadvantage.com** today!

5-STAR MEDICARE

All information in this brochure reflects Premier and Performance Network as of July 2022.

Voted "Best Health Insurance" in the 2022 Union-Tribune Readers Poll.

[3] Among reporting California plans. Based on 2015-22 NCQA Quality Compass® CAHPS® results. Quality Compass is a registered trademark of the National Committee for Quality Assurance (NCQA). CAHPS is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

Every year, Medicare evaluates plans based on a 5-star rating system.