health net

First Health Network

First Health Network FAQs

What is First Health?

First Health offers you a national network of doctors and hospitals located throughout the U.S. As a Health Net PPO member, you get health care services at a contracted rate, whether you live or travel outside of California.

When do I use the Health Net PPO Network, and when do I use the First Health Network?

California resident members – If you live in California – you should use the Health Net PPO Network when you're in California. When traveling outside of California, you should use the First Health Network.

If you live outside of California and are on an out-of-state (OOS) plan, you should use the First Health Network all the time, even when in California.

How do I find a First Health Network provider?

You can call First Health at 800-226-5116. You can also log in to your **www.healthnet.com** member account, click on ProviderSearch and then on Search First Health to find a provider online. See attached flyer.

Note: To access an up-to-date list of Health Net-contracted First Health providers, you must use the link on HealthNet.com.

How do I check if a provider is in-network?

You should ask the provider's office if they contract with First Health. The First Health logo is on your ID card.

(continued)

More questions? Call First Health 800-226-5116

HELPFUL EXAMPLES

Travel benefit:
Sue has a PPO plan and lives in California.

- When Sue is at home in California, she uses her Health Net PPO Network to get in-network benefits.
- When Sue visits her son in Idaho (who is on her plan), she uses the First Health Network to get in-network services.
- This also applies to Sue's son. Even though he lives in Idaho, he accesses care via Sue's travel benefit, using the First Health Network.
- When Sue's son comes home to visit his mom in California, he would use the Health Net PPO Network to access in-network care.

OOS resident benefit:
Brad has a OOS PPO plan and lives in Nevada.

- When Brad is at home in Nevada, he uses the First Health Network to get in-network services.
- When Brad travels in the United States, even in California, he uses the First Health Network to get in-network services.

What type of care can I get from First Health?

You can access medical and behavioral health services from First Health Network providers.

For acupuncture and chiropractic benefits, you should contact **American Specialty Health Networks (ASH) at 800-678-9133**.

What should I do if a provider says they are out-of-network but they show as in-network on the website?

You can call First Health at 800-226-5116. The customer service agent should be able to check contract status or help you find another provider that is contracted and meets your care needs.

What happens if I receive care from a provider that is not contracted with First Health?

You may have to pay higher out-of-pocket costs at the time of service and will then need to submit a claim form to be reimbursed at the out-of-network benefit level. This is subject to any applicable copayment, coinsurance and deductible.

What can I do in case of an emergency?

You should **go to the nearest emergency room**, even if it is not a contracted First Health provider.

How do I get services approved?

Authorizations should be requested on your behalf by the facility/physician that would perform the services.

You can ask for authorizations from the contacts below:

Radiation therapy and sleep studies: eviCore
888-693-3211

Advanced imaging: National Imaging Associates (NIA)
800-424-4802

For all other authorizations: Health Net Life Insurance Company
800-522-0088

Note: This list is not all-inclusive of services that require authorization.

How do I find a network pharmacy?

You can visit **www.healthnet.com/mypharmacy** and click on *Find a pharmacy* at the bottom of the page to locate an in-network pharmacy near your home or work. Larger retailers include: Costco, CVS, Rite-Aid, and Walgreens.

How can I get a cost estimate for services before I get services?

You can **contact the provider for a cost estimate**. You can also call Health Net and get help with questions regarding coverage and benefit levels.

How can I ask that a provider be added to the First Health Network?

You can complete the Provider Nomination Form to ask that a provider be added to the First Health Network. Instructions for submission are listed on the form.

Does the Health Net PPO service area include U.S. territories?

The Health Net PPO service area is the continental United States. This does not include U.S. territories or Hawaii. However, if you are a California resident and travel to Hawaii, you can access a First Health provider at in-network benefits.

Does Health Net contract with all providers in the First Health Network?

No, we do not. Specifically, certain toxicology labs and Mayo Clinic providers are excluded from our First Health agreement.

These providers are excluded:

- SMA Medical Lab
- Millennium Health
- Precision Toxicology
- Confirmatrix Lab
- Vitae Diagnostics
- John Granger
- Mayo

It's easy to find a First Health® doctor or hospital

You can quickly and easily find a provider with our online search tool. You can also create a listing of your results to save or print.
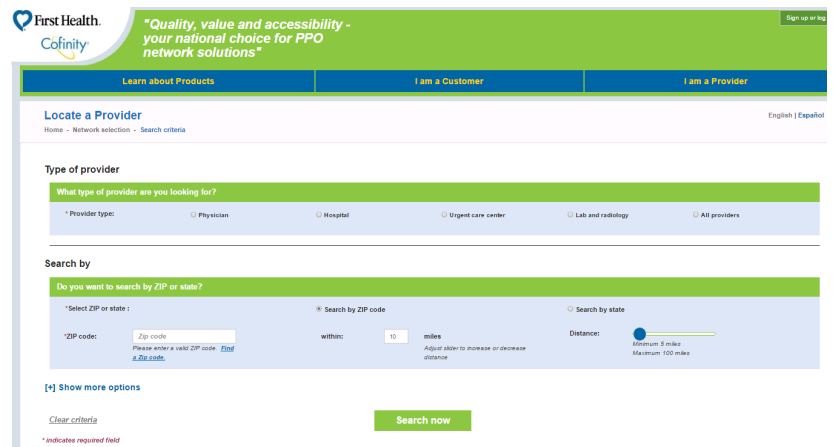
To get started:

Select "National PPO – First Health" on your Health Net provider search site

To find a provider:
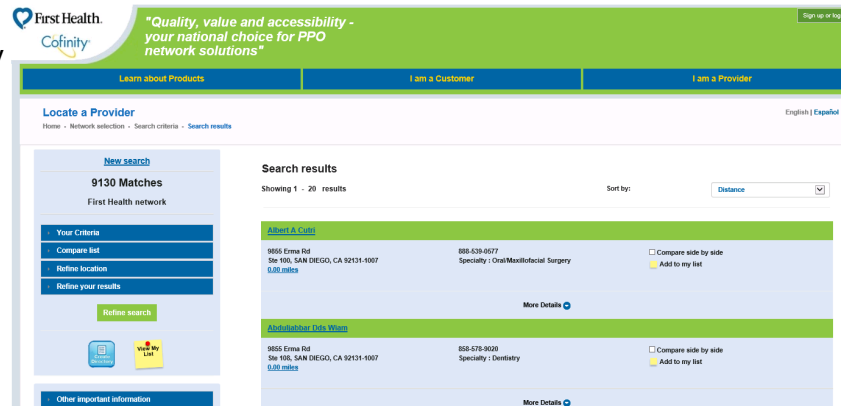
Click the "Start now" button

Choose your criteria:

- Pick a provider type
- Choose to search by ZIP code or State
  - You can also pick specific counties or cities with a state search
  - To include more search options, click "Show more options"
    - You can search by provider name, specialty or condition
- Click the "Search now" button

From your search results, you can:

- Sort by distance, name or specialty
- Compare providers side by side
- Refine your search by location or results
- See more details about each provider
- Text or email the results
- Add providers to a list for a custom directory
- Create a directory with all your search results

To create a directory

- Click the "Create Directory" icon
- Pick a directory type
- Add a name for your directory
- You can also include a table of contents and/or index
- Pick a delivery option
- Click the "Create directory" button

Still have questions? Call us.

You've followed the steps outlined, but didn't get what you need? Call us at **1-800-226-5116** – we're happy to help.

Nondiscrimination Notice

Health Net Life Insurance Company (Health Net) complies with applicable federal civil rights laws and does not discriminate, exclude people or treat them differently on the basis of race, color, national origin, ancestry, religion, marital status, gender, gender identity, sexual orientation, age, disability, or sex.

HEALTH NET:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).

- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at:
Group Plans through Health Net 1-800-522-0088 (TTY: 711)

If you believe that Health Net has failed to provide these services or discriminated in another way based on one of the characteristics listed above, you can file a grievance by calling Health Net's Customer Contact Center at the number above and telling them you need help filing a grievance. Health Net's Customer Contact Center is available to help you file a grievance. You can also file a grievance by mail, fax or email at:

Health Net Life Insurance Company Appeals & Grievances
PO Box 10348
Van Nuys, CA 91410-0348

Fax: 1-877-831-6019
Email: Member.Discrimination.Complaints@healthnet.com (Covered Persons) or
        Non-Member.Discrimination.Complaints@healthnet.com (Applicants)

You may submit a complaint by calling the California Department of Insurance at 1-800-927-4357 or online at https://www.insurance.ca.gov/01-consumers/101-help/index.cfm.

If you believe you have been discriminated against because of race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights (OCR), electronically through the OCR Complaint Portal, at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

English

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or call 1-800-522-0088 (TTY: 711).

Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية، أو اتصل على مركز الاتصال التجاري (TTY: 711) 0088-522-800-1

Armenian

Անվճar լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Oգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք 1-800-522-0088 (TTY: 711).

Chinese

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 1-800-522-0088 (TTY: 711)。

Hindi

बिना लागत की भाषा सेवाएँ। आप एक दुभाषिया प्राप्त कर सकते हैं। आपको दस्तावेज पढ़ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दिए गए सूचीबद्ध नंबर पर हमें कॉल करें, या 1-800-522-0088 (TTY: 711)।

Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntawv kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntawm koj daim npav los yog hu 1-800-522-0088 (TTY: 711).

Japanese

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、1-800-522-0088 、(TTY: 711)。

Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឲ្យអ្នក។ សម្រាប់ជំនួយ សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរស័ព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន 1-800-522-0088 (TTY: 711).។

Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 귀하가 구사하는 언어로 문서의 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하시거나 1-800-522-0088 (TTY: 711).

Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hólǫ́. T'áá hó hazaad k'ehjí naaltsoos hach'į' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzinígíí bikáa'gi béésh bee hane'í bikáá' áají' hodíílnih éí doodaii' 1-800-522-0088 (TTY: 711).

Persian (Farsi)

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی 1-800-522-0088 (TTY: 711) .

Panjabi (Punjabi)

ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਤੋਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀ ਇੱਕ ਦੁਭਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਿਰਪਾ ਕਰਕੇ 1-800-522-0088   (TTY: 711).

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088   (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-800-522-0088   (TTY: 711).

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalistang numero sa inyong ID card o tawagan ang 1-800-522-0088   (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088   (TTY: 711)

Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088   (TTY: 711).