

Your HMO Plan

What you need to know to avoid costly mistakes and get the most out of your plan.

HMO plans are designed to contain costs while providing good medical care. For this reason, the premiums for these plans are generally lower than PPO plans. However, cost containment comes with strict rules.

Understand and Follow These Rules

Your Medical Group

You must receive all medical services from providers that are in your Primary Care Provider's HMO network. Your network consists of mainly local medical providers and administrative staff that have sub-contracted with your insurance carrier and formed a Medical Group (IPA). The administrative staff of the medical group authorize specialty services when requested by your primary care provider, and process claims. Services received from providers outside of your Medical Group are not covered on your plan and there are no exceptions.

There are two HMO Medical Groups in San Luis Obispo County:

- Physicians Choice of San Luis Obispo (PCSLO)
- Coastal Community Physicians Network (CCPN)

Primary Care Providers

- You must choose, sign up, and be established with an HMO primary care provider located within 15 miles of your residence or place of work.
- Once you are established with your primary care doctor, you will be able to request authorization to see specialists that are within that primary care provider's medical group.
- Only Urgent Care and Emergency Services can be accessed without authorization through your Primary Care Provider.

Signing Up for a Primary Care Provider

Some San Luis Obispo County Primary Care Pediatricians are affiliated with both Medical Groups, but this is not the case for Primary Care Family Practice or Internal Medicine doctors who are affiliated with only one of the two medical groups. Therefore, it's important to know which Medical Group your chosen Primary Care Provider is affiliated with.

If you already have a primary care provider, call their office to confirm:

- If they are affiliated with one of the HMO Medical Groups and
- whether they will accept you as an HMO Patient.

If yes, input the doctor's name on the application along with the enrollment ID listed on the selection tool. Please note that if you are seeing a NP or PA, you will need to input the name of the doctor the NP or PA work under on the application.

If your current primary care provider does not accept HMO patients or you do not have a primary care provider, use the attached Primary Care Selection Tool to:

- Identify a primary care doctor that is accepting new patients and has a relatively short waiting period for new patient appointments.
- Call the doctor's office to confirm they will accept you as an HMO patient and set up a new patient appointment as soon as possible.
- Input the doctor's name on your application including the enrollment ID from the selection tool.

Have Questions?

Contact our Advocate Services Team at 855-665-1029 or AdvocateServices@morrisgarritano.com

