Frequently Asked Questions (FAQs)

If you have any questions about your health plan benefits, call your dedicated Shield Concierge team at (855) 747-5800. The team is available to assist you from 7 a.m. to 7 p.m. Pacific time, Monday through Friday. You can also go to blueshieldca.com/cosm for basic information about the Trio HMO plan.

GENERAL PLAN INFORMATION

1. What Is the Trio HMO plan?

The Trio HMO plan is an innovation in health care: the accountable care organization (ACO). In an ACO, the focus is on you. Blue Shield works with a network of doctors and hospitals that share responsibility for coordinating care for you and your family. We work together to cover all the bases to keep you healthy. The Trio HMO plan is affordable and predictable - low copays, no deductibles and almost no claim forms.

With the Trio HMO plan, you have access to a quality network of local doctors and hospitals. You need to select a primary care physician (PCP), who is responsible for the overall coordination of your care.

2. How is the Trio HMO plan different from the Access+ HMO plan?

The Trio HMO plan offers the same medical benefits as the Access+ HMO® plan. Additionally, Trio also offers:

- A lower premium. The Trio HMO plan will cost you less than the Access+ HMO plan (for employees who pay towards a health plan).
- A select network that focuses on coordinating your care. The local doctors and hospitals in Trio’s network coordinate your care. This helps to keep you healthy, avoid redundant processes and reduce costs.
- Access to Shield Concierge, a team of experts and dedicated customer service representatives. With Shield Concierge, you call one toll-free number for help with all of your questions about your medical coverage and care. (For more information about Shield Concierge, see Question #3 below.)
- A complimentary Fitbit Zip® wireless activity tracker for Walkadoo®, a fun and social walking program. With the Trio HMO plan, you get a complimentary Fitbit
Zip if you enroll in the Walkadoo program. You can clip this device to your belt or hip pocket. It tracks steps taken, distance traveled and calories burned. The Fitbit Zip includes a large tap display so you can quickly see your daily stats. **Important: Only Trio HMO plan subscribers are eligible for the complimentary Fitbit Zip.** Spouses and dependents are not eligible for the free Fitbit Zip. However, all Blue Shield of California members age 18 and over are eligible for the free Walkadoo program available through [mywellvolution.com](http://mywellvolution.com).

3. **What is Shield Concierge?**

The Shield Concierge team includes health advocates, registered nurses, health coaches, pharmacists, pharmacy technicians, clinical support coordinators and dedicated customer service representatives. This team provides personalized support on all aspects of your care, including benefits, claims, providers, care coordination, case management, health coaching, pharmacy and more.

The Shield Concierge team can help members:

- Find a Trio ACO HMO network provider
- Work with the member and their doctor to coordinate care across all providers
- Help members manage a chronic condition, such as asthma, diabetes or coronary artery disease
- Connect members with NurseHelp 24/7℠
- Explain pharmacy benefits coverage, including formulary use
- Assist members with claims, transfers, and much more

**ENROLLMENT IN THE TRIO HMO PLAN**

1. **When is open enrollment?**

Open enrollment starts on Sunday, October 1, 2017, and ends on Tuesday, October 31, 2017. For a list of the Open Enrollment events, visit [MyHSS.org](http://MyHSS.org).

2. **I received a letter notifying me that I - and all of my family members - currently have an Access+ HMO PCP who is also in the Trio HMO Network. I understand that we will be automatically enrolled in the Trio HMO plan. Can I choose to enroll in another plan besides Trio?**

Yes. During open enrollment, if you would like to select a plan other than the Trio HMO, the member has that option. You can elect to enroll in the Trio HMO plan by completing the SFHSS Open Enrollment form and selecting a different plan.

But remember, when we automatically enroll you in the Trio HMO plan for 2018, you will keep the same PCP they currently have and receive the lower premium. You can change their PCP at any time. However, the PCP must be in the Trio ACO HMO Network, which is smaller than the Access+ HMO Network.
3. **If my current Access+ HMO PCP is also in the Trio HMO Network, will I keep my PCP when enrolling in the Trio HMO plan?**

Yes. If you currently have an Access+ HMO PCP who is also in the Trio ACO HMO Network, you will keep that PCP. Similarly, if you have family members who have an Access+ HMO PCP who is also in the Trio ACO HMO Network, they will keep that PCP.

4. **I received a letter notifying me that only some - or none - of my family members have an Access+ HMO PCP who is also in the Trio HMO Network. To enroll in Trio, do all my family members and I need to have a PCP in the Trio ACO HMO Network?**

Yes. To enroll in the Trio HMO plan, you and all of your covered family members will need to have a Trio HMO PCP. The letter you received indicates which family members do not currently use a PCP in the Trio ACO HMO Network.

If you or any of your family members do not have a PCP in the Trio ACO HMO Network, Blue Shield will assign one to you when you enroll in the Trio plan. Once you receive your Blue Shield member ID card(s) with your assigned PCP(s), you and your family members can change the assigned PCP(s), effective January 1, 2018, by calling Shield Concierge at **(855) 747-5800** any time in January.

If you currently have an Access+ HMO PCP who is also in the Trio ACO HMO Network, you will keep that PCP when you enroll in the Trio plan. Similarly, if you have family members who have an Access+ HMO PCP who is also in the Trio ACO HMO Network, they will keep that PCP.

To enroll in the Trio HMO plan, complete the SFHSS Open Enrollment form and select a different plan.

5. **My family members and I do not currently have a PCP who is in the Trio ACO HMO Network. Can we choose a Trio HMO PCP when we enroll in Trio?**

If you or any of your family members do not currently have a PCP in the Trio ACO HMO Network, we will assign one to you when you enroll in the Trio plan. Once you receive your Blue Shield member ID card(s) with your assigned PCP(s), you and your family members can change the assigned PCP(s), effective January 1, 2018, by calling Shield Concierge at **(855) 747-5800** any time in January.

In addition, after you’re enrolled in Trio, you can change your PCP at any time during the year. However, the PCP must be in the Trio ACO HMO Network, which is smaller than the Access+ HMO Network.
MEDICAL BENEFITS

1. **Do I need to have a Trio HMO PCP?**

Yes. As a Trio HMO member, you need to have a PCP in the Trio HMO network. This PCP is responsible for the overall coordination of your care. PCPs perform preventive care and treat medical conditions. He or she will also coordinate other health care, including referrals to specialists and hospitals within their medical group/IPA.

2. **Can I change my Trio HMO PCP?**

Just like the Access+ HMO plan, when you’re enrolled in Trio HMO, you can change your PCP at any time. However, your PCP must be in the Trio HMO Network.

3. **I want to change my Trio HMO PCP. How do I find a new PCP in the Trio ACO HMO Network?**

To find a Trio HMO PCP, follow these steps:

1) Go to blueshieldca.com/triosfhss
2) Select Primary Care Physician, then enter your ZIP code
3) Select the type of PCP you’re looking for (Family Practice, General Practice, etc.)

For help in finding a new Trio HMO PCP, you can also call Shield Concierge at (855) 747-5800.

4. **Can my dependents (spouse and children) be on a different Blue Shield health plan than I am enrolled in?**

No, all family members must be in the same plan.

5. **If I need to see a specialist, do I need a referral from my Trio HMO PCP?**

Yes. If you want to pay your regular plan copayment to see a specialist, you will need a referral from your PCP before seeing a specialist.

If your Trio HMO PCP participates in our Trio+ Specialist program, you may go directly to a specialist within your physician’s medical group or Independent Practice Association (IPA) without a referral. You will pay a slightly higher copayment. Medical groups and IPAs that participate in the Trio+ Specialist program are identified in our online directories and on your Blue Shield member ID card.

If your PCP does not participate in the Trio+ Specialist program, you will need a referral from your PCP to see a specialist.
6. How do I know if my specialist is in the new Trio HMO network?

If your PCP and Medical Group are part of the Trio HMO network, then those specialists associated with the Medical Group will also be within the Trio HMO network.

You can find a specialist by going to blueshieldca.com/triosfhss.

7. Are there any changes to Trio PCP hospital affiliations in San Francisco?

Yes, Brown & Toland PCPs will now be referring to University of California-San Francisco (UCSF) and the Dignity Health Hospitals (St. Francis Memorial Hospital and St. Mary’s Medical Center) instead of California Pacific Medical Center (CPMC) and Sutter Health facilities and affiliates. Both UCSF and Dignity Health offer many of the same services as CPMC. To learn more about these hospitals, visit dignityhealth.org and ucsfhealth.org.

The hospital affiliations of other San Francisco Trio PCPs will remain the same.

Below is a list of Brown & Toland Trio PCP hospital affiliations:

<table>
<thead>
<tr>
<th>San Francisco Hospitals</th>
<th>Access+ HMO plan</th>
<th>Trio HMO plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Center at UCSF</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>St. Francis Memorial Hospital</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>St. Mary’s Medical Center</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>UCSF - Mt. Zion</td>
<td>Yes</td>
<td>Yes</td>
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<tr>
<td>UCSF Medical Center Mission Bay</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>CPMC - Pacific Campus</td>
<td>Yes</td>
<td>No</td>
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<tr>
<td>CPMC - Davies Campus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>CPMC - St. Luke's Campus</td>
<td>Yes</td>
<td>No</td>
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8. What if I’m a new enrollee in the Trio HMO plan, and I’m in the middle of receiving care for a medical condition from a provider who is not in the Trio ACO HMO Network?

If you enroll in the Trio HMO plan and are currently under the care of a provider who is not currently in the Trio HMO network, you can request continuity of your care. Continuity of care allows you to continue to see your current non-network provider during the course of your treatment while still receiving the network level of benefits from Blue Shield.

Examples of conditions that may qualify for continuity of care include:
• An acute condition that has a limited duration
• A serious, chronic condition
• Pregnancy, including the immediate postpartum period
• Care for a child, from newborn to 36 months of age
• A surgery or other treatment that was previously recommended and documented by 
your doctor to take place within 180 days of the effective date of coverage
• A terminal illness that has a high probability of causing death within one year or less, 
which is covered for the duration of the terminal illness

To request continuity of care, please call Blue Shield Member Services. If you do not 
meet the qualifications for continuity of care, Blue Shield will work with your non-network 
provider to help you transition to a network provider.

9. Do I have coverage while traveling outside of California or the United States?

Through the BlueCard® Program, HMO plan members can access emergency and 
urgent care services across the country and around the world. Getting urgent care with 
the BlueCard Program can be more cost-effective. It may also eliminate the need to 
pay for the services at the time you receive them.

10. My children are going to college outside California. How do they access care while 
they are away from home?

The Away From Home Care® program gives students, long-term travelers, workers on 
long-distance assignments, and families living apart flexible coverage across most of 
the country for extended periods of time. The Away From Home Care program is not 
available in all areas and states. Benefits from the host plan may differ from benefits in 
the Trio HMO plan. To find out whether your family is eligible, call Shield Concierge at 
(855) 747-5800.

11. What are the affiliated hospitals in the new Trio HMO network?

Trio HMO plan members have access to the network hospitals listed below.

<table>
<thead>
<tr>
<th>County</th>
<th>Trio ACO HMO Hospitals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alameda</td>
<td>Children’s Hospital of Oakland</td>
</tr>
<tr>
<td></td>
<td>ValleyCare Health System</td>
</tr>
<tr>
<td></td>
<td>Washington Hospital Healthcare System</td>
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<tr>
<td>Contra Costa</td>
<td>John Muir Medical Center Concord Campus</td>
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<td></td>
<td>John Muir Medical Center Walnut Creek Campus</td>
</tr>
<tr>
<td></td>
<td>San Ramon Regional Medical Center</td>
</tr>
<tr>
<td>Marin</td>
<td>Marin General Hospital</td>
</tr>
<tr>
<td>Sacramento</td>
<td>Mercy General Hospital</td>
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<tr>
<td></td>
<td>Mercy Hospital of Folsom</td>
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<tr>
<td></td>
<td>Mercy San Juan Hospital</td>
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<tr>
<td></td>
<td>Methodist Hospital of Sacramento</td>
</tr>
</tbody>
</table>
### County | Trio ACO HMO Hospitals
---|---
San Francisco | Medical Center at UCSF  
 | Saint Francis Memorial Hospital  
 | St. Mary’s Medical Center  
 | UCSF Mount Zion  
 | UCSF Benioff Children’s Hospital
Santa Clara County | Good Samaritan Hospital  
 | O’Connor Hospital  
 | El Camino Hospital  
 | Saint Louise Regional Hospital
San Joaquin | St. Joseph’s Medical Center of Stockton
San Mateo | Sequoia Hospital
Santa Cruz | Dominican Santa Cruz Hospital

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12. If I am a Trio HMO member and am taken to a Sutter facility by an ambulance, will I be treated by that Sutter facility?

Yes, if you are taken to a Sutter hospital for an emergency, the Sutter facility would treat you and transfer you to an in-network hospital when stable.

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**Wellness**

1. Does the Trio HMO plan offer any wellness programs?

With the Trio HMO plan, members can participate in Wellvolution®.

*This includes a complimentary Fitbit Zip® wireless activity tracker for Walkadoo.* With the Trio HMO plan, members get a complimentary Fitbit Zip if they enroll in the Walkadoo program.

**Important**

*Only Trio HMO plan subscribers are eligible for the complimentary Fitbit Zip.* Spouses and dependents are not eligible for the free Fitbit Zip. However, all Blue Shield of California members age 18 and over are eligible for the free Walkadoo program available through [mywellvolution.com](http://mywellvolution.com). All Blue Shield of California members age 18 and older are eligible to participate in the Wellvolution programs described below. However, a Trio HMO plan subscriber’s spouse and dependents are not eligible for the complimentary Fitbit Zip for Walkadoo.
2. Are Trio HMO plan members eligible for any other Wellness programs?

Yes. Just like Access+ HMO plan members, Trio members, including active employees and retirees, can access the Wellness discount programs. These programs help members save money and live healthier with a wide range of discounts.¹ These include discounts for Weight Watchers; membership with 24 Hour Fitness, ClubSport and Renaissance ClubSport; acupuncture, chiropractic services and massage therapy; and eye exams, frames, contact lenses and LASIK surgery. To learn more about the Wellness discount programs, Trio HMO plan members can visit blueshieldca.com/hw.

¹ The Wellness discount program services are not a covered benefit of your Blue Shield of California, Blue Shield of California Life & Health Insurance Company (Blue Shield Life) or self-insured health plan, and none of the terms or conditions of the Blue Shield, Blue Shield Life or self-insured health plan apply.

Access+ HMO and Wellvolution are registered trademarks of Blue Shield of California. Blue Shield and the Shield symbol are registered trademarks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.

Some services offered through the discount program may already be included as part of the Blue Shield plan covered benefits. Members or self-insured plan participants should access those covered services prior to using the discount program.

Members or self-insured plan participants who are not satisfied with products or services received from the discount program may use the grievance process described in their Evidence of Coverage and Disclosure (EOC&D) form, Benefit Booklet or Certificate of Insurance/Policy. Blue Shield reserves the right to terminate this program at any time without notice.