

Quick Guide



The CaliforniaChoice® Health Insurance Exchange

Regulatory Standing

- Approved by the California Department of Corporations (DOC) in 1996. DOC regulatory authority managed health care was subsequently transferred to the California Department of Managed Care (DMHC). CaliforniaChoice maintains its ongoing relationship with DMHC and, as a functioning Exchange, coordinates regular benefit and rate filings, as well as other DMHC filings to comply with new state laws or regulations. In addition, the Exchange is licensed by the California Department of Insurance (DOI) as an Administrator. CaliforniaChoice is the only state-approved Exchange of its kind in the United States.

Who CaliforniaChoice Serves

- The CaliforniaChoice Exchange currently serves small employer groups with 2-50 employees and mid-size employer groups with 51-199 employees. The 2-50 and 51-199 programs, while similar, are operated separately, reflective of state market rules.
- Through the beginning of 2008, nearly 10,000 employers representing 200,000 California employees and dependents accessed their coverage through CaliforniaChoice.
- Since its inception, CaliforniaChoice has administered over 19 million member months of coverage.

Benefit Designs Available (employee choice)

- Access to benefit levels is on an employee-choice basis from a range of the following structures:
 - HMO (Health Maintenance Organization)
 - EOA (Elect Open Access)
 - PPO (Preferred Provider Organization)
 - HSA (Health Savings Account)

Offered Health Plans and Insurers

• Access to the following Health Plans is on an employee-choice basis, based on geographical service areas of plans:

- Blue Shield of California
- CIGNA
- Health Net
- Health Net Salud
- Kaiser Permanente
- Sharp Health Plan
- Western Health Advantage
- Anthem Blue Cross (available in June 2010)

Optional Ancillary Coverage Plans and Programs:

- American Denticare
- Ameritas (dental)
- CONEXIS (flex and COBRA)
- Delta Dental
- Epic Hearing
- EyeMed Vision Care
- First Dental Health
- HR Support Center
- Landmark Healthplan (chiropractic and acupuncture)
- Madison Life
- Pan American Life
- SmileSaver
- VSP (vision)

For more on *CaliforniaChoice*,
please visit their administrator's site at www.choiceadmin.com.