



**L.A. Care**  
*Covered*<sup>TM</sup>



**COVERED**  
**CALIFORNIA**

<sup>TM</sup>

# 2020-2021 Reference Plan Guide



## You're Always at Home With L.A. Care Health Plan!

As your local community-inspired health plan, our mission is to provide Angelenos with access to quality health care. For more than 20 years, L.A. Care has provided affordable, quality health coverage throughout Los Angeles County. We offer a continuum of health plan coverage that best meets each individual's needs, whatever the income or stage of life.

For Agent Support Call 1.855.248.7778  
[lacare.org](http://lacare.org)



**ELEVATING  
HEALTHCARE**  
IN LOS ANGELES COUNTY  
SINCE 1997

# See what's new with L.A. Care Covered™ in 2021!

**The Affordable Care Act provides financial assistance to help make premiums affordable. The State of California also offers state subsidies to help make coverage even more affordable.**

In 2020 about 90% of L.A. Care Covered™ members received federal financial assistance or the California Premium Subsidy, or a combination of both.

Those whose income is between 100% and 400% of the federal poverty level (FPL), may qualify for federal financial assistance. In addition, people with incomes between 200% and 400% may also qualify for the California Premium Subsidy (CAPS).

Individuals whose income is too high to qualify for federal assistance may still qualify for CAPS if their income is between 401% and 600% of the FPL.

L.A. Care can help individuals find out what they qualify for.



## **The California insurance mandate impacts all residents of California.**

Under state law, anyone who qualifies for health care coverage is required to be insured in the state of California. Without coverage, individuals may face a tax penalty.

Having an L.A. Care Covered™ health plan gives the peace of mind of having protection when it's needed.

## **L.A. Care offers members expanded ways to get care!**

L.A. Care is working hard to find new ways for members to get medical care. As part of this, members can use Minute Clinics in select CVS locations. Minute Clinics are another way to get care for a condition that is not an emergency – like a sprained ankle or sore throat – and when the member's regular doctor is not available.

Members can go to a Minute Clinic for five main types of services:

- Minor illnesses
- Minor injuries
- Skin conditions and treatments
- Gynecology (women's health)
- Vaccinations for adults who are 19 years old and older

L.A. Members can also use Telehealth through Teladoc™. This service offers access to doctors by phone or video 24 hours a day, seven days a week.

Teladoc™ doctors can diagnose and treat minor illnesses, minor injuries, allergies, skin conditions, and prescribe medication, all by phone or video chat.

## **L.A. Care's quality network continues to grow.**

### **L.A. Care has a full network of providers to give members choices:**

- ⌘ Over 3,000 primary care physicians, including UCLA Health Medical physicians
- ⌘ More than 4,000 specialty care physicians
- ⌘ 70 contracted hospitals, including the Providence and Dignity facilities, and Huntington Memorial.
- ⌘ 1,600+ pharmacies
- ⌘ Retail Clinics in select CVS locations

# Metal Plan Options Overview

L.A. Care Covered™ health plans are available in four primary levels of coverage: Bronze, Silver, Gold and Platinum. As the metal category increases in value, so does the percentage of medical expenses that a health plan covers, compared with what the member pays in co-payments and deductibles. Plans in the higher metal tiers have higher monthly premiums, but the member pays less for needed medical care. At the lower monthly premium, then the member will pay more for covered medical care. Members can choose the level of coverage that best meets their health needs and budget.

The breakdown of costs to the member and costs that the plan pays for the standard Bronze, Silver, Gold and Platinum tiers is shown below.



## Platinum:

On average, the health plan pays 60 percent of medical expenses and the member pays 10%



## Gold:

On average, the health plan pays 80 percent of medical expenses, and the member pays 20 percent.

**Platinum 90 and Gold 80** - These plans are a great option for member who visit your doctor often.



## Silver:

On average, the health plan pays 70 percent of medical expenses and the member pays 30 percent.

**Silver 70, Silver 73, Silver 87, and Silver 94** - The Silver HMO plans are the most popular plans for members who visit your doctors frequently. The Silver plans provide a balance of monthly premiums, and cost-sharing subsidies for their benefits.

In some cases, individuals may qualify for an Enhanced Silver plan. This means that when they choose a Silver plan, they have – based on their income – enhanced out-of-pocket savings through lower co-pays, coinsurance and deductibles. Individuals in these savings categories get the benefits of a Gold or Platinum plan for the price of a Silver plan. In the three categories of Enhanced Silver, the plan pays either 94 percent, 87 percent or 73 percent of expenses, with the member being responsible for the rest.



## Bronze:

On average, the health plan pays 60 percent of medical expenses and the member pays 40 percent.



## All L.A. Care Covered™ plans include:



No-cost preventive and wellness care



Hospital and doctor visits



Prescription medications



Emergency services



Maternity and newborn care



Lab work and X-rays



Pediatric vision care



Pediatric dental care



Mental health and substance use services



Free access to our Family Resource Centers and Community Resource Centers



## Region 15 - Pricing Scenarios

Region 15: FPL 150%, Age 40

Silver 94 - CSR

	Bronze	Silver	Gold	Platinum
2020 Premium		\$64.32		
2021 Premium	\$1.00	\$63.57	\$80.16	\$130.76
Cost/(Savings)	(\$63.32)	(\$.75)		

## Region 15 - Pricing Scenarios

### Region 15: FPL 150%, Age 40 - Managing Diabetes Silver 94 - CSR

Total Annual Cost Comparison			
Rating Area: 15	FPL: 150%	Age: 40	Medical & Rx Costs: Managing Type 2 Diabetes

	Bronze	Silver	Gold	Platinum
2021 Monthly Premium	\$1.00	\$63.57	\$80.16	\$130.76
Medical + Rx Costs	\$3,720	\$500	\$1,620	\$700
"All-In" (Premium + Costs)	\$3,732	\$1,262.84	\$2,581.92	\$2,269.12

Med/Rx Details	Bronze	Silver	Gold	Platinum
Deductibles	\$2,100	\$0	\$0	\$0
Copayments	\$400	\$400	\$1,400	\$600
Coinsurance	\$1,200	\$80	\$200	\$80
Exclusions & Limits	\$20	\$20	\$20	\$20
Total	\$3,720	\$500	\$1,620	\$700

## Region 15 - Pricing Scenarios

### Region 15: FPL 150%, Age 40 - Medium Utilization Silver 94 - CSR

#### Total Annual Cost Comparison

Rating Area: 15	FPL: 150%	Age: 40	Medical & Rx Costs: Medium Utilization
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	Bronze	Silver	Gold	Platinum
2021 Monthly Premium	\$1.00	\$63.57	\$80.16	\$130.76
Medical + Rx Costs	\$2,800	\$99	\$720	\$315
"All-In" (Premium + Costs)	\$2,732	\$861.84	\$1,656.92	\$1,884.12

Med/Rx Details	Bronze	Silver	Gold	Platinum
Deductibles	\$2,800	\$0	\$0	\$0
Copayments	\$610	\$99	\$720	\$315
Coinsurance	\$0	\$0	\$0	\$0
Exclusions & Limits	\$0	\$0	\$0	\$0
Total	\$2,800	\$99	\$720	\$315

## Region 15 - Pricing Scenarios

Region 15: FPL 250%, Age 40  
Silver 70

### Pricing Analysis - 2021 Upsell Opportunities

Rating Area: 15	FPL: 250%	Age: 40	2019 Plan: Silver	
	Bronze	Silver	Gold	Platinum
2020 Premium		\$202.96		
2021 Premium	\$133.38	\$204.89	\$221.48	\$272.08
Cost/(Savings)	(\$69.58)	\$1.93	\$18.52	\$69.12



## Region 15 - Pricing Scenarios

### Region 15: FPL 150%, Age 40 - Managing Diabetes Silver 70 - CSR

Total Annual Cost Comparison			
Rating Area: 15	FPL: 150%	Age: 40	Medical & Rx Costs: Managing Type 2 Diabetes

	Bronze	Silver	Gold	Platinum
2021 Monthly Premium	\$1.00	\$63.57	\$80.57	\$130.76
Medical + Rx Costs	\$3,720	\$2,020	\$1,620	\$700
"All-In" (Premium + Costs)	\$3,732.00	\$1,262.88	\$2,581.96	\$2,269.16

Med/Rx Details	Bronze	Silver	Gold	Platinum
Deductibles	\$2,100	\$300	\$0	\$0
Copayments	\$400	\$1,500	\$1,400	\$600
Coinsurance	\$1,200	\$200	\$200	\$80
Exclusions & Limits	\$20	\$20	\$20	\$20
Total	\$3,720	\$2,970	\$2,596	\$700

## Region 15 - Pricing Scenarios

### Region 15: FPL 250%, Age 40 - Medium Utilization Silver 70

#### Total Annual Cost Comparison

Rating Area: 15	FPL: 250%	Age: 40	Medical & Rx Costs: Medium Utilization
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	Bronze	Silver	Gold	Platinum
2021 Monthly Premium	\$133.38	\$204.89	\$221.48	\$272.08
Medical + Rx Costs	\$2,800	\$800	\$720	\$315
"All-In" (Premium + Costs)	\$4,320.56	\$3,258.68	\$3,352.76	\$3,579.96

Med/Rx Details	Bronze	Silver	Gold	Platinum
Deductibles	\$2,190	\$0	\$0	\$0
Copayments	\$610	\$800	\$720	\$315
Coinsurance	\$0	\$0	\$0	\$0
Exclusions & Limits	\$0	\$0	\$0	\$0
Total	\$2,720	\$800	\$720	\$315

## Region 15 - Pricing Scenarios

Region 15: FPL 250%, Age 25  
Silver 70

### Pricing Analysis - 2021 Upsell Opportunities

Rating Area: 15

FPL: 250%

Age: 25

2019 Plan: Silver

	Bronze	Silver	Gold	Platinum
2020 Premium		\$202.96		
2021 Premium	\$149.23	\$205.42	\$218.45	\$258.20
Cost/(Savings)	(\$53.73)	\$2.46	\$15.49	\$55.24

## Region 15 - Pricing Scenarios

### Region 15: FPL 250%, Age 25 - Having a Baby Silver 70

#### Total Annual Cost Comparison

Rating Area: 15	FPL: 250%	Age: 25	Medical & Rx Costs: Having a Baby
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	Bronze	Silver	Gold	Platinum
2021 Monthly Premium	\$149.23	\$205.42	\$218.45	\$258.20
Medical + Rx Costs	\$7,860	\$5,360	\$1,260	\$660
"All-In" (Premium + Costs)	\$9,650.76	\$7,825.04	\$3,881.40	\$3,758.40

Med/Rx Details	Bronze	Silver	Gold	Platinum
Deductibles	\$6,300	\$4,000	\$0	\$0
Copayments	\$500	\$600	\$1,200	\$600
Coinsurance	\$1,000	\$900	\$0	\$0
Exclusions & Limits	\$60	\$60	\$60	\$60
Total	\$7,860	\$5,560	\$1,260	\$660

## Region 15 - Pricing Scenarios

### Region 15: FPL 250%, Age 25 - Medium Utilization Silver 70

Total Annual Cost Comparison			
Rating Area: 15	FPL: 250%	Age: 25	Medical & Rx Costs: Medium Utilization

	Bronze	Silver	Gold	Platinum
2021 Monthly Premium	\$149.23	\$205.42	\$218.45	\$258.20
Medical + Rx Costs	\$2,800	\$800	\$720	\$315
"All-In" (Premium + Costs)	\$4,510.76	\$3,265.04	\$3,316.40	\$3,413.40

Med/Rx Details	Bronze	Silver	Gold	Platinum
Deductibles	\$2,190	\$0	\$0	\$0
Copayments	\$610	\$800	\$720	\$315
Coinsurance	\$0	\$0	\$0	\$0
Exclusions & Limits	\$0	\$0	\$0	\$0
Total	\$2,800	\$800	\$720	\$315

## Region 16 - Pricing Scenarios

Region 16: FPL 150%, Age 40

Silver 94 - CSR

### Pricing Analysis - 2021 Upsell Opportunities

Rating Area: 16	FPL: 150%	Age: 40	2019 Plan: Silver	
	Bronze	Silver	Gold	Platinum
2020 Premium		\$72.93		
2021 Premium	\$1.00	\$66.03	\$84.01	\$138.88
Cost/(Savings)	(\$71.93)	(\$6.90)	\$11.08	\$65.95



## Region 16 - Pricing Scenarios

### Region 16: FPL 150%, Age 40 - Managing Diabetes Silver 94 - CSR

Total Annual Cost Comparison			
Rating Area: 16	FPL: 150%	Age: 40	Medical & Rx Costs: Managing Type 2 Diabetes

	Bronze	Silver	Gold	Platinum
2021 Monthly Premium	\$1.00	\$66.03	\$84.01	\$138.88
Medical + Rx Costs	\$3,720	\$500	\$1,620	\$700
"All-In" (Premium + Costs)	\$3,732	\$1,292.36	\$2,628.12	\$2,366.56

Med/Rx Details	Bronze	Silver	Gold	Platinum
Deductibles	\$2,100	\$0	\$0	\$0
Copayments	\$400	\$400	\$1,400	\$600
Coinsurance	\$1,200	\$80	\$200	\$80
Exclusions & Limits	\$20	\$20	\$20	\$20
Total	\$3,720	\$500	\$1,620	\$700

## Region 16 - Pricing Scenarios

### Region 16: FPL 150%, Age 40 - Medium Utilization Silver 94 - CSR

Total Annual Cost Comparison			
Rating Area: 16	FPL: 150%	Age: 40	Medical & Rx Costs: Medium Utilization

	Bronze	Silver	Gold	Platinum
2021 Monthly Premium	\$1.00	\$66.03	\$84.01	\$138.88
Medical + Rx Costs	\$2,800	\$99	\$720	\$315
"All-In" (Premium + Costs)	\$2,732	\$891.36	\$1,703.12	\$1,981.56

Med/Rx Details	Bronze	Silver	Gold	Platinum
Deductibles	\$2,190	\$0	\$0	\$0
Copayments	\$610	\$99	\$720	\$315
Coinsurance	\$0	\$0	\$0	\$0
Exclusions & Limits	\$0	\$0	\$0	\$0
Total	\$2,800	\$99	\$720	\$315

## Region 16 - Pricing Scenarios

Region 16: FPL 250%, Age 40  
Silver 70

### Pricing Analysis - 2021 Upsell Opportunities

Rating Area: 16	FPL: 250%	Age: 40	2019 Plan: Silver	

## Region 16 - Pricing Scenarios

### Region 16: FPL 250%, Age 40 - Managing Diabetes Silver 70

Total Annual Cost Comparison			
Rating Area: 16	FPL: 250%	Age: 40	Medical & Rx Costs: Managing Type 2 Diabetes

	Bronze	Silver	Gold	Platinum
2021 Monthly Premium	\$129.81	\$207.35	\$225.33	\$280.20
Medical + Rx Costs	\$3,720	\$2,020	\$1,620	\$700
"All-In" (Premium + Costs)	\$5,277.72	\$4,508.20	\$4,323.96	\$4,062.40

Med/Rx Details	Bronze	Silver	Gold	Platinum
Deductibles	\$2,100	\$300	\$0	\$0
Copayments	\$400	\$1,500	\$1,400	\$600
Coinsurance	\$1,200	\$200	\$200	\$80
Exclusions & Limits	\$20	\$20	\$20	\$20
Total	\$3,720	\$2,020	\$1,620	\$700

## Region 16 - Pricing Scenarios

### Region 16: FPL 250%, Age 40 - Medium Utilization Silver 70

Total Annual Cost Comparison			
Rating Area: 16	FPL: 250%	Age: 40	Medical & Rx Costs: Medium Utilization

	Bronze	Silver	Gold	Platinum
2021 Monthly Premium	\$129.81	\$207.35	\$225.33	\$280.20
Medical + Rx Costs	\$2,800	\$800	\$720	\$315
"All-In" (Premium + Costs)	\$4,277.72	\$3,288.20	\$3,398.96	\$3,677.40

Med/Rx Details	Bronze	Silver	Gold	Platinum
Deductibles	\$2,190	\$0	\$0	\$0
Copayments	\$610	\$800	\$720	\$315
Coinsurance	\$0	\$0	\$0	\$0
Exclusions & Limits	\$0	\$0	\$0	\$0
Total	\$2,800	\$800	\$720	\$315

## Region 16 - Pricing Scenarios

Region 16: FPL 250%, Age 25  
Silver 70

### Pricing Analysis - 2021 Upsell Opportunities

Rating Area: 16	FPL: 250%	Age: 25	2019 Plan: Silver	
	Bronze	Silver	Gold	Platinum
2020 Premium		\$209.73		
2021 Premium	\$146.43	\$207.35	\$221.48	\$264.58
Cost/(Savings)	(\$63.30)	(\$2.38)	\$11.50	\$54.85



## Region 16 - Pricing Scenarios

### Region 16: FPL 250%, Age 25 - Having a Baby Silver 70

#### Total Annual Cost Comparison

Rating Area: 16	FPL: 250%	Age: 25	Medical & Rx Costs: Having a Baby
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	Bronze	Silver	Gold	Platinum
2021 Monthly Premium	\$146.43	\$207.35	\$221.48	\$264.58
Medical + Rx Costs	\$7,860	\$5,560	\$1,260	\$660
"All-In" (Premium + Costs)	\$9,617.16	\$8,048.20	\$3,917.76	\$3,834.96

Med/Rx Details	Bronze	Silver	Gold	Platinum
Deductibles	\$6,300	\$4,000	\$0	\$0
Copayments	\$500	\$600	\$1,200	\$600
Coinsurance	\$1,000	\$900	\$0	\$0
Exclusions & Limits	\$60	\$60	\$60	\$60
Total	\$7,860	\$5,560	\$1,260	\$660

### Region 16: FPL 250%, Age 25 - Medium Utilization Silver 70

Total Annual Cost Comparison			
Rating Area: 16	FPL: 250%	Age: 25	Medical & Rx Costs: Medium Utilization

	Bronze	Silver	Gold	Platinum
2021 Monthly Premium	\$146.43	\$207.35	\$221.48	\$264.58
Medical + Rx Costs	\$2,800	\$800	\$720	\$315
"All-In" (Premium + Costs)	\$4,477.16	\$3,288.20	\$3,352.76	\$3,489.96

Med/Rx Details	Bronze	Silver	Gold	Platinum
Deductibles	\$2,800	\$0	\$0	\$0
Copayments	\$610	\$800	\$720	\$315
Coinsurance	\$0	\$0	\$0	\$0
Exclusions & Limits	\$0	\$0	\$0	\$0
Total	\$2,800	\$800	\$720	\$315

### Medical & Rx Cost Scenarios

- 1** **Having a Baby** - Normal delivery
- 2** **Managing Type 2 Diabetes** - Routine maintenance of a well-controlled condition
- 3** **Foot Fracture** - Simple fracture of the foot
- 4** **Low Utilization** - 5 PCP visits and 2 Specialist visits
- 5** **Medium Utilization** - 1 ER visit, 5 PCP visits and 3 Specialist visits
- 6** **High Utilization** - 3-day inpatient admission, 1 ER visit (waived upon admission), 6 PCP visits, and 4 Specialists visits





L.A. Care.

## Health In Motion<sup>3</sup>

L.A. Care will reward you for taking steps to improve your health!

**1 point = \$1 in gift cards**

**Earn points by completing:**

- Health Appraisal survey. **Get 40 points!**
- Health Coaching sign up, create an action plan, and share your progress. **Get 25 points!**
- Tobacco Cessation workshop online. **Get 75 points!**
- Healthy Weight workshop online. **Get 75 more points!**

\*\*\*Please check qualifying rules for more information\*\*\*

Rewards can only be redeemed if you are a current L.A. Care Covered™ member.

**EARN UP TO  
\$215  
IN GIFT CARDS  
FOR MAKING  
HEALTHY  
CHOICES!**

## L.A. Care Family Resource Centers (FRCs) Are Your Centers for Health and Wellness!

The Family Resource Centers (FRC) are your Centers for Health & Wellness. Come improve your health and elevate your knowledge with a variety of classes and services that are **FREE** and **OPEN** to everyone!

### At the Family Resource Centers, you can:

- Get FREE Health and Developmental Screenings
- Get information about local organizations and resources
- Learn about no-cost or affordable health coverage options
- Attend FREE health and wellness classes such as:
  - Children's Classes
  - Physical Fitness Classes: Dance, Aerobics, Yoga
  - CPR/First Aid
  - Wellness Nutrition with a Registered Dietitian
  - Healthy Cooking
  - Parenting Support

## Member Services

At the Family Resource Centers, L.A. Care Covered™ members can learn more about their health plan benefits and get one-on-one help with any of the following:

- ✦ Sign up for a Member Orientation
- ✦ Learn how to create a member account on L.A. Care Connect™
- ✦ Select a Primary Care Physician (PCP)
- ✦ Complete the Health Appraisal online

All centers are Open Monday – Saturday! To find a center near you, or for the latest schedule of classes, visit **[www.lacare.org/frc](http://www.lacare.org/frc)** or call **1.877.287.6290** (TTY 711).



## Community Resource Center

In 2019, L.A. Care and Blue Shield Promise Health Plan formed a unique collaboration to introduce safe, fun and inclusive Community Resource Centers across L.A. County.

The goal is to improve the health outcomes of our members and communities where they live. We are excited to share that L.A. Care's existing Family Resource Centers will gradually change to co-branded and jointly operated Community Resource Centers!

This means that there will be more benefits for health plan members and the entire community in the form of new and enhanced services and resources – to help keep everyone active, healthy and informed.

### What is a Community Resource Center?

A Community Resource Center is a warm and safe space in your community offering many classes and programs that are free and open to everyone. Our friendly staff can tell you about the class schedule or you can visit [activehealthyinformed.org](https://activehealthyinformed.org) for more details. Our offerings include:

- ✿ Fitness and Exercise Classes
- ✿ Health Education Classes
- ✿ Preventive Health Screenings
- ✿ Nutrition and Healthy Cooking Classes
- ✿ Wellness Nutrition Consultations
- ✿ Social Services Assistance (housing, financial literacy, food security)
- ✿ Support Groups
- ✿ On-Site Medi-Cal Enrollment Support
- ✿ CPR/First Aid Training
- ✿ Free on-demand virtual classes
- ✿ Free on-demand virtual classes – Please visit [youtube.com/activehealthyinformed](https://youtube.com/activehealthyinformed)

### Personalized Services for L.A. Care and Blue Shield Promise Members

Both health plans are committed to increasing access to health resources across Los Angeles County. We are here to help you manage your health care needs. L.A. Care and Blue Shield Promise members have access to personalized services at the Community Resource Center to help keep you active, healthy & informed.

## Tailored programs offered at the Resource Center includes:

**In Person Member Support** – get personalized help with choosing your doctor, getting a temporary ID card, and setting up appointments.

**Diabetes Prevention** – qualified members can take part in our diabetes prevention program with a trained lifestyle coach.

**Care Management** – Learn how eligible members can get Care Management support at the Resource Centers.

**Connection to Social Services** – learn how to access social services assistance for housing, food, bills and more.

**Health Technology Support** – learn how to use health portals and apps to enhance your health. To learn more, visit [activehealthyinformed.org](https://activehealthyinformed.org).

## Resource Center Locations

**NORTH REGION** ■


- 1 Metro L.A.
- 2 Pacoima
- 3 The Westside


**SOUTH REGION** ■


- 4 Inglewood
- 5 Long Beach
- 6 Wilmington

**EAST REGION** ■

- 7 Boyle Heights
- 8 Gateway Cities
- 9 Huntington Park
- 10 Pomona
- 11 El Monte

 **FRC** Existing Location\*

 **IRC** Existing Location\*\*

 **CRC** Future Location\*\*\*

\* L.A. Care Health Plan  
Family Resource Centers

\*\* Blue Shield of California Promise Health Plan  
Informational Resource Center

\*\*\* L.A. Care Health Plan and Blue Shield of California Promise Health Plan  
Community Resource Centers

Blue Shield of California Promise Health Plan is an independent licensee of the Blue Shield Association