

ABOUT MERITAGE MEDICAL NETWORK

Meritage Medical Network consists of a large network of local primary care physicians and specialists in all fields of medicine. Together, we are dedicated to providing the best health care available in Marin, Napa, Sonoma, Solano, Fresno & Madera counties. As a select group of private practice physicians, we are affiliated with all the major acute care hospitals in NorCal and Central Valley.

We are the only independent physician network that administers benefits for HMO members in Marin, Napa and Sonoma counties. We provide care that is medically necessary as determined by the practitioner. Meritage Medical Network Utilization Management staff, the member's health plan and individual benefit coverage. We provide no financial incentives to practitioners or staff that discourage utilization. If we deny an authorization request, we will provide the criteria on which the decision was based.

We support your right to privacy. We treat all medical records with confidentiality. You have the right to refuse the release of all medical information except when required by law.

CONTACT MERITAGE MEDICAL NETWORK

For more information about Meritage Medical Network, including current physician listings and links to our contracted health plans, please visit www.meritagemed.com or call **NorCal:800-874-0840 Central Valley:833-446-1758.**

WHAT PREVENTIVE HEALTH SERVICES ARE AVAILABLE ?

The managed care system (i.e., HMOs) supports and promotes preventive care. Good health starts with avoiding illness and disease. Knowing your family history can help your physician prevent or detect illness early, thus reducing health risks. Female members may self-refer to a Meritage Medical Network Gynecologist for an annual gynecological examination. All other preventive care is provided by your Primary Care Provider (PCP) according to established preventive care guidelines.

WHY IS THERE A NEED FOR PRIOR AUTHORIZATION?

Some services require prior authorization by Meritage Medical Network rather than just a referral. Examples include durable medical equipment, hospital stays, surgeries performed outside a physician's office and high-cost injectable drugs. You do not need a referral to see an obstetrician for prenatal care.

We also make sure that a treatment or procedure is a covered benefit and will be provided by a Meritage Medical Network contracted provider. The use of our Network ensures you will not be billed for covered medical services received.

FREQUENTLY ASKED QUESTIONS:

Q: Are there services available if I need medical attention after regular business hours?

A: Yes. Your doctor can be reached or will have an "On-Call Doctor" available to help you even after hours. If it's an emergency, call 911.

Q: What should I do if I get a bill for covered Medical services?

A: Call our Customer Service Department at (415) - 884-1840 or (800)-874-0840.

Q: Should I see my Primary Care Provider before I go straight to a specialist?

A: Yes, a PCP is trained to treat most medical conditions. Your PCP will need to see you to determine if it is necessary to refer you to a Specialist. An exception to this is that female members may self-refer to a Meritage Medical Network Gynecologist for an annual gynecological examination.

Cómo comunicarse con Meritage Medical Network

Para preguntas sobre citas con especialistas, autorizaciones, o facturas, por favor llame al (415) 884-1840 o al (800) 874-0840.

Encuentre más información sobre Meritage Medical Network en nuestra página web www.meritagemed.com, incluyendo listados de doctores, clases de bienestar, y conexiones con los planes de salud con los cuales tenemos contratos.

More than HealthCare...

HealthCaring.



For over 40 years we've been caring for the North Bay

Trusted, Quality Healthcare in

Marin - Sonoma - Napa - Solano - Fresno - Madera

MERITAGE MEDICAL NETWORK PROVIDES ASSISTANCE WITH

- Explanation of HMO benefits and co-payments
- Confirmation of eligibility
- Resolving member issues
- Language assistance for those not fluent in English
- Physician office staff support
- Case management support for members
- Coordination of referrals and prior authorizations
- Claims processing and payment to health care providers
- Coordination and continuity of care

WHAT IS MANAGED CARE?

“Managed Care” describes the type of health care provided to members of Health Maintenance Organizations (HMOs). Health plans contract with medical networks like Meritage Medical Network to provide a full range of health services for their members. HMOs provide health care to you with lower out-of-pocket expense than traditional health insurance like Preferred Provider Organizations (PPOs) or Indemnity Plans. In California, more than half the population receives health care through managed care networks such as Individual Practice Associations (IPA).



WHO IS RESPONSIBLE FOR MANAGING YOUR HEALTH?

You and your Primary Care Physician are equal partners in your health care. Every member must choose a Primary Care Physician (General/Family practitioner, Internist or Pediatrician). Your Primary Care Physician is your health care advocate – your most important link to satisfaction with the managed care system. If you have not chosen a Primary Care Physician or do not know who your Primary Care Physician is, contact your health plan immediately.

As a Meritage Medical Network member, you have the right to participate with your doctors in making health care decisions. You also have the right to a candid discussion of appropriate or medically necessary treatment options for your condition, regardless of cost or benefit coverage. If you are unable to fully participate in your treatment, you have the right to be represented by your parents, guardians, family members or legal conservator. We encourage you to discuss an Advance Directive with your Primary Care Physician.

THE ROLE OF THE PRIMARY CARE PHYSICIAN

The doctor-patient relationship is the foundation for effective, high-quality health care. Your Primary Care Physician coordinates your medical care including preventive services, treatment of illness, referrals to specialists when necessary, and hospital care.

CAN I CHANGE MY PRIMARY CARE PHYSICIAN?

Yes. A comfortable relationship with your Primary Care Physician is essential to your health. The location of his/her office, languages spoken, sensitivity to cultural or lifestyle choices and office hours are important factors when choosing a Primary Care Physician. If you would ever like to change your Primary Care Physician, simply call your health plan directly at the (800) number on your insurance card. Neither your doctor’s office nor the Meritage Medical Network can change your Primary Care Physician for you.

THE ROLE OF THE SPECIALIST PHYSICIAN:

Our Specialist Physicians perform a key role in medical management and ensuring that our members have access to a full spectrum of high-quality medical care. The Specialist Physician will coordinate your care with your Primary Care Physician and Meritage Medical Network. If necessary, the Specialist Physician will obtain authorization for additional services and/or treatment from Meritage Medical Network.

HOW DO I SEE A SPECIALIST?

After your Primary Care Physician has evaluated your medical condition, he/she may determine that it is appropriate for you to see a Specialist. You will then be provided with a referral. It is recommended that you do not schedule an appointment with a Specialist until you have obtained the completed authorization from us. The referral form provides valuable medical information to the Specialist.

WHAT IS COVERED BY MY INSURANCE?

Each HMO has hundreds of different plan options, and employer groups decide which benefits they are willing to provide, therefore the benefits vary. Due to these factors, the best way to know what your insurance plan covers is to review your “Evidence of Coverage.” This information is included in your benefit package provided to you when you join the HMO health plan.

You can also call Meritage at (415)-884-1840 or (800)-874-0840 to ask one of our customer service representatives if a particular service is covered under your health plan. Meritage customer service can be reached Monday-Friday from 8:30AM-5:00PM.

In general, routine medical care and preventive services, such as checkups, screening for disease, immunizations and office visits for treatment of illness or injury are usually covered under most health plans.

In most cases, HMO members are required to pay a copay when visiting the doctor’s office. If you have a copay, it will be due at the time of your office visit. If you have questions about your copay for a particular service or office visit, you may check your “Evidence of Coverage” or call Meritage Customer Service.

