



# HealthyWorkers<sup>SM</sup> HMO

## Member Guidebook



Current as of April 2025

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A health plan made  
for San Franciscans  
by San Franciscans

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# Welcome to San Francisco Health Plan





As a member of San Francisco Health Plan, you are very important to us. We want to make sure you get the health care services you need, when you need them. If you ever have questions about your health care benefits, have a problem with services, or need help getting them, don't hesitate to call us.

Customer Service representatives are available Monday–Friday, 8:30am–5:30pm at any one of the following phone numbers:

Local Callers.....1(415) 547-7800

Toll-Free Callers .....1(800) 288-5555

TTY for people who are deaf, hard-of-hearing,  
or have speech disabilities .....1(415) 547-7830

Teladoc®, a free benefit, is available when your  
doctor is not .....1(800) 835-2362

Our Nurse Advice Line is available 24 hours a day,  
7 days a week .....1(877) 977-3397

Answers to frequently asked questions may be found on our website at **[sfhp.org](https://sfhp.org)**. *Never send any personal health information through email.* Contact us safely and securely through our website at **[sfhp.org/customer-service](https://sfhp.org/customer-service)**.



## About this Guidebook

This Member Guidebook has information about customer services provided by San Francisco Health Plan, and instructions on how you can get health care services that are covered by Healthy Workers HMO. It explains how San Francisco Health Plan and its network of doctors, medical groups, and clinics all work together to make sure you get the highest quality health care that's right for you.

Some of the words in this guidebook have special meanings. The meanings of these words can be found in the Definitions section of this guidebook on page 47.



### **FREE Group Wellness Classes – Enroll Today!**

FREE health and safety classes, support groups, and reading materials are available to all San Francisco Health Plan members.

See page 45 for details.

## How Your Plan Works

San Francisco Health Plan (SFHP) is a licensed community health plan that provides affordable health care coverage to low- and moderate-income families. In a managed care plan, your primary care provider (PCP), clinic, hospital, and specialists all work together to keep you as healthy as possible.

It's our job to connect you to all of the health care services covered by Healthy Workers HMO.

- We work with doctors, clinics, hospitals, and pharmacies to make sure you get the health care services you need, when you need them
- We pay for health care services covered by Healthy Workers HMO
- We make sure our doctors, specialists, nurses, and other health care professionals provide the highest quality health care services
- Our Customer Service team helps you with any questions or problems about benefits and services
- We provide information on how to keep your health care coverage
- You can choose your own personal doctor (primary care provider) or clinic
- We share information between your doctors and specialists and give instructions in a language you understand
- We provide access to free group wellness classes, such as quitting smoking, controlling diabetes, parenting, controlling asthma, women's health, and more
- Our website has additional information about your benefits and answers to your most frequently asked questions. Visit us at **[sfhp.org](https://sfhp.org)**.
- SFHP complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex

# Customer Service



San Francisco Health Plan Customer Service is ready to assist you in the language you prefer to speak. We answer questions about your benefits and health care services. We also help solve problems you may be having with your health care services.

Customer Service representatives are available Monday–Friday, 8:30am–5:30pm at any one of the following phone numbers:

Local Callers.....	<b>1(415) 547-7800</b>
Toll-Free Callers .....	<b>1(800) 288-5555</b>
TTY for people who are deaf, hard-of-hearing, or have speech disabilities .....	<b>1(415) 547-7830</b>

## Reasons to Call Customer Service

- Choose or change your doctor or clinic
- Get a new Member ID Card
- Get a Provider Directory, Evidence of Coverage, Summary of Benefits, or other member materials
- Get help making an appointment with a doctor
- Understand your prescription drug benefits
- Get help with billing questions
- Update your address or phone number
- Get help renewing your health care coverage
- Report a complaint, problem, or grievance
- Get information on community health resources
- And more

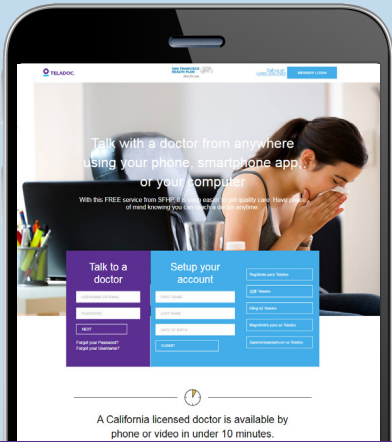
Answers to frequently asked questions may be found on our website at **sfhp.org**. *Never send any personal health information through email.* Contact us safely and securely through our website at **sfhp.org/customer-service**.



# Free Telemedicine Benefit



Access a doctor, day or night, by phone or video call from the comfort of your home.



With our FREE telemedicine benefit, Teladoc, get care from a California-licensed doctor anytime, 24 hours a day from a phone, smartphone app, or your computer.

[sfhfp.org/teladoc](https://sfhfp.org/teladoc)

## A Teladoc doctor can treat simple problems like:



- Urinary Discomfort
- Back & Joint Problems



- Colds
- Flu



- Vomiting & Diarrhea
- Red, Itchy Eyes



- Skin Rashes
- And More

You can request to speak with a doctor from the comfort of your home wherever you have phone or internet access. It's FREE and you can skip the waiting room. Doctors are available any time day or night.

Call Teladoc at **1(800) 835-2362** or visit [sfhfp.org/teladoc](https://sfhfp.org/teladoc).



You can call our Nurse Advice Line anytime to talk to a trained registered nurse who can help answer your health care questions. This service is free and available to you in your language. Call at **1(877) 977-3397**.



## Interpreter Services

You have a right to interpreter services at no charge, and may use one whenever you get medical care. You also have the right not to use your friends, family members, and minors as interpreters unless you specifically request it. You may also have an interpreter anytime you speak with a representative of San Francisco Health Plan.

If you need an interpreter, let your doctor's office know ahead of time, so that one can be made available for your appointment. We may also be able to help you find a doctor who speaks your language, or who has an interpreter working in the office.



# Website Services



If you have internet access, you can visit San Francisco Health Plan online at **sfhp.org**. The website has a lot of useful information and tools that allow you to:

- Look up benefits information
- Download member materials
- Get answers to frequently asked questions
- View issues of your member newsletter, *Your Health Matters*
- Get health education and community resource information
- Find out who to call for dental, vision, and other services
- File a grievance or report a problem
- And much more

Visit our Provider Online Search Tool at **sfhpprovidersearch.org** to:

- Find a primary care provider
- Locate a pharmacy near your home or work
- Search for providers by provider type, specialty, network, languages spoken, gender, location, and more



# Getting Started





If you are a new San Francisco Health Plan member, you will receive a few helpful tools in the mail to help you get started.

### Welcome Packet

All new members are mailed a welcome packet. Inside are important member materials, such as a Provider Directory and an Evidence of Coverage that explains your benefits, rights and responsibilities as a member of San Francisco Health Plan.

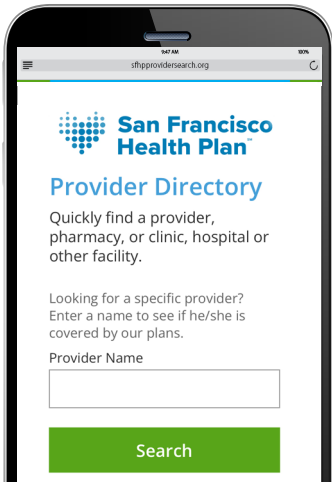
### Evidence of Coverage

Your Evidence of Coverage contains detailed information about the benefits and the services offered through your program. If you need an Evidence of Coverage you may call Customer Service or download it at [sfhp.org/HW/materials](http://sfhp.org/HW/materials).

### Provider Directory

Your Provider Directory is a listing of all doctors, specialists, clinics, hospitals, pharmacies, and other resources that serve your program. It's important to keep it, in case you decide you want to change your doctor.

If you need a Provider Directory, call Customer Service or view the information using the Provider Online Search Tool at [sfhp.org](http://sfhp.org).



### Provider Online Search Tool

You can access a list of doctors, specialists, clinics, hospitals, and pharmacies online. Go to [sfhp.org](http://sfhp.org) and click on the “Find a Doctor” button.

Find a Doctor

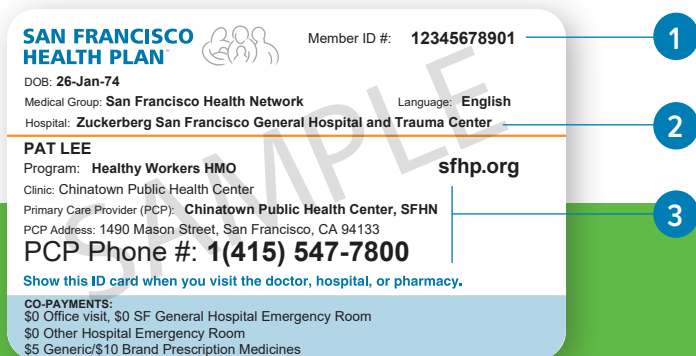
## Member ID Card



All new members are mailed a Member ID Card. Your Member ID Card is helpful in letting health care providers know that you are a member of San Francisco Health Plan. Carry your Member ID at all times. Always bring it to your doctor or clinic, emergency room, and to the pharmacy.

Below is a sample of what your San Francisco Health Plan Member ID Card looks like. When you get your Member ID Card, check all of the information to make sure it is correct. You may have a new Member ID Card mailed to you at no charge if:

- Any information is incorrect
- Your card is lost or stolen
- You change your primary care provider
- Your address or other information changes



**Carry your Member ID Card with you at all times.**

## Your Primary Care Provider

A primary care provider (PCP) is the doctor or clinic responsible for providing your basic medical care. When you joined San Francisco Health Plan, you chose a PCP. If you did not choose a PCP when you joined, one was chosen for you. Medical services provided by your PCP include:

- Wellness check-ups and preventive services
- Immunizations (shots)
- Diagnostic tests, such as hearing tests
- Laboratory tests and X-rays
- Care for when you are sick or injured
- Care for ongoing health issues, such as asthma, allergies, or diabetes
- And much more

Unless it's a health emergency your PCP is the first person you should see when you need care.



## Changing Your Primary Care Provider

It's best to keep the same primary care provider (PCP) whenever possible, so that he or she gets to know your health history and health care needs. You can request to change your PCP for any reason. Simply call Customer Service and request a new PCP. *Never send any personal health information through email.* Contact us safely and securely through our website at **[sfhp.org/customer-service](https://sfhp.org/customer-service)**.

## Questions to Ask When Choosing a PCP:

- Is this doctor in a neighborhood close to where you live or work?
- Is it easy to get to this doctor by car, MUNI, or BART?
- Does this doctor speak your language?
- What does this doctor specialize in treating?
- You may also choose a Mid-Level Provider as your PCP. A Mid-Level Provider is a nurse practitioner, certified nurse midwife, or physician's assistant.

# Health Care Services





## Preventive or Routine Care

Preventive or routine services, such as regular check-ups, health screenings, and immunizations, help prevent illness and are provided by your primary care provider (PCP) or clinic. Call your PCP or clinic to make an appointment for a check-up.

## Specialty Care



Specialists are doctors who see patients with special problems, such as allergies, asthma, diabetes, or heart problems. Your primary care provider (PCP) will refer you to a specialist if you need expert advice or treatment for a specific problem. Your PCP is able to refer you to the right specialist in your medical group. You may not see a specialist without a referral from your PCP.

## Urgent Care



Urgent Care is available when you need to be seen by a doctor right away because you are sick or hurting, or have symptoms like discomfort, fever, or slight pain. If you think you need Urgent Care, call your doctor's office. The phone number is listed on your Member ID Card.

## Hospital Care



If you need care at a hospital or emergency services, your in-network hospital is Zuckerberg San Francisco General Hospital and Trauma Center. The address is 1001 Potrero Avenue, San Francisco, CA 94110. Except for emergency services, you may need authorization from SFHP to go to another hospital.

## Teladoc®

If your doctor is not available when you need them and you want to get care for simple medical problems, you can access a doctor, day or night by phone or video call with our free telemedicine benefit, Teladoc.



## Second Opinions

If you would like to talk to another doctor about a health problem, you may ask your primary care provider (PCP) or San Francisco Health Plan for a second opinion. San Francisco Health Plan and its medical groups will pay for a second opinion from another doctor.

## Emergency Care

**Care at a hospital Emergency Room is for medical emergencies only.** If an illness is life-threatening or seriously dangerous, then that illness may be a medical emergency. You may have a medical emergency if you have:

- Difficulty breathing and/or shortness of breath
- Chest or upper stomach pain, or feel pressure in your chest
- Fainting spells or sudden dizziness or weakness
- Uncontrolled bleeding
- Severe vomiting or diarrhea
- Feelings that you want to hurt yourself or others

If you believe you have a medical emergency, it is best to go to your assigned hospital on your Member ID Card. Going to your assigned hospital will allow your PCP to more easily talk to your hospital provider and make sure you get the care you need. If you believe your health is at risk, you can choose to go to the closest emergency room.

If you think the medical condition is life-threatening or will worsen on the way to the hospital, then call **911** and have local emergency medical services come to you.

If you need help determining where and how quickly you need care, you should call your PCP or clinic first. If you cannot reach your PCP or clinic, you can call Teladoc® to have a free phone or video consultation with a physician. Call Teladoc at **1(800) 835-2362** or [sfhp.org/teladoc](https://sfhp.org/teladoc).

## Mental Health Care

Do you feel stressed, irritable or depressed and could use someone to talk to?

You can get outpatient or inpatient care for mental health conditions such as depression or anxiety, as well as alcohol or substance abuse treatment. For a referral to a mental health provider or substance abuse treatment

counselor call San Francisco Behavioral Health Services' Access Helpline at **1(415) 255-3737** (local), **1(888) 246-3333** (toll-free) or **1(888) 484-7200** (TTY), 24 hours a day, 7 days a week.



## Tobacco Cessation Services



You can get help to quit smoking or stop using tobacco.

San Francisco Health Plan covers counseling services and

FDA-approved medications to help you stop using tobacco. Prior authorization may be required for some tobacco cessation medications.

If you are pregnant and you use tobacco or are exposed to tobacco smoke, there are services and counseling available to you. Talk to your PCP about whether tobacco cessation medications are right for you.

Call Kick It California at **1(800) 300-8086** for free help with quitting.

Their coaches are experts at helping people with the process. Services are available in English, Spanish, Cantonese, Mandarin, Korean, and Vietnamese. Visit **[kickitca.org](https://kickitca.org)** for more info.

## Family Planning

Birth control, pregnancy testing, sexually transmitted disease testing, and other family planning services are available to you from providers in San Francisco Health Plan's network.

You can seek obstetrical and gynecological services directly from a PCP who is a family practice provider or from a specialist who is an obstetrician and/or gynecologist in San Francisco Health Plan's provider network. You do not need a referral.

There is no co-payment for FDA-approved contraceptive drugs and devices on the San Francisco Health Plan Drug Formulary. Your provider may prescribe up to a 12-month supply.



# Know Your SFHP Care Network

## Your Primary Care Provider (PCP)

Your first point of contact for non-emergency, routine and urgent care needs.

Call your PCP's office anytime, day or night, to get medical advice. You should get a PCP urgent care appointment within 48 hours of your request.

Your PCP's phone number is listed on your Member ID Card.



## Teladoc® 24/7 Phone or Video Doctor Visits

If your PCP is not available at the time you need them and you want to get care for simple medical problems go to [sfhp.org/teladoc](https://sfhp.org/teladoc), call

**1(800) 835-2362** or download the Teladoc smartphone app.



## Access Services in Your Care Network

## Specialists

Your PCP will refer you to a specialist if you need expert advice or treatment for a specific problem or to get a second opinion about your health.



## Customer Service 1(415) 547-7800

For covered services, questions, or enrollment needs.





### Your Hospital/Emergency Room

Your hospital is Zuckerberg San Francisco General Hospital and Trauma Center. Except for emergency services, you may need authorization to go to another hospital.

How your doctors, nurses, pharmacists, care managers, and health educators work together for you.



### Crisis Mental Health and Substance Abuse

Get a referral to a mental health provider or substance abuse counselor by calling the 24/7 SFBHS Access Helpline at **1(415) 255-3737**.



### Pharmacy

When you need medicine or adult immunizations, your PCP will prescribe it. Your PCP will send your prescription to the network pharmacy of your choice. Show your Member ID Card to the pharmacy staff to pick up your medicines.

## Covered Services (Benefits)

Covered Services (sometimes called Benefits) are health care services that are paid for by San Francisco Health Plan. In some cases there are limits on services.

To the right is a list of some of the services that are covered by Healthy Workers HMO. For a complete list of covered benefits, limits, co-payments, and non-covered services, please refer to the Healthy Workers HMO Combined Evidence of Coverage and Disclosure Form, or call Customer Service at **1(415) 547-7800**, Monday–Friday, 8:30am–5:30pm.

### Benefits Not Provided by San Francisco Health Plan:

- Dental care provided by Liberty Dental (IHSS Workers Only)
- Vision care provided by VSP Vision Care

### Benefits Include:

- Regular doctor visits
- Preventive care, such as shots and check-ups
- Hospital care
- Emergency care
- Laboratory tests
- X-rays (diagnostic imaging)
- Prescriptions and medicines
- Pregnancy and maternity care
- Family planning
- Non-emergency medical transportation
- Medical equipment
- Health education
- Mental health services
- Substance use disorder services



As a member of San Francisco Health Plan, you are very important to us. We want to make sure you get the health care you need, when you need it. Our Utilization Management team makes certain that the care and procedures you get, and the facilities you need, are timely and needed.

If you have any questions about utilization review, please call us at **1(415) 547-7800** or **1(800) 288-5555**, Monday–Friday, 8:30am–5:30pm. Our TTY line for the hearing impaired is **1(415) 547-7830** or **1(888) 883-7347**.

# Dental Services



Dental benefits are provided through Liberty Dental. Dental benefits are not covered by San Francisco Health Plan. If you joined Healthy Workers HMO as a provider for In-Home Supportive Services (IHSS) and have been a program member for over six months, then you are eligible to receive dental services for a small fee. For more information, contact Liberty Dental at **1(888) 703-6999**.



If you joined Healthy Workers HMO as a temporary, exempt as-needed employee of the City and County of San Francisco, dental services are not provided. For more information please call the San Francisco Department of Human Resources at **1(628) 652-0865**.

Services



*Your Health Matters* is your member newsletter mailed to you every three months. In it, we provide information about health care services, how to make the most of member benefits, hints and tips about healthy living, and more. It is also online at [sfhp.org/newsletter](https://sfhp.org/newsletter).



## Vision Services



Vision benefits are provided through VSP Vision Care.

Vision services include eye examinations and some supplies, such as glasses and contact lenses.

If you have questions about your vision coverage or need help finding an eye doctor, call VSP toll-free at **1(800) 877-7195**. Visit their website at **vsp.com**.

## Pharmacy Services



Prescription medications are part of your health plan benefits. When you need medication, your primary care provider will prescribe it.

To get the medication, be sure to tell your healthcare provider that you have a preferred pharmacy so your prescriptions can be sent to the correct pharmacy location. To find a participating pharmacy, look in your Provider Directory or view the pharmacy listings online at **sfhp.org/HW/pharmacy**. You can also call San Francisco Health Plan Customer Service at **1(415) 547-7800** (local) or **1(800) 288-5555** (toll-free).

To get your medications, show your San Francisco Health Plan Member ID Card to the pharmacy staff at your preferred pharmacy. Check the Healthy Workers HMO Evidence of Coverage and Disclosure Form for co-payment and other information about your prescription drug benefits.

SFHP has a Drug Formulary. The Drug Formulary is a list of generic and Brand name drugs approved for coverage by San Francisco Health Plan's Pharmacy and Therapeutics Committee. Drugs on the Formulary have limits based on quantity, your age and/or diagnosis. Prior authorization may be required

for certain drugs or if your provider requests more than the limit. If you want to see if your prescription medication is covered, or if there are limits or restrictions on it, you can view the San Francisco Health Plan Drug Formulary for Healthy Workers HMO at [sfhp.org/HW/pharmacy](https://sfhp.org/HW/pharmacy). You can also call San Francisco Health Plan Customer Service at **1(415) 547-7800** (local) or **1(800) 288-5555** (toll-free).

If your medication is not part of the Drug Formulary, your provider must submit a prior authorization form to San Francisco Health Plan. San Francisco Health Plan will review the request and decide if you can use a non-formulary drug. Standard prior authorization requests are reviewed within 72 hours and urgent requests are reviewed within 24 hours. If the request is denied, changed or more information is needed, San Francisco Health Plan will send you and your provider a letter with the reason for the decision.



# Timely Access to Care

You should be able to make an appointment for Covered Services based on your health needs. The California Department of Managed Health Care (DMHC) created standards for appointment wait times. They are:

Type of Appointment	Standard Wait Time
Urgent care appointments that do not require pre-approval (prior authorization)	Within <b>48 hours</b> of the request for appointment
Urgent care appointment that do require pre-approval (prior authorization)*	Within <b>96 hours</b> of the request for appointment
Non-urgent primary care appointments	Within <b>10 business days</b> of the request for appointment
Non-urgent specialist	Within <b>15 business days</b> of the request for appointment
Non-urgent mental health provider (non-physician)	Within <b>10 business days</b> of the request for appointment
Non-urgent mental health provider (non-physician) follow-up care appointments	Within <b>10 business days</b> of last appointment
Non-urgent appointment for ancillary services for the diagnosis or treatment of injury, illness, or other health condition	Within <b>15 business days</b> of the request for appointment

\*Prior authorization may be needed if you are seeing a provider who is not part of your medical group.

If you wish to wait for a later appointment that will better fit your needs, check with your provider. In some cases, your wait may be longer than the standard wait times if your provider decides that a later appointment will not harm your health.

The standard wait times do not apply to preventive care appointments. Preventive care means prevention and early detection of illnesses. This includes physical exams, immunizations, health education and pregnancy care. The standard wait times also do not apply to periodic follow-up care that is scheduled in advance.



Examples of periodic follow-up care are standing referrals to specialists and recurring office visits for chronic conditions. Your provider may suggest a specific schedule for these types of care, based on your needs.

Interpreter services are available at no cost to you. If you need help in your language during your appointment, ask your provider to arrange for an interpreter for you. Or you can call SFHP Customer Service at **1(800) 288-5555** (toll-free) or TTY **1(888) 883-7347**, Monday–Friday, 8:30am–5:30pm.

The DMHC also created standards for answering phone calls. They are:

- For calls to SFHP Customer Service – within 10 minutes during normal business hours, Monday–Friday, 8:30am–5:30pm
- For triage or screening calls – within 30 minutes, 24 hours a day, 7 days a week

Triage or screening is done by a physician, registered nurse, or other qualified health professional to determine where and how quickly you need to get care. If you need triage or screening, you should call your PCP or clinic first. If you cannot reach your PCP or clinic, you can call Teladoc® to have a phone or video consultation with a physician. This service is free of charge and available to you in your language. Call Teladoc at **1(800) 835-2362** or visit **[sfhp.org/teladoc](https://sfhp.org/teladoc)**.

As an SFHP Healthy Workers HMO member, you may receive services on an in-person basis or via telehealth, if available, from your in-network provider. SFHP is required to provide these services to you within the wait times listed on page 26.

## FREE Nutrition Classes – Learn how to eat well!

FREE health and wellness classes, support groups, and reading materials are available to all San Francisco Health Plan members. See page 45 for details.



# Visiting Your Primary Care Provider



You should visit a primary care provider (PCP) or clinic within four months of joining San Francisco Health Plan. Your first visit is very important because it helps you and your doctor to get to know each other and it is better for your doctor to get to know you before you get sick.

## Making an Appointment

To make an appointment, call your PCP or clinic. Your PCP or clinic phone number is on your Member ID Card. If you need help finding your PCP or clinic, call San Francisco Health Plan Customer Service at **1(800) 288-5555**, Monday–Friday, 8:30am–5:30pm. *Never send any personal health information through email.* Contact us safely and securely through our website at **sfhp.org/customer-service**.

Be sure to bring your Member ID Card to the appointment so you will not be billed by mistake.

If you cannot keep your appointment, call the doctor’s office or clinic to cancel and reschedule your appointment.

Back

Carry your  
Member ID  
Card with you  
at all times.

24/7 Teladoc

In case of emergency, call 911. No referral is needed.

MEMBER INFORMATION	PROVIDER USE
<p>Prescriptions: Go to your network pharmacy and show your ID Card(s).</p> <p><b>1(415) 547-7800</b> SFHP Customer Service <b>1(800) 288-5555</b> (toll-free)</p> <p><b>1(800) 835-2362</b> Teladoc 24/7 Phone or teladoc.com/sfhp Video Doctor Visits</p> <p><b>1(800) 877-7195</b> Vision Care</p> <p><b>1(888) 703-6999</b> Dental Care</p> <p><b>1(888) 246-3333</b> Behavioral Health Services</p> <p><b>1(415) 547-7830</b> TTY for the Deaf</p>	<p>This card does not guarantee eligibility for services. Please check for eligibility.</p> <p><b>Member has the right to an interpreter at every medical visit at no charge.</b></p> <p>Eligibility: <b>1(415) 547-7810</b> <b>sfhp.org/providers</b></p> <p>Authorizations: <b>1(415) 547-7818 ext. 7080</b> <b>sfhp.org/providers</b></p> <p>Notify plan prior to post-stabilization care at <b>1(415) 615-4525</b></p> <p>Pharmacy Authorization: <b>1(800) 424-4331</b></p> <p>Pharmacy BIN#: <b>019439</b> PCN#: <b>08310673</b></p>

Front

**SAN FRANCISCO HEALTH PLAN**

DOB: 26-Jan-74

Medical Group: **San Francisco Health Network**

Hospital: **Zuckerberg San Francisco General Hospital and Trauma Center**

Member ID #: **12345678901**

Language: **English**

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**PAT LEE**

Program: **Healthy Workers HMO**

Clinic: Chinatown Public Health Center

Primary Care Provider (PCP): **Chinatown Public Health Center, SFHN**

PCP Address: 1490 Mason Street, San Francisco, CA 94133

**PCP Phone #: 1(415) 547-7800**

Show this ID card when you visit the doctor, hospital, or pharmacy.

**CO-PAYMENTS:**

\$0 Office visit, \$0 SF General Hospital Emergency Room

\$0 Other Hospital Emergency Room

\$5 Generic/\$10 Brand Prescription Medicines

Member ID number

Your network hospital

Your name

Your primary care provider name, address and phone number

## Regular Check-Ups

Going to the doctor for regular check-ups is an important part of staying healthy. During the visit, the doctor will:

- Get to know your health needs and medical history
- Identify any health problems you may have
- Check for hidden health problems, such as high cholesterol or high blood pressure
- Review the medicines and vitamins you are taking
- Decide if you need any immunizations (shots)
- Decide if you need other services such as specialty care
- Help you find a behavioral health provider, if needed

This visit is a good time to talk about any health problems, or any other questions you might have.

## Be Prepared for Your Visit

To make the most of your doctor visit, plan ahead:

- Write down all your questions so you won't forget to ask them
- Bring a list of the names of the medicines and vitamins you take
- Bring a list of any health problems that you or your family members have
- Bring an immunization record (the list of dates when shots were given to prevent diseases). This is usually on a yellow card given to you by the doctor's office, clinic, or school where the shots were given.



Need an  
interpreter?

Call your doctor's office ahead of time so that an interpreter can be made available for your appointment.

See page 10 for more details.

## Visiting Your PCP

**SAN FRANCISCO  
HEALTH PLAN™**



DOB: 26-Jan-74

Medical Group: **San Francisco Health Network**

Language: **English**

Hospital: **Zuckerberg San Francisco General Hospital and Trauma Center**

## PAT LEE

Program: **Healthy Workers HMO**

**sfhp.org**

Clinic: Chinatown Public Health Center

Primary Care Provider (PCP): **Chinatown Public Health Center, SFHN**

PCP Address: 1490 Mason Street, San Francisco, CA 94133

PCP Phone #: 1(415) 547-7800

Show this ID card when you visit the doctor, hospital, or pharmacy.

**CO-PAYMENTS:**

**CO-PAYMENTS:**  
\$0 Office visit, \$0 SF General Hospital Emergency Room

\$0 Other Hospital Emergency Room

\$5 Generic/\$10 Brand Prescription Medicines

**CO-PAYMENTS:**

- \$0 Office visit, \$0 SF General Hospital Emergency Room

\$0 Other Hospital Emergency Room

## \$5 Generic/\$10 Brand Prescription Medicines

### - Co-Payment Fee Information

A deductible is the amount you pay during a calendar year for covered services before SFHP begins to pay. There is no deductible.

The out-of-pocket limit is the most you could pay during a calendar year for your share of the costs of covered services. This limit includes co-payments, but not your premium, balance-billed charges, or care that is not covered. The out-of-pocket limit is \$5,000 per calendar year.

# Renewing Coverage





## How to Renew Coverage

Healthy Workers HMO is a health insurance program administered by San Francisco Health Plan offered to providers of In-Home Support Services (IHSS) Public Authority. You may keep your health insurance through Healthy Workers HMO, unless you've been unemployed as an IHSS worker for three consecutive months.

For more information on Healthy Workers HMO enrollment or program eligibility, call the IHSS Public Authority at **1(415) 593-8125**. For continuing coverage once you are no longer eligible, call the San Francisco Department of Human Resources at **1(628) 652-0865**.

If you joined Healthy Workers HMO as a temporary exempt, as-needed employee of the City and County of San Francisco, once you've enrolled in Healthy Workers HMO, your coverage will continue each benefit period as long as you meet eligibility criteria.

### Need help with filling out the forms?

If you have questions about how to fill out the forms, call us at **1(888) 558-5858**, Monday–Friday, 8:30am–5:30pm. *Never send any personal health information through email.* Contact us safely and securely through our website at **[sfhp.org/customer-service](https://sfhp.org/customer-service)**. Be sure to include your name, phone number, and explain how we can help you.



# Solving Problems



## Complaint/Grievance Process

If you have a problem with your health care services, talking with your doctor may be the best way to get any problems you may be having with your health care services resolved quickly. If the problem is not resolved, San Francisco Health Plan may be able to review your problem through the Grievance Process.

Filing a complaint or grievance is your right. San Francisco Health Plan does not discriminate, exclude people, or treat them differently because of race, color, national origin, age, disability, sex, or filing a grievance. You will not be disenrolled or lose eligibility for filing a complaint or grievance.

### There are six ways to file a grievance:



Call us at **1(800) 288-5555**, Monday–Friday, 8:30am–5:30pm and request a Grievance Form.



*Never send any personal health information through email.*  
File a grievance safely and securely through our website at **[sfhp.org/customer-service](https://sfhp.org/customer-service)**.



File a grievance at your doctor's office.



Visit our office and file a grievance in person.  
Our Service Center address is:  
550 Kearny Street, Suite 10, San Francisco, CA 94108.  
Open for in-person assistance Tuesday and Thursday  
8:30am–5:00pm; Wednesday 8:30am–4:00pm  
(closes at 3:00pm every 3rd Wednesday of the month).  
*\*Business hours subject to change.*



Send us a letter describing the problem and mail it to us at:  
San Francisco Health Plan  
Attn: Grievance Coordinator  
P.O. Box 194247  
San Francisco, CA 94119-4247



Download and complete a Grievance Form in your language from our website at **[sfhp.org/grievance](https://sfhp.org/grievance)**.

## Time Frames for Grievances and Appeals

A Notice of Action letter is a formal letter telling you that a medical service has been denied, deferred, or modified, or a claim has been denied or adjusted. If you receive a Notice of Action letter and you do not agree with the decision made for your medical treatment, you can file an appeal. You have one-hundred eighty (180) days from the date on the Notice of Action to file an appeal with San Francisco Health Plan.

Within five (5) calendar days after we receive your grievance or appeal, we will send a letter to let you know that we received it. We can resolve most grievances within thirty (30) calendar days from the time we receive them.

If you think waiting 30 days for an answer to your grievance or appeal will hurt your health, you may be able to get an answer within 72 hours. When filing your grievance or appeal, say why waiting will hurt your health. Make sure to ask for an **“expedited”** grievance or appeal.

For more details about the grievance process, see the Healthy Workers HMO Evidence of Coverage, or call San Francisco Health Plan Customer Service at **1(800) 288-5555**, Monday–Friday, 8:30am–5:30pm. *Never send any personal health information through email.* Contact us safely and securely through our website at **[sfhp.org/customer-service](https://sfhp.org/customer-service)**.

## Member Advisory Committee



The San Francisco Health Plan Member Advisory Committee is the place to voice concerns and give advice about how we can better serve our members.

The committee is made up of health plan members and health care advocates. It works to improve the quality of care and to address the concerns of our members.

The committee meets the first Friday of every month at the San Francisco Health Plan Service Center. If you are interested in participating on the Member Advisory Committee, contact San Francisco Health Plan Customer Service at **1(800) 288-5555**, Monday–Friday, 8:30am–5:30pm. *Never send any personal health information through email.* Contact us safely and securely through our website at **[sfhp.org/customer-service](https://sfhp.org/customer-service)**.

# Your Rights and Responsibilities

As a San Francisco Health Plan member,

## You have a **RIGHT** to:

- Take part in all decisions about your care
- Hear about all care options
- Tell us what kind of care you want if you become unable to make your own health care decisions
- See your medical record and get a copy
- Know the names of the people who give you care and what kind of training they have
- Have an interpreter, free of cost, who speaks your language
- Receive care with dignity and respect
- Be assured of privacy and confidentiality
- Receive care in a place that is safe, secure, clean, and accessible
- Get a second opinion from one of the doctors in your medical group
- Know how to get help and solve problems. Your care will not be affected if you file a grievance or make a complaint.

## You have a **RESPONSIBILITY** to:

- Keep appointments or call to cancel or reschedule them
- Tell your doctor about your health and health history
- Ask questions about your health care
- Follow the care plan you and your doctor agree on
- Recognize the effects of your lifestyle on your health
- Inform us if your address or phone number changes
- Renew your eligibility and membership on time
- Present your Member ID Card when you are receiving services

## Independent Medical Review (IMR) Process

If you received a resolution letter from San Francisco Health Plan about your grievance or appeal and you still disagree with the decision, you may also ask for help from the California Department of Managed Health Care (DMHC). You have the right to ask for an Independent Medical Review (IMR), at no cost to you. An IMR is a review by a medical expert who is not part of San Francisco Health Plan.

You usually need to ask us to help you first before you ask DMHC for an IMR. If you are unhappy with San Francisco Health Plan's decision or you do not hear from us within 30 days, then you may request an IMR. You must ask for an IMR within 180 days from the date of the grievance or appeal resolution letter.

You may be able to get an IMR right away without filing an appeal first. This is in cases where your health is in immediate danger or the request was denied because the treatment is considered experimental or investigational.

To ask for an IMR, you can call the DMHC at their toll-free number **1(888) HMO-2219** or the TTY line for the hearing and speech impaired, **1(877) 688-9891**. The DMHC website **[hmohelp.ca.gov](https://www.hmohelp.ca.gov)** has the request form, too. The Healthy Workers HMO Evidence of Coverage and Disclosure Form has some more details about the IMR and DMHC. You can also call us with questions at **1(800) 288-5555**, Monday–Friday, 8:30am–5:30pm.





## California Department of Managed Health Care

The paragraph below will provide you with information on how to request an IMR. Note that the term “grievance” is talking about both “complaints” and “appeals.”

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan at **1(415) 547-7800** or **1(800) 288-5555** and use your health plan’s grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The department also has a toll-free telephone number **(1-888-466-2219)** and a TDD line **(1-877-688-9891)** for the hearing and speech impaired. The department’s internet website **[www.dmhca.gov](http://www.dmhca.gov)** has complaint forms, IMR application forms and instructions online.



# Important **Contacts**



# San Francisco Health Plan **Contact Information**

To make an appointment, call your primary care provider (PCP). San Francisco Health Plan can also help with any items listed below and more. If you are not sure who to call, call us! We are here for you.

- Change your doctor
- Get a new Member ID Card
- Change your address or phone number
- If you need help filling a prescription
- Ask questions about your member benefits
- Get help renewing your coverage
- Talk about a problem or file a complaint
- Get information about community health resources

Our Address:

San Francisco Health Plan  
P.O. Box 194327  
San Francisco, CA 94119-4327

Customer Service representatives are available Monday–Friday, 8:30am–5:30pm at any one of the following phone numbers:

- Local Callers.....**1(415) 547-7800**
- Toll-Free Callers .....**1(800) 288-5555**
- TTY for people who are deaf, hard-of-hearing,  
or have speech disabilities .....**1(415) 547-7830**
- Our Nurse Advice Line is available 24 hours a day,  
7 days a week .....**1(877) 977-3397**
- Teladoc®, a free benefit, is available when your  
doctor is not .....**1(800) 835-2362**

# Healthy Workers HMO Contact Information

Contact Information	Reason to Contact
<b>IHSS Public Authority</b> 1(415) 593-8125 sfihsspa.org	<ul style="list-style-type: none"><li>■ If you joined Healthy Workers HMO as a provider for In-Home Supportive Services (IHSS)</li><li>■ Report change of address, phone number, or last name</li><li>■ Get program eligibility and enrollment information</li></ul>
<b>San Francisco Department of Human Resources</b> 1(628) 652-0865 sfgov.org	<ul style="list-style-type: none"><li>■ If you joined Healthy Workers HMO as a temporary, exempt as-needed employee of the City and County of San Francisco</li><li>■ Report change of address, phone number, or last name</li><li>■ Get program eligibility and enrollment information</li></ul>
<b>San Francisco Behavioral Health Services</b> 1(415) 255-3737 (local) 1(888) 246-3333 (toll-free) 1(888) 484-7200 (TTY service) sfdph.org	<ul style="list-style-type: none"><li>■ Mental health counseling</li><li>■ Speak with a substance abuse counselor</li></ul>
<b>VSP Vision Care</b> 1(800) 877-7195 vsp.com	<ul style="list-style-type: none"><li>■ Find an eye doctor</li></ul>
<b>Liberty Dental Plan*</b> 1(888) 703-6999 libertydentalplan.com	<ul style="list-style-type: none"><li>■ Find a dentist</li></ul>

<b>Nurse Advice Line</b> <b>1(877) 977-3397</b>	<ul style="list-style-type: none"> <li>■ If you cannot reach your doctor during the day or after hours</li> </ul>
<b>Teladoc®</b> <b>1(800) 835-2362</b> <b><a href="https://sfhp.org/teladoc">sfhp.org/teladoc</a></b>	<ul style="list-style-type: none"> <li>■ If you cannot reach your doctor during the day or after hours</li> </ul>

\* Dental services are available to In-Home Supportive Services (IHSS) members ONLY. If you joined Healthy Workers HMO as a temporary exempt as-needed employee of the City and County of San Francisco, dental services are not provided.

## Other Important Contact Information

Use this page to keep a record of important contact numbers for your providers and facilities.

---

 Your Primary Care Provider

---

 Your Hospital

---

 Your Pharmacy

---

 Your Emergency Contact Number

---

 Your Dad’s or Parent/Guardian Cell Phone

---

 Your Mom’s or Parent/Guardian Cell Phone

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 Your Day Care/Babysitter

## Resources and References





## Group Wellness Classes

All San Francisco Health Plan members are offered FREE health and wellness classes, support groups, and reading materials. To get information on classes, call San Francisco Health Plan Customer Service at **1(800) 288-5555**, Monday–Friday, 8:30am–5:30pm.

The following classes, support groups, and programs are commonly available:

- Childbirth
- Parenting
- Nutrition
- Asthma
- Quit Smoking
- HIV/AIDS Support
- Diabetes Education and Management
- Cancer Support
- And more

FREE classes,  
support groups, and  
programs available –  
sign up today!



# Health Education Online

Visit our online Health Education Library at [sfhp.org/health-ed](https://sfhp.org/health-ed) for information on topics such as asthma, nutrition, back pain, and prenatal and postpartum care.

Are there health education materials you would like us to provide through our website? Contact us safely and securely through our website at [sfhp.org/customer-service](https://sfhp.org/customer-service).

### Take Charge of Your Asthma

**What is Asthma?**



A condition that affects the airways into your lungs. Asthma can make it hard for you to breathe. It can also make you cough a lot.

**With asthma, your airways:**

- Tighten and thicken
- Become irritated and swollen
- Stay sensitive to irritation and triggers

Some people with asthma only have symptoms once in a while. Others have symptoms every day. Some people are worse at certain times of the year. With asthma, you can be calm, you can work with your Primary Care Provider (PCP) to control your asthma.

Please discuss your asthma with your doctor. Asthma is not contagious and you cannot catch it from someone else.



### Healthier Eating

**Small Changes Matter. Start Simple!**

Take a look at your current eating routine. Pick **one or two ways** that you can switch to choices that are rich in nutrients. A **healthy eating routine** can help keep you healthy now and prevent illness in the future.

Get lots of **different kinds** of fruits, vegetables, whole grains, proteins, and dairy or milk alternatives. Choose food and drink options with **less added sugar, fat, and salt** (sodium).

**Simple Healthy Tips You Can Try**

**Vary Your Veggies**

- Add vegetables to soups and sandwiches
- Snack on raw vegetables
- Use fry, grill, roast, or sauté
- Pick a new vegetable and try a recipe from a website, cookbook, or friend

**Focus on Whole Fruits**

- Add fruit with protein for breakfast
- Cut fresh fruit and keep in your fridge for snacks
- Add fruit to salad, like oranges, apples, or grapes
- Mix seasonal or frozen fruits for a quick salsa to top fish or chicken

**Make 1/2 Your Grains Whole Grains**

- Skip a whole-grain cereal for breakfast
- Try whole-grain tortillas, pizza, sliced bread, rolls, toast or another flatbread
- Create your own trail mix with whole-grain cereal
- Pair whole-grain crackers with spreads like hummus for a snack

**Mix Up Your Protein Routine**

- Have fish or seafood 2 times a week
- Grill, roast, or broil meats instead of frying or broiling
- Try meatless meals—vegetation chili, lentil soup, nuts with salad
- Break up with vegetables

**Move to Low-Fat/Fat-Free Dairy or Alternatives**

- Add low-fat or fat-free dairy to oatmeal, smoothies, or scrambled eggs
- Try lactose-free dairy milk, yogurt, or alternative milks
- Choose the unsweetened option when drinking low-fat/fat-free milk or alternatives

For more information call Customer Service at (415) 547-7800 or visit [sfhp.org/health-ed](https://sfhp.org/health-ed)  
24/7 Nurse Advice Line 1(877) 877-3382 | Talk to a doctor 24/7 [sfhp.org/teladoc](https://sfhp.org/teladoc)

**San Francisco Health Plan**

**Healthier Eating**

**1/4 Protein**

**1/4 Grains**


**1/2 Fruits & Vegetables**

**Daily Alternatives**

**These symptoms with your asthma:**

- It may last a long time.
- You sleep or wake up coughing or wheezing.
- You're tired and it's hard to get going.
- It's not enough rest or feel like you're not getting better.

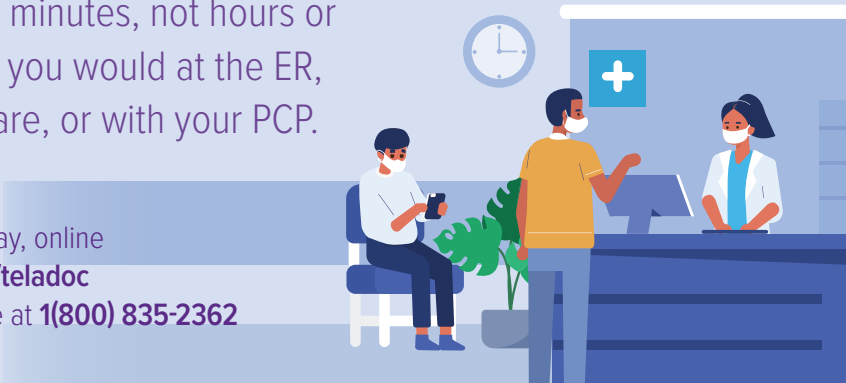
**When they get worse, take an action plan.** If you still feel like you're not getting better, it's time to see your doctor. If they say you have asthma, take the medicine.



# Why wait for the care you need now?

With Teladoc, you can talk to a doctor in minutes, not hours or days like you would at the ER, urgent care, or with your PCP.

Sign up today, online at [sfhp.org/teladoc](https://sfhp.org/teladoc) or by phone at **1(800) 835-2362**



## Definitions

- > **Benefits** are medical services that San Francisco Health Plan pays for (also called Covered Services).
- > **Co-Pay** is the amount of money you pay when you get covered services.
- > **Evidence of Coverage** is a document that explains your coverage and benefits.
- > **Managed Care** is a system that tries to control the cost and quality of the medical services and treatments people receive.
- > **Medical Group** is a group of doctors who have a business together. These doctors contract with a health plan to provide services to members.
- > **Member** is a person who is enrolled in a San Francisco Health Plan program (Healthy Workers HMO).
- > **Member ID Card** is a card that identifies you as a Member of San Francisco Health Plan.
- > **Physician Assistant (PA)** is a health professional who is not a doctor, but who provides care to patients. A doctor supervises a PA.
- > **Preventive Care** is health care service that helps prevent disease. Flu shots and Pap smears are examples of preventive care.
- > **Primary Care Provider (PCP)** is the provider or clinic you choose (also called a PCP). Your PCP coordinates your health care services and treatment.
- > **Providers** are doctors, clinics, pharmacies, hospitals, and others who provide care to members.
- > **Provider Directory** is a listing of all the providers who provide services for a given program.
- > **Referral** is a request from one provider to another to see you for a specific reason. Providers and health plans can make referrals.



**San Francisco  
Health Plan**<sup>SM</sup>

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**sfhp.org**