

# Medi-Cal Member Handbook

Combined Evidence of Coverage and Disclosure Form

## ERRATA

July 1, 2026

---

## 3. How to get care

### Pre-approval (prior authorization)

For some types of care, your PCP or specialist will need to ask SFHP for permission before you get the care. This is called asking for pre-approval or prior authorization. It means SFHP must make sure the care is medically necessary (needed).

Medically necessary services are services that are reasonable and necessary to protect your life, keep you from becoming seriously ill or disabled, or reduce severe pain from a diagnosed disease, illness, or injury. For members under age 21, Medi-Cal services include care that is medically necessary to fix or help relieve a physical or mental illness or condition.

The following services **always** need pre-approval (prior authorization), even if you get them from a provider in the SFHP network:

- Hospitalization, if not an emergency
- Services out of the SFHP service area, if not an emergency or urgent care
- Outpatient surgery
- Long-term care or skilled nursing services at a nursing facility (including adult and pediatric Subacute Care Facilities contracted with the Department of Health Care Services Subacute Care Unit) or intermediate care facilities (including Intermediate Care Facility for the Developmentally Disabled (ICF/DD), ICF/DD-Habilitative (ICF/DD-H), ICF/DD-Nursing (ICF/DD-N))
- Specialized treatments, imaging, testing, and procedures
- Medical transportation services when it is not an emergency

Emergency ambulance services do not require pre-approval (prior authorization).



Call Customer Service at 1-800-288-5555 (TTY 711).  
SFHP is here Monday–Friday, 8:00am–5:00pm. The call is free.  
Or call the California Relay Line at 711. Visit online at [sfhp.org](https://sfhp.org).

For standard pre-approval (prior authorization) requests, SFHP must respond to your request as soon as your health condition requires, but no more than five business days from when SFHP gets the information it asked for that it reasonably needs to decide (approve, change, or deny) your request. SFHP must respond, no more than seven calendar days from when SFHP gets your request.

If a provider or SFHP finds that following the standard time frame could seriously endanger your life or health or ability to attain, maintain, or regain maximum function, SFHP will make a faster expedited pre-approval (prior authorization) decision. SFHP will respond as soon as your health condition requires, but no longer than 72 hours from when SFHP gets your request.

In certain cases, SFHP may need more information to decide (approve, change, or deny) your pre-approval (prior authorization) request. If this happens, SFHP has up to 14 more calendar days to decide. Once SFHP gets the needed information, it must make a decision as soon as your health condition requires, but no later than five business days for standard requests or 72 hours for expedited requests. Your provider can ask for an extension for SFHP to respond to standard requests. You can request an extension for standard or expedited requests. Clinical or medical staff such as doctors, nurses, and pharmacists review pre-approval (prior authorization) requests.

SFHP does not influence the reviewers' decision to deny, change, or approve coverage or services in any way. If SFHP does not approve the request, SFHP will send you a Notice of Action (NOA) letter. The NOA will tell you how to file an appeal if you do not agree with the decision.

SFHP will contact you if SFHP needs more information or more time to review your request.

You never need pre-approval (prior authorization) for emergency care, even if it is out of the SFHP network or out of your service area. This includes labor and delivery if you are pregnant. You do not need pre-approval (prior authorization) for certain sensitive care services. To learn more about sensitive care services, read "Sensitive care" later in this chapter.

For questions about pre-approval (prior authorization), call Customer Service at 1-800-288-5555 (TTY: 711).

## Second opinions

You might want a second opinion about care your provider says you need or about your diagnosis or treatment plan. For example, you might want a second opinion if you want to make sure your diagnosis is correct, you are not sure you need a prescribed treatment or surgery, or you have tried to follow a treatment plan, and it has not worked.

SFHP will pay for a second opinion if you or your in-network provider asks for it, and you get the second opinion from an in-network provider. You do not need pre-approval (prior authorization) from SFHP to get a second



Call Customer Service at 1-800-288-5555 (TTY 711).  
SFHP is here Monday–Friday, 8:00am–5:00pm. The call is free.  
Or call the California Relay Line at 711. Visit online at [sfhp.org](http://sfhp.org).

opinion from an in-network provider. If you want to get a second opinion, we will refer you to a qualified in-network provider who can give you one.

To ask for a second opinion and get help choosing a provider, call Customer Service at 1-800-288-5555 (TTY: 711). Your in-network provider can also help you get a referral for a second opinion if you want one.

If there is no provider in the SFHP network who can give you a second opinion, SFHP will pay for a second opinion from an out-of-network provider. SFHP will tell you if the provider you choose for a second opinion is approved as fast as your medical condition requires, but no more than five business days from when SFHP gets the information it asked for that it reasonably needs to decide your request. SFHP must respond, no more than seven calendar days from when SFHP gets your request.

If you have a chronic, severe, or serious illness, or have an immediate and serious threat to your health, including, but not limited to, loss of life, limb, or major body part or bodily function, SFHP will tell you in writing within 72 hours of getting your request.

If SFHP denies your request for a second opinion, you can file a grievance. To learn more about grievances, read “Complaints” in Chapter 6 of this handbook.

---

## 4. Benefits and services

### Other Medi-Cal programs and services

#### Other services you can get through Fee-for-Service (FFS) Medi-Cal or other Medi-Cal programs

SFHP does not cover some services, but you can still get them through FFS Medi-Cal or other Medi-Cal programs. SFHP will coordinate with other programs to make sure you get all medically necessary services, including those covered by another program and not SFHP. This section lists some of these services. To learn more, call Customer Service at 1-800-288-5555 (TTY: 711).

#### Dental services

FFS Medi-Cal Dental is the same as FFS Medi-Cal for your dental services. Before you get dental services, you must show your Medi-Cal BIC card to the dental provider. Make sure the provider takes FFS Dental and you are not part of a managed care plan that covers dental services.



Call Customer Service at 1-800-288-5555 (TTY 711).  
SFHP is here Monday–Friday, 8:00am–5:00pm. The call is free.  
Or call the California Relay Line at 711. Visit online at [sfhp.org](http://sfhp.org).

## Starting July 1, 2026:

Depending on your immigration status, some exceptions apply to dental coverage. If you are not eligible for federal full-scope Medi-Cal and are aged 19 or older, you may no longer be eligible for dental benefits through SFHP if:

- You are not pregnant or within one year postpartum (after pregnancy) or are designated by the county as foster youth or former foster youth. You can go to any Fee-for-Service (FFS) Medi-Cal Dental provider for **dental emergencies** only.
- You are designated by the county as pregnant or within one year postpartum (after pregnancy). You can go to any FFS Medi-Cal Dental provider for **full-scope** Medi-Cal.
- You are designated by the county as foster youth or former foster youth under age 26 and were in foster care on your 18th birthday. You can go to any FFS Medi-Cal Dental provider for **full-scope** Medi-Cal.

Medi-Cal covers a broad range of dental services through Medi-Cal Dental for:

- Members who qualify for federal full-scope Medi-Cal
- Members who do not qualify for federal full-scope Medi-Cal and meet at least one of the three exceptions below:
  - Under age 19,
  - Designated by the county as pregnant (and up to one year after pregnancy ends), and/or
  - Designated by the county as foster youth or former foster youth under age 26 who were in foster care on their 18th birthday

Dental services include:

- Complete and partial dentures
- Crowns (prefabricated/laboratory)
- Diagnostic and preventive dental services such as examinations, X-rays, and teeth cleanings
- Emergency care for pain control
- Fillings
- Orthodontics for children who qualify
- Root canal treatments (anterior/posterior)
- Scaling and root planing
- Tooth extractions
- Topical fluoride

If you have questions or want to learn more about dental services, call Medi-Cal Dental at 1-800-322-6384 (TTY 1-800-735-2922 or 711). You can also go to the Medi-Cal Dental website at <https://www.dental.dhcs.ca.gov>.



Call Customer Service at 1-800-288-5555 (TTY 711).  
SFHP is here Monday–Friday, 8:00am–5:00pm. The call is free.  
Or call the California Relay Line at 711. Visit online at [sfhp.org](https://sfhp.org).

---

## 5. Child and youth well care

Child and youth members under 21 years old can get needed health care services as soon as they are enrolled. This makes sure they get the right preventive, dental, and mental health care, including developmental and specialty services. This chapter explains these services.

### Other services you can get through Fee-for-Service (FFS) Medi-Cal or other programs

#### Dental check-ups

Keep your baby's gums clean by gently wiping the gums with a washcloth every day. At about four to six months, "teething" will begin as the baby's teeth start to come in. You should make an appointment for your child's first dental visit as soon as their first tooth comes in or by their first birthday, whichever comes first.

These Medi-Cal dental services are free services for:

#### Babies age 0-3

- Baby's first dental visit
- Baby's first dental exam
- Dental exams (every six months, and sometimes more)
- X-rays
- Teeth cleaning (every six months, and sometimes more)
- Fluoride varnish (every six months, and sometimes more)
- Fillings
- Extractions (tooth removal)
- Emergency dental services
- \*Sedation (if medically necessary)

#### Kids age 4-12

- Dental exams (every six months, and sometimes more)
- X-rays
- Fluoride varnish (every six months, and sometimes more)
- Teeth cleaning (every six months, and sometimes more)
- Molar sealants
- Fillings
- Root canals
- Extractions (tooth removal)
- Emergency dental services
- \*Sedation (if medically necessary)



Call Customer Service at 1-800-288-5555 (TTY 711).  
SFHP is here Monday–Friday, 8:00am–5:00pm. The call is free.  
Or call the California Relay Line at 711. Visit online at [sfhp.org](http://sfhp.org).

**Youths age 13 up to age 21** (starting July 1, 2026, there are some exceptions below)

- Dental exams (every six months, and sometimes more)
- X-rays
- Fluoride varnish (every six months, and sometimes more)
- Teeth cleaning (every six months, and sometimes more)
- Orthodontics (braces) for those who qualify
- Fillings
- Crowns
- Root canals
- Partial and full dentures
- Scaling and root planing
- Extractions (tooth removal)
- Emergency dental services
- \*Sedation (if medically necessary)

\* Providers should consider sedation and general anesthesia when they determine and document a reason local anesthesia is not medically appropriate, and the dental treatment is pre-approved or does not need pre-approval (prior authorization).

These are some of the reasons local anesthesia cannot be used and sedation or general anesthesia might be used instead:

- Physical, behavioral, developmental, or emotional condition that blocks the patient from responding to the provider's attempts to perform treatment
- Major restorative or surgical procedures
- Uncooperative child
- Acute infection at an injection site
- Failure of a local anesthetic to control pain

There are some exceptions starting **July 1, 2026**. If you do not qualify for federal full-scope Medi-Cal and are aged 19 or older, you may no longer be eligible for dental benefits through SFHP if:

- You are not pregnant or within one year postpartum (after pregnancy) or designated by the county as foster youth or former foster youth. You can go to any Fee-for-Service (FFS) Medi-Cal Dental provider for dental emergencies only.
- You are designated by the county as pregnant or within one year postpartum (after pregnancy). You can go to any FFS Medi-Cal Dental provider for full-scope Medi-Cal.
- You are designated by the county as foster youth or former foster youth under age 26 and were in foster care on your 18th birthday. You can go to any FFS Medi-Cal Dental provider for full-scope Medi-Cal.

If you have questions or want to learn more about dental services, call the Medi-Cal Dental Customer Service Line at 1-800-322-6384 (TTY 1-800-735-2922 or 711), or go to <https://smilecalifornia.org/>.



Call Customer Service at 1-800-288-5555 (TTY 711).  
SFHP is here Monday–Friday, 8:00am–5:00pm. The call is free.  
Or call the California Relay Line at 711. Visit online at [sfhp.org](https://sfhp.org).

---

## 6. Reporting and solving problems

### State Hearings

A State Hearing is a meeting with SFHP and a judge from the California Department of Social Services (CDSS). The judge will help to resolve your problem and decide whether SFHP made the correct decision or not. You have the right to ask for a State Hearing if you already asked for an appeal with SFHP and you are still not happy with our decision, or if you did not get a decision on your appeal after 30 days.

You must ask for a State Hearing within 120 days from the date on our Notice of Appeal Resolution (NAR) letter. If we gave you Aid Paid Pending during your appeal and you want it to continue until there is a decision on your State Hearing, you must ask for a State Hearing within 10 days of our NAR letter or before the date we said your services will stop, whichever is later.

If you need help making sure Aid Paid Pending will continue until there is a final decision on your State Hearing, contact SFHP Monday–Friday, between 8:00am–5:00pm by calling 1-800-288-5555. If you cannot hear or speak well, call TTY: 711. Your authorized representative or provider can ask for a State Hearing for you with your written permission.

Sometimes you can ask for a State Hearing without completing our appeal process.

For example, if SFHP did not notify you correctly or on time about your services, you can request a State Hearing without having to complete our appeal process. This is called Deemed Exhaustion. Here are some examples of Deemed Exhaustion:

- We did not make a Notice of Action (NOA) or NAR letter available to you in your preferred language
- We made a mistake that affects any of your rights
- We did not give you a NOA letter
- We did not give you a NAR letter
- We made a mistake in our NAR letter
- We did not decide on your appeal within 30 days
- We decided your case was urgent but did not respond to your appeal within 72 hours



Call Customer Service at 1-800-288-5555 (TTY 711).  
SFHP is here Monday–Friday, 8:00am–5:00pm. The call is free.  
Or call the California Relay Line at 711. Visit online at [sfhp.org](http://sfhp.org).

You can ask for a State Hearing in these ways:

- **By phone:** Call CDSS' State Hearings Division at 1-800-743-8525 (TTY 1-800-952-8349 or 711)
- **By mail:** Fill out the form provided with your appeals resolution notice and mail it to:  
California Department of Social Services  
State Hearings Division  
744 P Street, MS 09-17-433  
Sacramento, CA 95814
- **Online:** Request a hearing online at [www.cdss.ca.gov](http://www.cdss.ca.gov)
- **By email:** Fill out the form that came with your appeals resolution notice and email it to [Scopeofbenefits@dss.ca.gov](mailto:Scopeofbenefits@dss.ca.gov)
  - Note: If you send it by email, there is a risk that someone other than the State Hearings Division could intercept your email. Consider using a more secure method to send your request.
- **By Fax:** Fill out the form that came with your appeals resolution notice and fax it to the State Hearings Division toll free at 1-833-281-0903

If you need help asking for a State Hearing, we can help you. We can give you free language services. Call Customer Service at 1-800-288-5555 (TTY: 711).

At the hearing, you will tell the judge why you disagree with SFHP's decision. SFHP will tell the judge how we made our decision. It could take up to 90 days for the judge to decide your case. SFHP must follow what the judge decides.

If you want CDSS to make a fast decision because the time it takes to have a State Hearing would put your life, health, or ability to function fully in danger, you, your authorized representative, or your provider can contact CDSS and ask for an expedited (fast) State Hearing. CDSS must make a decision no later than three business days after it gets your complete case file from SFHP.



Call Customer Service at 1-800-288-5555 (TTY 711).  
SFHP is here Monday–Friday, 8:00am–5:00pm. The call is free.  
Or call the California Relay Line at 711. Visit online at [sfhp.org](http://sfhp.org).

---

## 7. Rights and responsibilities

As a member of SFHP, you have certain rights and responsibilities. This chapter explains these rights and responsibilities. This chapter also includes legal notices that you have a right to as a member of SFHP.

### Notice of Action

SFHP will send you a Notice of Action (NOA) letter any time SFHP denies, delays, terminates, or modifies a request for health care services. If you disagree with SFHP's decision, you can always file an appeal with SFHP. Go to the "Appeals" section in Chapter 6 of this handbook for important information on filing your appeal. When SFHP sends you a NOA it will tell you all the rights you have if you disagree with a decision we made. If you get this notice from anyone other than SFHP or an SFHP subcontractor, contact SFHP right away.

#### *Contents in notices*

If SFHP bases denials, delays, modifications, terminations, suspensions, or reductions to your services in whole or in part on medical necessity, your NOA must contain the following:

- A statement of the action SFHP intends to take
- A clear and concise explanation of the reasons for SFHP's decision
- How SFHP decided, including the rules SFHP used
- The medical reasons for the decision. SFHP must clearly state how your condition does not meet the rules or guidelines.
- Information about your right to request free of charge copies of all documents and records relevant to the NOA.

#### *Translations*

SFHP is required to fully translate and provide written member information in common preferred languages, including all grievance and appeals notices.

The fully translated notice must include the medical reason for SFHP's decision to deny, delay, modify, terminate, suspend, or reduce a request for health care services.

If translation in your preferred language is not available, SFHP is required to offer verbal help in your preferred language so that you can understand the information you get.



Call Customer Service at 1-800-288-5555 (TTY 711).  
SFHP is here Monday–Friday, 8:00am–5:00pm. The call is free.  
Or call the California Relay Line at 711. Visit online at [sfhp.org](http://sfhp.org).