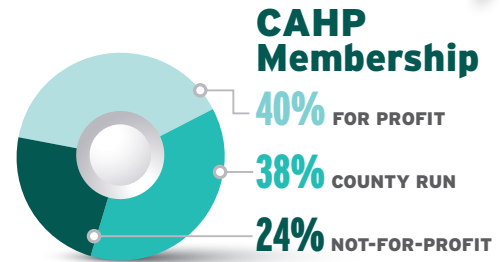


## Who We Are

The California Association of Health Plans (CAHP) is a statewide trade association representing 46 full-service health care plans that provide coverage to more than 22 million Californians.

CAHP works to sustain a strong environment in which our member plans provide access to products that offer choice and flexibility to the Californians they serve. Most of our member plans provide coverage to Californians through the individual and group markets. Many of our member plans partner with the state by participating in government programs that provide health coverage to children, adults, and seniors.



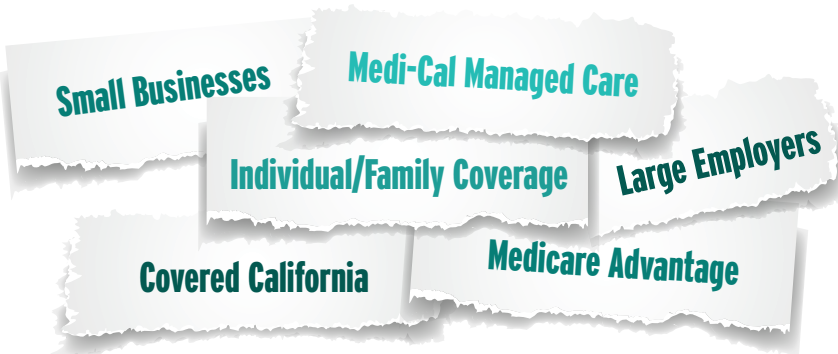
All ten health plans selling coverage through Covered California are members of CAHP.



## Diversity of Health Plans

California's health plans provide comprehensive coverage to 22 million Californians through HMOs and PPOs, commercial for-profit and not-for-profit health plans, public plans including county organized health systems and local initiatives, regional plans, and fully integrated health systems.

## CAHP's 46 Members Offer Coverage Through



**MORE THAN TWO-THIRDS OF CAHP'S MEMBERS** provide health services to **low-income children and adults** enrolled in public programs.

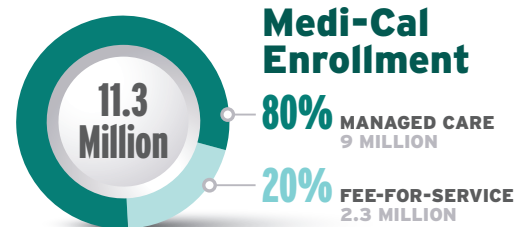


## Public Programs

Over the past decade, policymakers in California have increasingly relied on health plans to provide coverage for low-income Californians enrolled in Medi-Cal and other public programs. Because of the fixed payment rates, the state can better control costs and maintain budget predictability through Medi-Cal Managed Care.

The Affordable Care Act expanded eligibility for Medi-Cal, which currently covers roughly one in three Californians. Roughly 80 percent of beneficiaries are enrolled in a managed care health plan, and this share will continue to increase as more populations, such as those eligible for both Medi-Cal and Medicare ("dual eligibles"), transition to managed care in 2015.

Many of CAHP's members offer coverage through Medicare Advantage (MA), an alternative to traditional Medicare that gives eligible beneficiaries the option to enroll in a private health plan.



Source: Department of Health Care Services, October 2014

	Medicare Enrollment	Medicare Advantage	Medicare Fee-for-Service
California		38%	62%
National Average		30%	70%

Source: Kaiser Family Foundation, May 2014

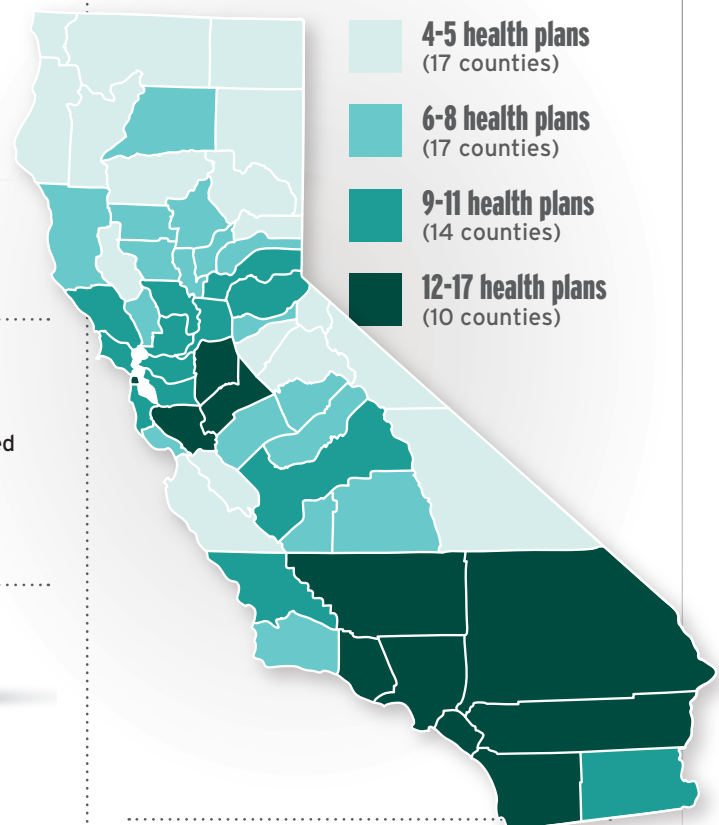
## HEALTH PLAN MEMBERS

- ▶ Adventist Health Plan
- ▶ Aetna Health of California
- ▶ AIDS Healthcare Foundation
- ▶ Alameda Alliance for Health
- ▶ Anthem Blue Cross
- ▶ Aspire Health Plan
- ▶ Blue Shield of California
- ▶ California Health & Wellness
- ▶ CalOptima
- ▶ CalViva Health
- ▶ Care1st Health Plan
- ▶ CenCal Health
- ▶ Central California Alliance for Health
- ▶ Central Health Medicare Plan
- ▶ Chinese Community Health Plan
- ▶ Cigna HealthCare of California
- ▶ Community Care Health Plan
- ▶ Community Health Group
- ▶ Contra Costa Health Plan
- ▶ Easy Choice Health Plan
- ▶ GemCare Health Plan
- ▶ HealthNet of California
- ▶ Health Plan of San Joaquin
- ▶ Health Plan of San Mateo
- ▶ Heritage Provider Network
- ▶ Humana
- ▶ Inland Empire Health Plan
- ▶ Inter Valley Health Plan
- ▶ Kaiser Permanente
- ▶ Kern Family Health Care
- ▶ L.A. Care Health Plan
- ▶ Molina Healthcare of California
- ▶ Monarch Health Plan
- ▶ On Lok Lifeways
- ▶ Partnership HealthPlan of California
- ▶ San Francisco Health Plan
- ▶ Santa Clara Family Health Plan
- ▶ SCAN Health Plan
- ▶ Seaside Health Plan
- ▶ Sharp Health Plan
- ▶ SIMNSA Health Plan
- ▶ Sutter Health Plus
- ▶ UnitedHealthcare of California
- ▶ Valley Health Plan
- ▶ Ventura County Health Care Plan
- ▶ Western Health Advantage

## Health Plans Offer Consumers Choice

**M**anaged care is available in all markets and in all 58 counties in California. Even in the most rural areas, California's health plans offer physician and hospital networks to ensure all members have access to high-quality medical care. In the state's most populous county, Los Angeles, 17 health plans are available.

## CALIFORNIA ENJOYS HEALTHY MARKET COMPETITION



## Covered California:

3-6 choices in each of 19 pricing regions

## Medi-Cal Managed Care:

1-5 choices in each of 58 counties

## The Value of Managed Care: QUALITY CARE AT LOWER COST

Unlike the fragmented fee-for-service system of healthcare delivery - which pays doctors based on quantity rather than quality of care provided - managed care provides comprehensive, coordinated care at lower cost.

## Benefits of Managed Care

Health plans are regulated by the Department of Managed Health Care and subject to the Knox-Keene Health Care Service Plan Act of 1975. As such, they provide enrollees:

### Improved Access to Care

- Guaranteed Access to a Network of Providers
- Timely Appointments and 24/7 Advice Lines
- Language Assistance

### Care Coordination

- Patient-Centered Medical Homes
- Prevention and Wellness Programs
- Innovations in Chronic Care and Disease Management

### Quality Assurance

- Evidence-Based Medicine
- Pay-for-Performance
- Federal Standards for Quality Measurement

### Cost Savings

- Free Preventive Services such as Check-Ups and Immunizations
- Fixed Monthly Premiums and Out-of-Pocket Costs