Valley Health Plan (VHP) Myth-Breakers

Myths vs. Facts!
Myth 1

You must live within Santa Clara County to enroll with VHP

Fact

All SCC Employees are eligible to enroll with VHP!

Great network of providers within SCC and outside of SCC

- Growing network of providers in San Benito County and Monterey County
  - San Benito Medical Associates
  - Natividad Hospital
  - Pinnacle Urgent Care

- County acquisition of O’Connor and St. Louise hospitals, and hospital based Independent Providers, bolsters VHP’s provider network in South County

- Classic Plan now includes networks in Alameda County, Stockton, Tracy, Modesto, Turlock, and Lodi

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Myth 2
You can only choose VMC Doctors with VHP

✅ Fact

VHP has a strong, diverse group of networks that includes, but is not limited to SCVMC.

• The VHP Provider Network includes local doctors in great networks throughout the community
• Over 1,100 credentialed Providers are contracted with VHP
• Members can choose the best network that fits their family’s needs
Fact

VHP is the only plan with $0 out-of-pocket expenses!*  
With VHP you never get hit with unexpected bills.

- $0 premiums for most bargaining units – including Family Plans!
- $0 co-pays for:
  - office visits
  - hospital services
  - prescriptions
  - emergency or urgent care services
- $0 deductibles

* $10 co-pay for Acupuncture and Chiropractic
Myth 4
My family and I will not get coverage outside of SCC

✅ Fact

VHP has you covered **Worldwide**!

Emergency Services are covered anywhere in the world, including:

- Acute illness
- Major injuries, such as broken bones
- Impairment to bodily functions
- Difficulty breathing or chest pains

…and 24 hours a day/7 days a week

**MDLIVE®**

- Doctors available for urgent care and behavioral health services
- Doctors can offer a diagnosis and write prescriptions
- Great option for college students or individuals living outside the area but who still may be on a parent's health plan
VHP processes referrals *Fast!*

Referrals are placed into 3 categories:

1. **Routine referrals** are processed within 3 – 5 business days
2. **Urgent referrals** are processed within 72 hours
3. **Emergency referrals** are processed immediately, or the doctor will ask for a retroactive referral after care is given

Many routine visits like diabetes management, OB/GYN, and primary, urgent or prenatal care do not require a referral

🤔 …and you don’t need to get the same referral over and over

Referrals are good for 3 months and can be used for the same medical condition
Myth 6
VHP only exists so SCC Employees can have free health insurance

✅ Fact

VHP is dedicated to offering affordable health insurance to all SCC residents

- VHP continues to work to have the most affordable prices, grow its service area, and add more perks and benefits for our members and their families.
- VHP also offers
  - Covered California
  - Medi-Cal
  - Individual and Family Plan (social security number isn't required!)

Here are some added benefits of being part of the VHP family!

1. Health Education
2. Nutrition Classes
3. Fitness Classes
Get the Facts!

- Visit [www.valleyhealthplan.org/scc](http://www.valleyhealthplan.org/scc) for information tailored to SCC employees
- Call VHP Member Services at **1.888.421.8444 (toll-free)** for specific questions

Knowledge is power, community is strength and positive attitude is everything.

*Lance Armstrong*
THANK YOU!