

SAN FRANCISCO HEALTH SERVICE SYSTEM

Affordable, Quality Benefits & Well-Being

Live or Work Rule Member Certification

To enroll in an HSS-administered HMO plan based on the Live or Work Rule, the HSS member must sign and certify that he or she has read and understands the following information.

Kaiser Permanente:

- To enroll in the Kaiser Permanente HMO, the member must live or work in a Kaiser HMO service area, as determined by zip code. Eligible dependents of an enrolled member, such as spouse, domestic partner or child, may live anywhere inside or outside the Kaiser HMO service area.
- Employees and dependents who enroll in Kaiser based on work location must select a primary care physician based on the zip code of their qualifying work location.
- Employees who enroll in Kaiser based on work location must read and understand Kaiser plan Evidence of Coverage (EOC) provisions relating to live/work eligibility and authorization policies for obtaining emergency, post-stabilization, and out-of-area urgent care from non-plan or out-of-area providers. (EOC is available on myhss.org.)

Blue Shield of California:

- To enroll in the Blue Shield of California HMO, the member must live or work in a Blue Shield HMO service area, as determined by zip code. Eligible dependents of an enrolled Blue Shield member, such as spouse, domestic partner or child, must live or work in a Blue Shield HMO service area (unless dependent qualifies for out-of-area “Away From Home Care” per Blue Shield).
- Employees and dependents who enroll in Blue Shield based on work location must select a primary care physician and associated medical group based on the zip code of the employee’s qualifying work location.
- Employees who enroll in Blue Shield based on work location must read and understand Blue Shield Evidence of Coverage (EOC) provisions relating to live/work eligibility and authorization policies for obtaining emergency, post-stabilization, and out-of-area urgent care from non-plan or out-of area providers. (EOC is available on myhss.org.)

HSS Live or Work Rule Policies:

- HSS active employee members and their eligible dependents can access an HMO plan based on the employee’s work address in accordance with the guidelines stated in each plan’s Evidence of Coverage.
- An employee assigned to a single work location must use his or her primary work address to enroll in an HMO plan using the Live or Work Rule. An employee assigned regionally with multiple possible work locations may use the central or regional office address as the work address to qualify for an HMO plan using the Live or Work Rule.

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HSS Procedures for Administering the Live or Work Rule:

1. It is the responsibility of the employee to notify HSS that he or she is invoking the Live or Work Rule for enrollment in an HMO health plan. If the member does not notify HSS, the member's home address will be used to determine service area eligibility.
2. It is the responsibility of the employee to carefully read the plan's Evidence of Coverage document, available on myhss.org. The employee is responsible for understanding each plan's Live or Work rules, as well as stated restrictions on accessing care (including urgent and emergency care) outside plan and/or medical group service areas.
3. An employee can enroll in an HMO using his or her regional or primary work site address in accordance with the plan's Live or Work Rule only during HSS Open Enrollment, the new hire enrollment process, or when a qualifying event allows a change in health plan.
4. To enroll in an HMO under the Live or Work Rule, the employee must complete an HSS enrollment application providing both home and work address to HSS. The work location should be listed as the primary address on the HSS application. The home address listed on the application will be used by HSS as the mailing address for HSS member communications.
5. Employees enrolling in Kaiser using the Live or Work Rule must select a primary care physician based on the zip code of the qualifying work location.
6. Employees and dependents enrolling in Blue Shield using the Live or Work Rule must select a primary care physician and associated medical group based on the zip code of the qualifying work location.
7. The employee's health insurance ID card will be sent to the employee at the stated work address. It is the responsibility of the employee assigned to a regional office to make arrangements to access health plan materials delivered to the regional office address. After receiving ID cards, member may contact the plan to establish a mailing address for subsequent mailings. The primary address on file with your health plan must remain your work address.

I have received, read and understand the SF HSS "Live or Work Rule" policy and my signature below attests that I understand the requirements and limitations of enrolling in Blue Shield or Kaiser health plans based on this rule.

Print Name

Signature

Date