**Explanation of Health Net ID Cards from Covered California**

This guide will help physician offices recognize the important differences between **Individual** and   
**Covered California for Small Business** (also known as SHOP: Small Business Health Options Program)   
Health Net coverage.

**Message to Health Net PPO Members**  
As part of a small business, your healthcare coverage is contracted through a division of Covered California called Covered California for Small Business. Most Covered California for Small Business members have   
PPO plans that provide access to your choice of physicians. Cost of care may differ by physician, but you have the choice to see any physician in Health Net’s PPO network. Before using this handout, see **Sample 1** below and confirm that your card says PPO in the red circle. If your card says EPO, you have different benefits and   
this handout does not apply.

**Message to Providers and Physician Offices**  
Members presenting a card like **Sample 1** below, are covered by a Health Net PPO plan purchased through Covered California for Small Business and are not EPO subscribers.

****Members presenting a card like **Sample 2** below, are Individual Plan members and are EPO subscribers with   
the Exclusive Provider Organization network.

**For further information on PPO member benefits or provider contract information call Health Net’s Provider Service Center at (800) 641-7761.**