



**RICARDO LARA**

CALIFORNIA INSURANCE COMMISSIONER

## Health Care Provider Network Waivers

**Health Insurance Company: Cigna Health and Life Insurance Company**

**Product Name: Oscar LocalPlus**

**Insurance Company's Contact Number: (770) 261-3448**

**Insurance Company Network Information Website: [www.cigna.com](http://www.cigna.com)**

**As of: December 2, 2022**

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Health insurance companies must be able to deliver timely and appropriate access to health care services by maintaining adequate networks of health care providers and facilities.

If a health insurance network cannot satisfy network adequacy requirements, it must obtain a waiver from the California Department of Insurance. A waiver may be requested for the following reasons: (1) there is an absence of practicing providers or facilities in the area; (2) the health insurance company is unable to contract with a sufficient number of providers or facilities in the area; (3) a provider or facility leaves the network; or (4) the health insurance company proposes an innovative network design shown to provide a benefit to consumers.

The health insurance company will assist covered persons in locating providers or facilities that are available and accessible based on their health care needs. If a network provider or facility is not available within the network adequacy requirements, a covered person may work with Aetna to access an out-of-network provider or facility at the in-network cost sharing.

The waivers granted for this health insurance network are listed in the table below. Please contact the health insurance company's consumer help line noted above regarding the current availability and status of network providers noted below.

Should a coverage dispute arise, contact the health insurance company first. If the dispute is not resolved, contact the California Department of Insurance, Consumer Services Division, 300 S. Spring Street, Los Angeles, CA 90013. If you have any questions, the Department can be reached at (800) 927-4357, outside of California at (213) 897-8921.

<b>County<sup>i</sup></b>	<b>Facility/Provider Type</b>	<b>Waiver Provisions</b>
<b>Alameda</b>	<ul style="list-style-type: none"> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Alameda</b>	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> </ul>	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
<b>Contra Costa</b>	<ul style="list-style-type: none"> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Contra Costa</b>	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> </ul>	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>

<b>County<sup>i</sup></b>	<b>Facility/Provider Type</b>	<b>Waiver Provisions</b>
<b>El Dorado (partial)</b>	<ul style="list-style-type: none"> <li>• Cardiac Catheterization Services</li> <li>• Cardiac Surgery Program</li> <li>• Cardiothoracic Surgery</li> <li>• Critical Care Services - Intensive Care Units (ICU)</li> <li>• Imaging/Radiology</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>El Dorado (partial)</b>	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> </ul>	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
<b>Imperial (partial)</b>	<ul style="list-style-type: none"> <li>• Adult residential substance use disorder treatment facility</li> <li>• Allergy and Immunology</li> <li>• Audiology</li> <li>• Cardiac Catheterization Services</li> <li>• Cardiac Surgery Program</li> <li>• Cardiothoracic Surgery</li> <li>• Colon/Rectal Surgery</li> <li>• Dietician/Nutrition</li> <li>• Genetics</li> <li>• Inpatient Hospice</li> <li>• Inpatient Psychiatric Facility</li> <li>• Inpatient Substance Abuse</li> <li>• Maternal and Fetal Medicine</li> <li>• Narcotic Treatment Programs</li> <li>• Oral Surgery</li> <li>• Skilled Nursing Facilities</li> <li>• Speech Therapy</li> <li>• Substance Use Disorder</li> <li>• Urgent Care Center</li> <li>• Vascular Surgery</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>

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<b>Kern (partial)</b>	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Autism</li> <li>• Cardiothoracic Surgery</li> <li>• Colon/Rectal Surgery</li> <li>• Dietician/Nutrition</li> <li>• Emergency Medicine</li> <li>• General Acute Care Hospital</li> <li>• Genetics</li> <li>• Gynecology (OB/GYN)</li> <li>• Imaging/Radiology</li> <li>• Narcotic Treatment Programs</li> <li>• Pathology</li> <li>• Psychology</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Los Angeles (partial)</b>	<ul style="list-style-type: none"> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Los Angeles (partial)</b>	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> </ul>	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>

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<b>Marin (partial)</b>	<ul style="list-style-type: none"> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Marin (partial)</b>	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> </ul>	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
<b>Napa</b>	<ul style="list-style-type: none"> <li>• Cardiothoracic Surgery</li> <li>• Genetics</li> <li>• Narcotic Treatment Programs</li> <li>• Nuclear Medicine</li> <li>• Oral Surgery</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Orange</b>	<ul style="list-style-type: none"> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>

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<b>Placer (partial)</b>	<ul style="list-style-type: none"> <li>• Cardiac Surgery Program</li> <li>• Pathology</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Riverside (partial)</b>	<ul style="list-style-type: none"> <li>• Cardiac Catheterization Services</li> <li>• Cardiac Surgery Program</li> <li>• Cardiothoracic Surgery</li> <li>• Dietician/Nutrition</li> <li>• Outpatient Infusion Therapy</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Sacramento</b>	<ul style="list-style-type: none"> <li>• Cardiac Surgery Program</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>San Bernardino</b>	<ul style="list-style-type: none"> <li>• Cardiac Catheterization Services</li> <li>• Cardiac Surgery Program</li> <li>• Cardiothoracic Surgery</li> <li>• Dietician/Nutrition</li> <li>• Genetics</li> <li>• Outpatient Infusion Therapy</li> <li>• Psychiatry</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>

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<b>San Francisco (partial)</b>	<ul style="list-style-type: none"> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>San Francisco (partial)</b>	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> </ul>	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
<b>San Joaquin</b>	<ul style="list-style-type: none"> <li>• Adult residential substance use disorder treatment facility</li> <li>• Genetics</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>San Luis Obispo (partial)</b>	<ul style="list-style-type: none"> <li>• Cardiac Surgery Program</li> <li>• Cardiothoracic Surgery</li> <li>• Colon/Rectal Surgery</li> <li>• Emergency Medicine</li> <li>• General Surgery</li> <li>• Genetics</li> <li>• Inpatient Substance Abuse</li> <li>• Oral Surgery</li> <li>• Plastic Surgery</li> <li>• Pulmonology</li> <li>• Substance Use Disorder</li> <li>• Urology</li> <li>• Vascular Surgery</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>

<b>County<sup>i</sup></b>	<b>Facility/Provider Type</b>	<b>Waiver Provisions</b>
<b>San Mateo</b>	<ul style="list-style-type: none"> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>San Mateo</b>	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> </ul>	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
<b>Santa Barbara (partial)</b>	<ul style="list-style-type: none"> <li>• Audiology</li> <li>• Cardiac Surgery Program</li> <li>• Cardiothoracic Surgery</li> <li>• Colon/Rectal Surgery</li> <li>• Dietician/Nutrition</li> <li>• Genetics</li> <li>• Inpatient Substance Abuse</li> <li>• Oral Surgery</li> <li>• Pulmonology</li> <li>• Radiation Oncology</li> <li>• Substance Use Disorder</li> <li>• Urology</li> <li>• Vascular Surgery</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Santa Clara</b>	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> </ul>	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>



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<b>Santa Cruz</b>	<ul style="list-style-type: none"> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Santa Cruz</b>	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> </ul>	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
<b>Solano</b>	<ul style="list-style-type: none"> <li>• Cardiac Surgery Program</li> <li>• Cardiothoracic Surgery</li> <li>• Genetics</li> <li>• Pathology</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Solano</b>	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> </ul>	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>

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<b>Sonoma (partial)</b>	<ul style="list-style-type: none"> <li>• Cardiothoracic Surgery</li> <li>• Genetics</li> <li>• Narcotic Treatment Programs</li> <li>• Nuclear Medicine</li> <li>• Pathology</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Stanislaus</b>	<ul style="list-style-type: none"> <li>• Cardiac Catheterization Services</li> <li>• Cardiac Surgery Program</li> <li>• Cardiothoracic Surgery</li> <li>• Colon/Rectal Surgery</li> <li>• Dietician/Nutrition</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Sutter</b>	<ul style="list-style-type: none"> <li>• Cardiac Surgery Program</li> <li>• Cardiothoracic Surgery</li> <li>• Dietician/Nutrition</li> <li>• General Acute Care Hospital</li> <li>• Genetics</li> <li>• Maternal and Fetal Medicine</li> <li>• Narcotic Treatment Programs</li> <li>• Neurological Surgery</li> <li>• Nuclear Medicine</li> <li>• Pathology</li> <li>• Radiation Oncology</li> <li>• Substance Use Disorder</li> <li>• Vascular Surgery</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>

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<b>Tuolumne (partial)</b>	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Cardiac Catheterization Services</li> <li>• Cardiac Surgery Program</li> <li>• Cardiothoracic Surgery</li> <li>• Colon/Rectal Surgery</li> <li>• Dietician/Nutrition</li> <li>• Emergency Medicine</li> <li>• General Acute Care Hospital</li> <li>• Gynecology (OB/GYN)</li> <li>• Imaging/Radiology</li> <li>• Optometrist</li> <li>• Pathology</li> <li>• Pediatrics PCP</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
<b>Tuolumne (partial)</b>	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> </ul>	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
<b>Ventura (partial)</b>	<ul style="list-style-type: none"> <li>• Cardiothoracic. Surgery</li> <li>• Colon/Rectal Surgery</li> <li>• Genetics</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>

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<b>Yolo</b>	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Cardiac Surgery Program</li> <li>• Optometrist</li> <li>• Pathology</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>

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<sup>i</sup> The service area of the network includes the entire county, unless otherwise denoted.