



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

## Health Care Provider Network Waivers

**Health Insurance Company: Kaiser Permanente Insurance Company**

**Product Name: EPO**

**Insurance Company's Contact Number: (818) 546-4187**

**Insurance Company Network Information Website: [www.kp.org](http://www.kp.org)**

**As of: April 5, 2024**

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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 the insurer 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.

County <sup>i</sup>	Facility/Provider Type	Waiver Provisions
<b>Alameda</b>	<ul style="list-style-type: none"> <li>• Pharmacy</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Amador (partial)</b>	<ul style="list-style-type: none"> <li>• Anesthesiology</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>• Pharmacy</li> <li>• Psychiatry</li> <li>• Substance Use Disorder</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>• Pharmacy</li> <li>• Prosthodontics</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>

County <sup>i</sup>	Facility/Provider Type	Waiver Provisions
<b>El Dorado (partial)</b>	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Cardiac Catheterization Services</li> <li>• Cardiac Surgery Program</li> <li>• Dental – General</li> <li>• Emergency Medicine</li> <li>• General Acute Care Hospital</li> <li>• Imaging/Radiology</li> <li>• Infusion</li> <li>• Pathology</li> <li>• Pharmacy</li> <li>• Therapy/Oncology/Radiology</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Fresno (partial)</b>	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Emergency Medicine</li> <li>• Imaging/Radiology</li> <li>• Nuclear Medicine</li> <li>• Pathology</li> <li>• Pharmacy</li> <li>• Prosthodontics</li> <li>• Surgery - Colon/Rectal</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Imperial (partial)</b>	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Audiology</li> <li>• Autism</li> <li>• Cardiothoracic Surgery</li> <li>• Colon/Rectal Surgery</li> <li>• Dietician/Nutrition</li> <li>• Emergency Medicine</li> <li>• Endocrinology</li> <li>• Gastroenterology</li> <li>• General Acute Care Hospital</li> <li>• Gynecology (OB/GYN)</li> <li>• Hematology</li> <li>• Imaging/Radiology</li> <li>• Infectious Diseases</li> <li>• Inpatient Psychiatric Facility</li> <li>• Licensed Clinical Social Workers</li> <li>• Maternal and Fetal Medicine</li> <li>• Medical Oncology &amp; Surgical Oncology</li> <li>• Narcotic Treatment Programs</li> <li>• Neurological Surgery</li> <li>• Nuclear Medicine</li> <li>• Optometrist</li> <li>• Oral Surgery</li> <li>• Pathology</li> <li>• Pediatrics PCP</li> <li>• Pharmacy</li> <li>• Primary Care</li> <li>• Psychiatry</li> <li>• Psychology</li> <li>• Substance Use Disorder</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Kern (partial)</b>	<ul style="list-style-type: none"> <li>• Audiology</li> <li>• Adult residential substance use disorder treatment facility</li> <li>• Anesthesiology</li> <li>• Audiology</li> <li>• Autism</li> <li>• Colon/Rectal Surgery</li> <li>• Durable Medical Equipment</li> <li>• Emergency Medicine</li> <li>• Gynecology (OB/GYN)</li> <li>• Home Health</li> <li>• Imaging/Radiology</li> <li>• Inpatient Hospice</li> <li>• Inpatient Substance Abuse</li> <li>• Laboratory</li> <li>• Licensed Clinical Social Workers</li> <li>• Marriage &amp; Family Therapy</li> <li>• Nuclear Medicine</li> <li>• Nurse Practitioners</li> <li>• Optometrist</li> <li>• Pathology</li> <li>• Pediatrics - Routine/Primary Care</li> <li>• Pharmacy</li> <li>• Physician Assistants</li> <li>• Psychiatry</li> <li>• Psychology</li> <li>• Qualified Autism Service Paraprofessional</li> <li>• Qualified Autism Service Professional</li> <li>• Qualified Autism Service Provider</li> <li>• Substance Use Disorder</li> <li>• Surgery - Colon/Rectal</li> <li>• Surgery – Oral</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Kings (partial)</b>	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Emergency Medicine</li> <li>• Imaging/Radiology</li> <li>• Nuclear Medicine</li> <li>• Pathology</li> <li>• Pharmacy</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Los Angeles (partial)</b>	<ul style="list-style-type: none"> <li>• Pharmacy</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Madera (partial)</b>	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Autism</li> <li>• Emergency Medicine</li> <li>• General Acute Care Hospital</li> <li>• Gynecology (OB/GYN)</li> <li>• Imaging/Radiology</li> <li>• Nuclear Medicine</li> <li>• Optometrist</li> <li>• Pathology</li> <li>• Pharmacy</li> <li>• Prosthodontics</li> <li>• Psychiatry</li> <li>• Substance Use Disorder</li> <li>• Surgery - Colon/Rectal</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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</b>	<ul style="list-style-type: none"> <li>• Dental – General</li> <li>• Durable Medical Equipment</li> <li>• Pharmacy</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Mariposa (partial)</b>	<ul style="list-style-type: none"> <li>• Allergy and Immunology</li> <li>• Anesthesiology</li> <li>• Audiology</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>• Gynecology (OB/GYN)</li> <li>• Hematology</li> <li>• Imaging/Radiology</li> <li>• Inpatient Hospice</li> <li>• Inpatient Psychiatric Facility</li> <li>• Mammography</li> <li>• Narcotic Treatment Programs</li> <li>• Nuclear Medicine</li> <li>• Optometrist</li> <li>• Oral Surgery</li> <li>• Outpatient Infusion Therapy</li> <li>• Pathology</li> <li>• Pharmacy</li> <li>• Podiatry</li> <li>• Psychiatry</li> <li>• Skilled Nursing Facilities</li> <li>• Urgent Care Center</li> <li>• Vascular Surgery</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Napa</b>	<ul style="list-style-type: none"> <li>• Dental – General</li> <li>• Genetics</li> <li>• Pharmacy</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Orange</b>	<ul style="list-style-type: none"> <li>• Oral Surgery</li> <li>• Pharmacy</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Placer (partial)</b>	<ul style="list-style-type: none"> <li>• Dental – General</li> <li>• Imaging/Radiology</li> <li>• Narcotic Treatment Programs</li> <li>• Pharmacy</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Riverside (partial)</b>	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Audiology</li> <li>• Autism</li> <li>• Colon/Rectal Surgery</li> <li>• Emergency Medicine</li> <li>• Imaging/Radiology</li> <li>• Inpatient Psychiatric Facility</li> <li>• Maternal and Fetal Medicine</li> <li>• Nuclear Medicine</li> <li>• Oral Surgery</li> <li>• Pathology</li> <li>• Pharmacy</li> <li>• Qualified Autism Service Professional</li> <li>• Substance Use Disorder</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Sacramento</b>	<ul style="list-style-type: none"> <li>• Dental – General</li> <li>• Narcotic Treatment Programs</li> <li>• Pharmacy</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>San Bernardino (partial)</b>	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Autism</li> <li>• Colon/Rectal Surgery</li> <li>• Emergency Medicine</li> <li>• Imaging/Radiology</li> <li>• Nuclear Medicine</li> <li>• Oral Surgery</li> <li>• Pathology</li> <li>• Pharmacy</li> <li>• Qualified Autism Service Professional</li> <li>• Substance Use Disorder</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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 Diego (partial)</b>	<ul style="list-style-type: none"> <li>• Imaging/Radiology</li> <li>• Inpatient Substance Abuse</li> <li>• Oral Surgery</li> <li>• Pathology</li> <li>• Pharmacy</li> <li>• Substance Use Disorder</li> <li>• Substance Use Disorder</li> <li>• Surgery – Oral</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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 Francisco</b>	<ul style="list-style-type: none"> <li>• Pharmacy</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>San Joaquin</b>	<ul style="list-style-type: none"> <li>• Dental – General</li> <li>• Neurological Surgery</li> <li>• Nuclear Medicine</li> <li>• Narcotic Treatment Programs</li> <li>• Pharmacy Prosthodontics</li> <li>• Surgery – Oral</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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 Mateo</b>	<ul style="list-style-type: none"> <li>• Pharmacy</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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 Clara (Partial)</b>	<ul style="list-style-type: none"> <li>• Cardiac Surgery Program</li> <li>• Dental – General</li> <li>• General Practice</li> <li>• Infusion Therapy/Oncology/Radiology</li> <li>• Narcotic Treatment Programs</li> <li>• Pharmacy</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>• Cardiac Surgery Program</li> <li>• Dental – General</li> <li>• General Practice</li> <li>• Home Health</li> <li>• Infusion therapy/Oncology/Radiology</li> <li>• Narcotic Treatment Programs</li> <li>• Pharmacy</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>• Dental – General</li> <li>• Genetics</li> <li>• Pharmacy</li> <li>• Prosthodontics</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Sonoma (partial)</b>	<ul style="list-style-type: none"> <li>• Colon/Rectal Surgery</li> <li>• Genetics</li> <li>• Narcotic Treatment</li> <li>• Nuclear Medicine</li> <li>• Pharmacy</li> <li>• Prosthodontics</li> <li>• Surgery – Oral</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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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Stanislaus	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Cardiac Catheterization Services</li> <li>• Cardiac Surgery Program</li> <li>• Critical Care Services - Intensive Care Units (ICU)</li> <li>• Dental – General</li> <li>• Diagnostic Radiology</li> <li>• Durable Medical Equipment</li> <li>• Emergency Medicine</li> <li>• General Acute Care Hospital</li> <li>• General Practice</li> <li>• Infusion Therapy/Oncology/Radiology</li> <li>• Inpatient Psychiatric Facility</li> <li>• Laboratory</li> <li>• Mammography</li> <li>• Narcotic Treatment Programs</li> <li>• Neurological Surgery</li> <li>• Occupational Therapist</li> <li>• Optometrist</li> <li>• Pathology</li> <li>• Pharmacy</li> <li>• Physical Therapy</li> <li>• Prosthodontics</li> <li>• Speech Therapy</li> <li>• Substance Use Disorder</li> <li>• Surgery – Oral</li> <li>• Surgical Services (Ambulatory Surgical Centers and Outpatient Hospital)</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Sutter (partial)</b>	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Emergency Medicine</li> <li>• Pathology</li> <li>• Imaging/Radiology</li> <li>• Substance Use Disorder</li> <li>• Pharmacy</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Tulare (partial)</b>	<ul style="list-style-type: none"> <li>• Nuclear Medicine</li> <li>• Anesthesiology</li> <li>• Emergency Medicine</li> <li>• Pathology</li> <li>• Imaging/Radiology</li> <li>• Pharmacy</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>• Audiology</li> <li>• Colon/Rectal Surgery</li> <li>• Emergency Medicine</li> <li>• Genetics</li> <li>• Imaging/Radiology</li> <li>• Inpatient Hospice</li> <li>• Nuclear Medicine</li> <li>• Oral Surgery</li> <li>• Pathology</li> <li>• Pharmacy</li> <li>• Surgery - Colon/Rectal</li> <li>• Surgery – Oral</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Yolo (partial)</b>	<ul style="list-style-type: none"> <li>• Dental – General</li> <li>• Narcotic Treatment Programs</li> <li>• Pharmacy</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>Yuba (partial)</b>	<ul style="list-style-type: none"> <li>• Gynecology (OB/GYN)</li> <li>• Optometrist</li> <li>• Anesthesiology</li> <li>• Emergency Medicine</li> <li>• Pathology</li> <li>• Imaging/Radiology</li> <li>• Licensed Clinical Social Workers</li> <li>• Psychology</li> <li>• Substance Use Disorder</li> <li>• Pharmacy</li> <li>• Urgent Care Center</li> </ul>	<p>Waiver granted based on innovative network design. (Cal. Code Regs. tit. 10 § 2240.7(b)(4).) 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>

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