



**RICARDO LARA**

CALIFORNIA INSURANCE COMMISSIONER

## Health Care Provider Network Waivers

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

**Product Name: Cigna Oscar LocalPlus**

**Insurance Company's Contact Number: (860)226-6000**

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

**As of: February 23, 2026**

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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.

<b>County<sup>i</sup></b>	<b>Facility/Provider Type</b>	<b>Waiver Provisions</b>
Alameda	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</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>
El Dorado	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Cardiac Catheterization Services</li> <li>• Cardiothoracic Surgery</li> <li>• Critical Care Services - Intensive Care Units (ICU)</li> <li>• Emergency Medicine</li> <li>• Imaging/Radiology</li> <li>• Inpatient Hospice</li> <li>• Oral 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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Imperial	<ul style="list-style-type: none"> <li>• Adult residential substance use disorder treatment facility (not including acute, general acute, psychiatric, or chemical dependency recovery hospitals)</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>• Home Health</li> <li>• Inpatient Hospice</li> <li>• Maternal and Fetal Medicine</li> <li>• Narcotic Treatment Programs</li> <li>• Neurological Surgery</li> <li>• Occupational Therapy</li> <li>• Oral Surgery</li> <li>• Orthotics and Prosthetics</li> <li>• Radiation Oncology</li> <li>• Speech Therapy (Free-standing; hospital outpatient and ambulatory health care facilities)</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>
Kern	<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>• Genetics</li> <li>• Gynecology (OB/GYN)</li> <li>• Narcotic Treatment Programs</li> <li>• Oral Surgery</li> <li>• Psychology</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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Marin	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</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>
Napa	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> <li>• Nuclear Medicine</li> <li>• Oral 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>
Orange	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</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>
Placer	<ul style="list-style-type: none"> <li>• Oral Surgery</li> <li>• Pathology</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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Riverside	<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>• Narcotic Treatment Programs</li> <li>• Nuclear Medicine</li> <li>• Oral Surgery</li> <li>• Outpatient Infusion Therapy</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>
Sacramento	<ul style="list-style-type: none"> <li>• Oral 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>
San Bernadino	<ul style="list-style-type: none"> <li>• Adult residential substance use disorder treatment facility (not including acute, general acute, psychiatric, or chemical dependency recovery hospitals)</li> <li>• Anesthesiology</li> <li>• Cardiac Catheterization Services</li> <li>• Cardiac Surgery Program</li> <li>• Cardiothoracic Surgery</li> <li>• Genetics</li> <li>• Nuclear Medicine</li> <li>• Outpatient Infusion Therapy</li> <li>• Pathology</li> <li>• Psychiatry</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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San Diego	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</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>
San Joaquin	<ul style="list-style-type: none"> <li>• Adult residential substance use disorder treatment facility (not including acute, general acute, psychiatric, or chemical dependency recovery hospitals)</li> <li>• Genetics</li> <li>• Oral 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>
San Luis Obispo	<ul style="list-style-type: none"> <li>• Adult residential substance use disorder treatment facility (not including acute, general acute, psychiatric, or chemical dependency recovery hospitals)</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>• Nuclear Medicine</li> <li>• Oral Surgery</li> <li>• Plastic Surgery</li> <li>• Psychiatry</li> <li>• Speech Therapy (Free-standing; hospital outpatient and ambulatory health care facilities)</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>

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San Mateo	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</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>
Santa Barbara	<ul style="list-style-type: none"> <li>• Adult residential substance use disorder treatment facility (not including acute, general acute, psychiatric, or chemical dependency recovery hospitals)</li> <li>• Cardiac Surgery Program</li> <li>• Colon/Rectal Surgery</li> <li>• Dietician/Nutrition</li> <li>• Genetics</li> <li>• Inpatient Hospice</li> <li>• Inpatient Psychiatric Facility</li> <li>• Nuclear Medicine</li> <li>• Oral Surgery</li> <li>• Pathology</li> <li>• Plastic Surgery</li> <li>• Urology</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>
Santa Clara	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</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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Santa Cruz	<ul style="list-style-type: none"> <li>• Cardiac Surgery Program</li> <li>• Critical Care Services - Intensive Care Units (ICU)</li> <li>• Narcotic Treatment Programs</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>
Solano	<ul style="list-style-type: none"> <li>• Narcotic Treatment Programs</li> <li>• Oral Surgery</li> <li>• Pathology</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>
Sonoma	<ul style="list-style-type: none"> <li>• Genetics</li> <li>• Narcotic Treatment Programs</li> <li>• Oral 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>
Stanislaus	<ul style="list-style-type: none"> <li>• Adult residential substance use disorder treatment facility (not including acute, general acute, psychiatric, or chemical dependency recovery hospitals)</li> <li>• Cardiac Catheterization Services</li> <li>• Cardiac Surgery Program</li> <li>• Genetics</li> <li>• Oral 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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Sutter	<ul style="list-style-type: none"> <li>• Radiation Oncology</li> <li>• Speech Therapy (Free-standing; hospital outpatient and ambulatory health care facilities)</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>
Tuolumne	<ul style="list-style-type: none"> <li>• Anesthesiology</li> <li>• Cardiac Catheterization Services</li> <li>• Cardiac Surgery Program</li> <li>• General Acute Care Hospital</li> <li>• Genetics</li> <li>• Imaging/Radiology</li> <li>• Oral 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>
Ventura	<ul style="list-style-type: none"> <li>• Cardiothoracic Surgery</li> <li>• Colon/Rectal Surgery</li> <li>• Genetics</li> <li>• Oral 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>
Yolo	<ul style="list-style-type: none"> <li>• Imaging/Radiology</li> <li>• Oral 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>

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