

Health Care Provider Network Waivers

Health Insurance Company: Nippon Life Insurance Company

Product Name: Nippon-Aetna PPO

Insurance Company's Contact Number: (212) 682-3000

Insurance Company Network Information Website: nipponlifebenefits.com

As of: November 27, 2024

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	Facility/Provider Type	Waiver Provisions
Amador	 Autism Cardiac Surgery Program Colon/Rectal Surgery Genetics Inpatient Psychiatric Facility Prosthodontics 	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.
Butte	 Adult residential substance use disorder treatment facility Audiology Genetics Prosthodontics 	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.
Calaveras	 Cardiac Surgery Program Colon/Rectal Surgery Genetics Inpatient Psychiatric Facility Maternal and Fetal Medicine Orthotics and Prosthetics Prosthodontics 	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.
Colusa	 Anesthesiology Autism Genetics Maternal and Fetal Medicine Orthotics and Prosthetics Prosthodontics 	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.

County ⁱ	Facility/Provider Type	Waiver Provisions
Del Norte	 Acupuncture Adult residential substance use disorder treatment facility Allergy and Immunology Audiology Autism Cardiac Catheterization Services Cardiac Surgery Program Cardiothoracic Surgery Colon/Rectal Surgery Critical Care Services - Intensive Care Units (ICU) Dental - Endodontist Dental - Periodontist Dietician/Nutrition Endocrinology Genetics Hematology Infectious Diseases Inpatient Hospice Inpatient Psychiatric Facility Inpatient Substance Abuse Narcotic Treatment Programs Nephrology Neurological Surgery Neurology Nuclear Medicine Ophthalmology Oral Surgery Outpatient Dialysis Pathology Plastic Surgery Prosthodontics Psychiatry Pulmonology Rheumatology Skilled Nursing Facilities Urgent Care Center Vascular Surgery 	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.

County ⁱ	Facility/Provider Type	Waiver Provisions
El Dorado	 Acupuncture Adult residential substance use disorder treatment facility Autism Cardiac Surgery Program Cardiothoracic Surgery Colon/Rectal Surgery Genetics Hematology Inpatient Psychiatric Facility Inpatient Substance Abuse Maternal and Fetal Medicine Narcotic Treatment Programs Neurological Surgery Nuclear Medicine Orthotics and Prosthetics Outpatient Dialysis Prosthodontics 	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.
Glenn	 Adult residential substance use disorder treatment facility Audiology Autism Genetics Pathology Prosthodontics 	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.

County ⁱ	Facility/Provider Type	Waiver Provisions
Humboldt	 Adult residential substance use disorder treatment facility Anesthesiology Audiology Autism Cardiac Catheterization Services Cardiac Surgery Program Colon/Rectal Surgery Dental - Endodontist Dental - General Dental - Orthodontist Dietician/Nutrition Emergency Medicine Endocrinology General Acute Care Hospital Genetics Gynecology (OB/GYN) Imaging/Radiology Inpatient Psychiatric Facility Mammography Maternal and Fetal Medicine Nuclear Medicine Optometrist Oral Surgery Orthotics and Prosthetics Pathology Prosthodontics Psychiatry Psychology Substance Use Disorder 	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.

County ⁱ	Facility/Provider Type	Waiver Provisions
Imperial	 Adult residential substance use disorder treatment facility Anesthesiology Audiology Autism Cardiac Catheterization Services Cardiac Surgery Program Cardiothoracic Surgery Colon/Rectal Surgery Dietician/Nutrition Emergency Medicine General Acute Care Hospital Hematology Imaging/Radiology Inpatient Psychiatric Facility Inpatient Substance Abuse Licensed Clinical Social Workers Maternal and Fetal Medicine Narcotic Treatment Programs Nuclear Medicine Orthotics and Prosthetics Pathology Prosthodontics Psychiatry Psychology Substance Use Disorder 	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.
Imperial	• Genetics	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.

County ⁱ	Facility/Provider Type	Waiver Provisions
Kern	 Adult residential substance use disorder treatment facility Anesthesiology Autism Dietician/Nutrition Genetics Inpatient Psychiatric Facility Narcotic Treatment Programs Pathology 	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.
Kings	 Cardiac Surgery Program Genetics Nuclear Medicine 	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.
Lake	 Autism Colon/Rectal Surgery Neurological Surgery Orthotics and Prosthetics Pathology Prosthodontics 	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.

Lassen

- Acupuncture
- Adult residential substance use disorder treatment facility
- Allergy and Immunology
- Anesthesiology
- Audiology
- Autism
- Cardiac Catheterization Services
- Cardiac Surgery Program
- Cardiothoracic Surgery
- Colon/Rectal Surgery
- Critical Care Services Intensive Care Units (ICU)
- Dental Endodontist
- Dental General
- Dental Orthodontist
- Dental Periodontist
- Dietician/Nutrition
- Emergency Medicine
- Endocrinology
- Gastroenterology
- General Acute Care Hospital
- Genetics
- Gynecology (OB/GYN)
- Hematology
- Imaging/Radiology
- Infectious Diseases
- Inpatient Hospice
- Inpatient Psychiatric Facility
- Inpatient Substance Abuse
- Licensed Clinical Social Workers
- Mammography
- Maternal and Fetal Medicine
- Medical Oncology & Surgical Oncology
- Narcotic Treatment Programs
- Nephrology
- Neurological Surgery
- Nuclear Medicine
- Ophthalmology
- Optometrist

Countyi	Facility/Provider Type	Waiver Provisions
	 Oral Surgery Orthotics and Prosthetics Outpatient Dialysis Pathology Pharmacy Physical Medicine & Rehabilitation Plastic Surgery Prosthodontics Psychiatry Psychology Pulmonology Rheumatology Substance Use Disorder Urgent Care Center Urology Vascular Surgery 	
Madera	 Autism General Acute Care Hospital Psychiatry 	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.
Mariposa	 Autism Cardiac Surgery Program Colon/Rectal Surgery Dental - Periodontist Genetics Inpatient Psychiatric Facility Prosthodontics 	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.

County ⁱ	Facility/Provider Type	Waiver Provisions
Merced	 Genetics Inpatient Psychiatric Facility Pathology Prosthodontics 	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.

Modoc

- Acupuncture
- Adult residential substance use disorder treatment facility
- Allergy and Immunology
- Anesthesiology
- Audiology
- Autism
- Cardiac Catheterization Services
- Cardiac Surgery Program
- Cardiothoracic Surgery
- Cardiovascular Disease
- Chiropractor
- Colon/Rectal Surgery
- Critical Care Services Intensive Care Units (ICU)
- Dental Endodontist
- Dental General
- Dental Orthodontist
- Dental Periodontist
- Dermatology
- Diagnostic Radiology (Freestanding; hospital outpatient; ambulatory health facilities with Dx Radiology)
- Dietician/Nutrition
- Emergency Medicine
- Endocrinology
- ENT/Otolaryngology
- Gastroenterology
- General Acute Care Hospital
- Genetics
- Gynecology (OB/GYN)
- Hematology
- Imaging/Radiology
- Infectious Diseases
- Inpatient Hospice
- Inpatient Psychiatric Facility
- Inpatient Substance Abuse
- Laboratory
- Licensed Clinical Social Workers
- Mammography
- Marriage & Family Therapy

Mono

- Acupuncture
- Adult residential substance use disorder treatment facility
- Anesthesiology
- Audiology
- Autism
- Cardiac Catheterization Services
- Cardiac Surgery Program
- Cardiothoracic Surgery
- Cardiovascular Disease
- Colon/Rectal Surgery
- Critical Care Services Intensive Care Units (ICU)
- Dental Endodontist
- Dental General
- Dental Orthodontist
- Dental Periodontist
- Dietician/Nutrition
- Emergency Medicine
- Endocrinology
- Gastroenterology
- General Acute Care Hospital
- Genetics
- Gynecology (OB/GYN)
- Hematology
- Imaging/Radiology
- Infectious Diseases
- Inpatient Hospice
- Inpatient Psychiatric Facility
- Inpatient Substance Abuse
- Laboratory
- Licensed Clinical Social Workers
- Maternal and Fetal Medicine
- Medical Oncology & Surgical Oncology
- Narcotic Treatment Programs
- Nephrology
- Neurological Surgery
- Nuclear Medicine
- Ophthalmology
- Optometrist

County ⁱ	Facility/Provider Type	Waiver Provisions
	 Oral Surgery Orthotics and Prosthetics Outpatient Dialysis Pathology Pharmacy Podiatry Prosthodontics Psychiatry Psychology Pulmonology Radiation Oncology Skilled Nursing Facilities Speech Therapy Substance Use Disorder Urgent Care Center Vascular Surgery 	
Monterey	 Colon/Rectal Surgery Inpatient Psychiatric Facility Narcotic Treatment Programs Nuclear Medicine Pathology Prosthodontics Psychiatry Substance Use Disorder 	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.

County ⁱ	Facility/Provider Type	Waiver Provisions
Nevada	 Autism Cardiac Catheterization Services Cardiac Surgery Program Cardiothoracic Surgery Colon/Rectal Surgery Dental - Endodontist Dental - Periodontist Genetics Hematology Inpatient Psychiatric Facility Inpatient Substance Abuse Maternal and Fetal Medicine Narcotic Treatment Programs Neurological Surgery Nuclear Medicine Oral Surgery Pathology Prosthodontics Vascular Surgery 	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.
Placer	 Inpatient Psychiatric Facility Prosthodontics 	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.

Plumas

- Acupuncture
- Adult residential substance use disorder treatment facility
- Allergy and Immunology
- Anesthesiology
- Audiology
- Autism
- Cardiac Catheterization Services
- Cardiac Surgery Program
- Cardiothoracic Surgery
- Colon/Rectal Surgery
- Critical Care Services Intensive Care Units (ICU)
- Dental Endodontist
- Dental General
- Dental Orthodontist
- Dental Periodontist
- Dietician/Nutrition
- Genetics
- Gynecology (OB/GYN)
- Hematology
- Infectious Diseases
- Inpatient Hospice
- Inpatient Psychiatric Facility
- Inpatient Substance Abuse
- Licensed Clinical Social Workers
- Maternal and Fetal Medicine
- Narcotic Treatment Programs
- Neurological Surgery
- Nuclear Medicine
- Optometrist
- Oral Surgery
- Orthotics and Prosthetics
- Outpatient Dialysis
- Pathology
- Plastic Surgery
- Prosthodontics
- Psychiatry
- Psychology
- Pulmonology
- Rheumatology

Countyi	Facility/Provider Type	Waiver Provisions
	Substance Use DisorderUrgent Care CenterVascular Surgery	
Riverside	• Genetics	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.
Sacramento	• Prosthodontics	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.
San Benito	 Colon/Rectal Surgery Narcotic Treatment Programs Pathology Prosthodontics 	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.
San Bernardino	AutismGeneticsPathology	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.

County ⁱ	Facility/Provider Type	Waiver Provisions
San Joaquin	• Genetics	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.
San Luis Obispo	 Audiology Colon/Rectal Surgery Genetics Inpatient Psychiatric Facility Prosthodontics 	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.
Santa Barbara	 Colon/Rectal Surgery Genetics Prosthodontics 	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.
Santa Clara	Narcotic Treatment Programs	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.

County ⁱ	Facility/Provider Type	Waiver Provisions
Santa Cruz	 Narcotic Treatment Programs Prosthodontics 	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.
Shasta	 Adult residential substance use disorder treatment facility Allergy and Immunology Audiology Dental - Endodontist Dental - Periodontist Genetics Inpatient Hospice Pathology Prosthodontics Urgent Care Center 	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.

Siskiyou

- Acupuncture
- Adult residential substance use disorder treatment facility
- Allergy and Immunology
- Anesthesiology
- Audiology
- Autism
- Cardiac Catheterization Services
- Cardiac Surgery Program
- Cardiothoracic Surgery
- Cardiovascular Disease
- Colon/Rectal Surgery
- Dental Endodontist
- Dental General
- Dental Orthodontist
- Dental Periodontist
- Dermatology
- Dietician/Nutrition
- Emergency Medicine
- Endocrinology
- Gastroenterology
- General Acute Care Hospital
- Genetics
- Gynecology (OB/GYN)
- Hematology
- Imaging/Radiology
- Infectious Diseases
- Inpatient Hospice
- Inpatient Psychiatric Facility
- Inpatient Substance Abuse
- Maternal and Fetal Medicine
- Medical Oncology & Surgical Oncology
- Narcotic Treatment Programs
- Nephrology
- Neurological Surgery
- Neurology
- Nuclear Medicine
- Optometrist
- Oral Surgery
- Outpatient Dialysis

County ⁱ	Facility/Provider Type	Waiver Provisions
	 Outpatient Infusion Therapy Pathology Pharmacy Plastic Surgery Prosthodontics Psychiatry Psychology Pulmonology Rheumatology Skilled Nursing Facilities Speech Therapy Substance Use Disorder Urgent Care Center Urology Vascular Surgery 	
Sutter	 Genetics Maternal and Fetal Medicine Prosthodontics 	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.
Tehama	 Adult residential substance use disorder treatment facility Allergy and Immunology Audiology Autism Dental - Endodontist Dental - Periodontist Genetics Imaging/Radiology Pathology Prosthodontics 	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.

Trinity

- Adult residential substance use disorder treatment facility
- Allergy and Immunology
- Anesthesiology
- Audiology
- Autism
- Cardiac Catheterization Services
- Cardiac Surgery Program
- Colon/Rectal Surgery
- Dental Endodontist
- Dental General
- Dental Orthodontist
- Dental Periodontist
- Dietician/Nutrition
- Emergency Medicine
- Endocrinology
- General Acute Care Hospital
- Genetics
- Gynecology (OB/GYN)
- Hematology
- Imaging/Radiology
- Inpatient Hospice
- Inpatient Psychiatric Facility
- Inpatient Substance Abuse
- Licensed Clinical Social Workers
- Mammography
- Maternal and Fetal Medicine
- Medical Oncology & Surgical Oncology
- Narcotic Treatment Programs
- Nephrology
- Neurological Surgery
- Neurology
- Nuclear Medicine
- Occupational Therapy
- Ophthalmology
- Optometrist
- Oral Surgery
- Orthotics and Prosthetics
- Outpatient Dialysis
- Pathology

Countyi	Facility/Provider Type	Waiver Provisions
	 Pediatrics PCP Pharmacy Plastic Surgery Primary Care Prosthodontics Psychiatry Psychology Pulmonology Radiation Oncology Rheumatology Speech Therapy Substance Use Disorder Urgent Care Center Urology Vascular Surgery 	
Tulare	 Cardiac Surgery Program Genetics Nuclear Medicine Pathology 	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.
Tuolumne	 Cardiac Surgery Program Colon/Rectal Surgery Dental - Periodontist Genetics Imaging/Radiology Inpatient Hospice Inpatient Psychiatric Facility Maternal and Fetal Medicine Narcotic Treatment Programs Orthotics and Prosthetics Prosthodontics Vascular Surgery 	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.

County ⁱ	Facility/Provider Type	Waiver Provisions
Yuba	 Genetics Inpatient Psychiatric Facility Maternal and Fetal Medicine Prosthodontics 	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.

 $^{^{\}rm i}$ The service area of the network includes the entire county, unless otherwise denoted.