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2027 Open Enrollment: HMO Guide

San Diego Region

Page 1) Medicare Advantage
Patients with Medicare Advantage plans are generally age 65 or older, or under 65 with certain disabilities or qualifying conditions.

Page 2) Commercial HMO
Patients with Commercial HMO plans are generally age 64 or younger, with health insurance through their employer or an individual/family plan through Covered California.



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Medicare Advantage HMO

San Diego in-network medical group/IPA options after 1/1/27

Health Plan	Regal*	Perlman Medical Group (PMG)*	Sharp Community (SCMG)	Health Excel	Primary Care Associates of CA (PCAC)	Golden Physicians
Aetna	**Yes**	**Yes**	n/a	n/a	n/a	**Yes**
Alignment	**Yes**	**Yes**	n/a	**Yes**	**Yes**	**Yes**
Anthem	**Yes**	n/a	n/a	n/a	**Yes**	n/a
Astiva	n/a	n/a	n/a	**Yes**	**Yes**	**Yes**
Blue Shield	**Yes**	**Yes**	n/a	**Yes**	**Yes**	**Yes**
Champion	n/a	n/a	n/a	**Yes**	n/a	**Yes**
Clever Care	n/a	n/a	n/a	**Yes**	**Yes**	**Yes**
Health Net	**Yes**	n/a	n/a	n/a	**Yes**	n/a
Humana	**Yes**	n/a	n/a	**Yes**	n/a	n/a
Imperial	**Yes**	n/a	n/a	**Yes**	**Yes**	**Yes**
Molina	**Yes**	n/a	n/a	n/a	**Yes**	**Yes**
Scan	**Yes**	n/a	n/a	n/a	**Yes**	n/a
United	**Yes**	n/a	**Yes**	n/a	n/a	n/a

"Yes" means an in-network primary care option for Perlman Clinic.

*These IPAs also give access to Perlman Clinic specialty care, in addition to Perlman Clinic primary care.

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Commercial HMO

San Diego in-network medical group/IPA options after 1/1/27

	Primary Care & Urgent Care		Mental Health
	UC San Diego (UCSD)*	Sharp Community (SCMG)	Any Medical Group or PCP**
Health Plan			
Aetna	Yes	Yes	Yes
Anthem - Employer plans	Yes	Yes	Yes
Anthem - Covered CA/Exchange	Yes	n/a	Yes
Blue Shield	Yes	Yes	Yes
Blue Shield Trio	Change plan to different HMO or PPO		Yes
Cigna	Yes	Yes	Yes
Health Net	Yes	Yes	Yes
Sharp Health Plan	n/a	Yes	Yes
Scripps Health Plan	Change plan to different HMO or PPO		Yes
United	Yes	Yes	Yes
United Harmony	n/a	Yes	Yes
United VEBA Direct	Yes	n/a	
United VEBA Alliance	Yes	n/a	Yes
United Alliance	Change plan to different HMO or PPO		Yes

"Yes" means an in-network option for Perlman Clinic.

*May go by UCSD Medical Group, UCSD Monica Perlman Clinic, UCSD Perlman Clinic, UCSD Health, etc.

**Perlman Clinic is in-network with all major commercial plans for mental health and does not need to be PCP.