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# Participant Handbook

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## January 2026

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[HealthPACCustomerService@acgov.org](mailto:HealthPACCustomerService@acgov.org)

**HealthPAC 1-877-879-9633**

Alameda County Health  
1000 San Leandro Blvd., Suite 300, San Leandro, CA 94577

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If you need help reading this document, please call Customer Service at 1-877-879-9633.  
Si necesita ayuda para leer este documento, llame a Servicios al Cliente al 1-877-879-9633.  
假如您看不懂本文件，需要協助或其他語文版本，請致電會員服務部，電話  
1-877-879-9633。

# Welcome to HealthPAC!

## About this Handbook

This handbook explains how HealthPAC participants can receive services covered by HealthPAC. Please read it before making your first health care appointment.

## What is HealthPAC?

HealthPAC is a program created by the County to provide affordable health care to Alameda County residents without insurance.

### **HealthPAC stands for Health Program of Alameda County**

What makes this program special is that you get to choose a Medical Home to go to when you're sick, AND for regular and preventive care to help you stay healthy. To learn more about what a Medical Home is, please see page 3.

With HealthPAC:

- You can choose your own Medical Home.
- Your Medical Home will get to know you and your health history.
- You have a Medical Home and Customer Service Center to call when you need help.
- If you must pay for services, you know how much your services will cost before you get them.
- You don't have to wait until you're sick to get health care.

## HealthPAC is NOT Health Insurance

While HealthPAC provides basic and ongoing health care to Alameda County residents, the program does not provide the same range of benefits as most health insurance plans. HealthPAC offers you a limited network of health care providers (that means there are only certain places that you can go to for health care services). If you use other services or other providers, you will likely get billed.

**If you have health insurance, do not drop it.** Insurance is always a better choice.

# How HealthPAC Works

## Your Medical Home

When you enrolled in HealthPAC, you chose a Medical Home. A list of the Medical Homes you can choose from is on the HealthPAC Brochure found at <https://health.alamedacountyca.gov/healthpac/>. Your Medical Home is the health care facility (in most cases, a clinic) that will provide your basic health care, keep track of your health information, and help coordinate the health care services that you need. Some of these services may include:

- Wellness check-ups and preventive services
- Care when you are sick or injured
- Care for ongoing health issues, such as asthma or diabetes
- Mental health care and health education
- Prescriptions for medicine

Your Medical Home is the first place you should call when you need care. The address and telephone number of your Medical Home are printed on your HealthPAC ID Card.

## What You Have to Pay for Services

What you have to pay for health care services (also called a co-pay) depends on your income. This was determined when you enrolled in the program. Some HealthPAC Participants do not have to pay any co-pays.

Please see the HealthPAC Co-Pay Page at the end of this booklet. Co-pays are subject to change at any time. If you have questions about how much you have to pay for health care services, please contact your Medical Home.

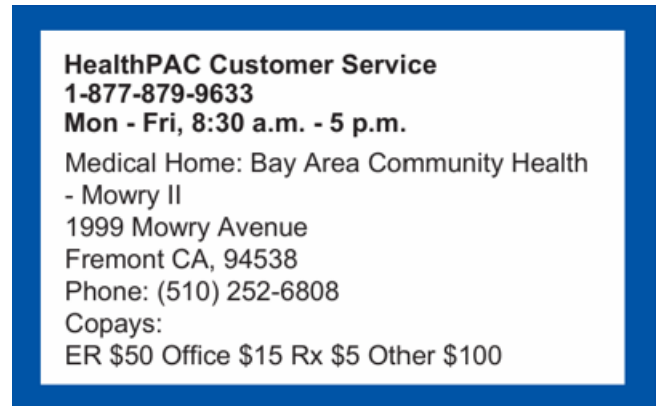
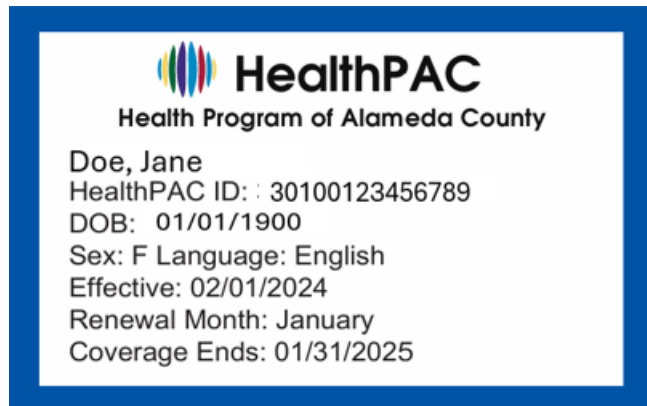
## Your ID Card and How to Use It

New HealthPAC participants receive an identification (ID) card. Always carry your HealthPAC ID card with you. Show your ID card when you:

- Visit your Medical Home
- Access health care services of any kind
- Pick up prescriptions

Request a new ID card if:

- Any information is incorrect
- Your card is lost or stolen
- Your Medical Home or other information changes



Your card has this information on it:

**Name:** This is the person who is eligible to receive benefits under HealthPAC. You can't let anyone else use your card.

**HealthPAC ID:** This is the HealthPAC Participant Identification Number.

**DOB:** This is your date of birth.

**Sex:** This is your sex – female or male.

**Language:** This is the language that you prefer to speak.

**Effective Date:** This shows when your enrollment in HealthPAC starts.

**Renewal Month:** You can renew your application up to two months before the Renewal Month. Please see the "Staying Enrolled" section of this handbook on page 11 for more information.

**Coverage Ends:** This shows when your enrollment in HealthPAC ends.

**HealthPAC Customer Service** phone number and office hours.

**Provider Name:** This is the health organization that your medical home belongs to.

**Medical Home:** This is the name, address, and phone number of your primary health care facility.

**Co-pays:** These are the amounts that you will need to pay for certain medical services, usually at the time of an appointment. Please see the Co-pay Page for more details.

## Customer Service

Your Medical Home and HealthPAC Customer Service are here to help you when:

- You have questions about your health care (eligibility or coverage)
- You have questions about how HealthPAC works
- You have a problem
- You have a hospital bill or billing questions
- You have pharmacy issues or questions
- Your address or phone number change
- You want to change your Medical Home

**HealthPAC Customer Service**  
**1-877-879-9633 (CRS for hearing and speech-impaired callers: 711)**  
**Monday–Friday, 8:30 a.m.– 5:00 p.m.**

# How to Get Care

## Making an Appointment

To make an appointment, just call your Medical Home. The phone number and address are printed on your HealthPAC ID Card. If you need help finding your Medical Home, call HealthPAC Customer Service at **1-877-879-9633, Monday–Friday, 8:30 a.m.– 5:00 p.m.**

Be sure to bring your HealthPAC ID Card to all of your health care appointments. If you can't keep the appointment, call your Medical Home and cancel or reschedule at least 48 hours in advance.

## Where to Go for Care

**If you get care outside of the HealthPAC clinic and hospital network, you are responsible to pay for 100% of the cost.**

### Your Medical Home

Your Medical Home is your partner in keeping you healthy. Make sure you go to your Medical Home for regular check-ups to keep you healthy.

As a HealthPAC Participant you can choose which Medical Home you'd like to get care from. Once you choose a Medical Home, that is where you will go for health care. If you want to change your Medical Home you can call your Medical Home or HealthPAC Customer Service at 1-877-879-9633.

### Hospital Care

If you need care in a hospital, you can go to Highland Hospital, an Alameda Health System facility. You are covered for **ONLY** emergency and inpatient care at Alameda Hospital, San Leandro Hospital, and St. Rose Hospital. **If you have a life-threatening emergency, dial 911 or go to the nearest hospital.**

### Specialist Services

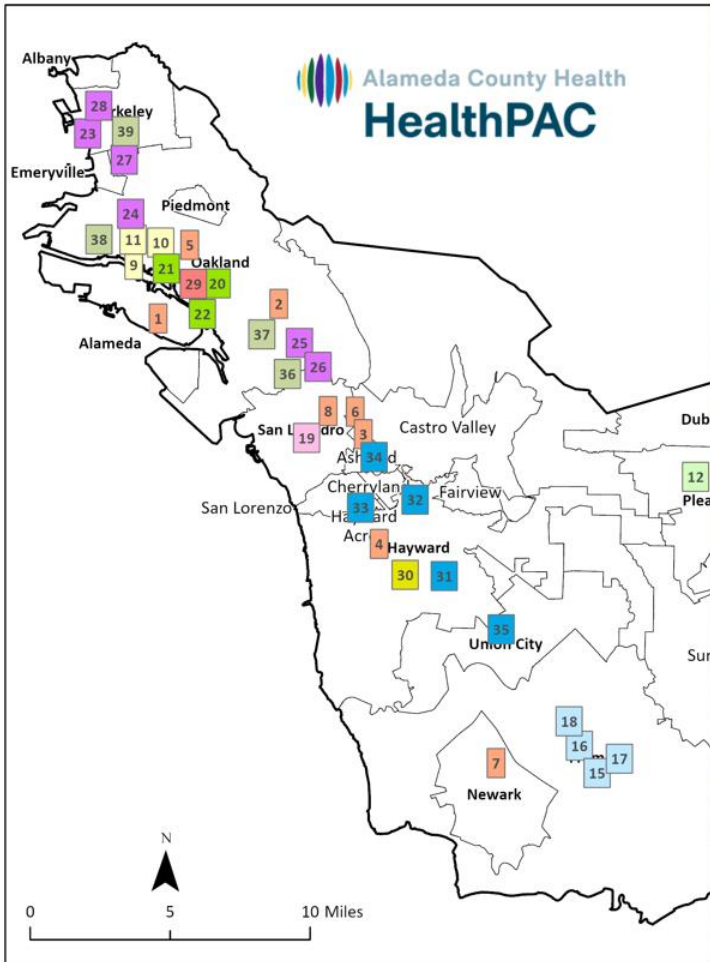
Some Medical Homes provide specialist services. If your Medical Home does not provide specialist services that you need, your Medical Home will refer you to a specialist within Alameda Health System.

## HealthPAC Medical Home and Hospital Network

HealthPAC has a vast network of contracted clinics and hospitals throughout the county. Please view the HealthPAC Brochure at <https://health.alamedacountyca.gov/healthpac/> for current providers.

# Map of HealthPAC Medical Home Network

## HealthPAC Providers



Index	Provider Name	Provider Site Name
1	Alameda Health System	Alameda Hospital
2		Eastmont Wellness
3		Fairmont Hospital
4		Hayward Wellness
5		Highland Hospital
6		John George Psychiatric Pavilion
7		Newark Wellness
8		San Leandro Hospital
9	Asian Health Services	Chenming & Margaret Hu Medical Center
10		Frank Kiang Medical Center
11		Rolland & Kathryn Lowe Medical Center
12	Axis Community Health	Axis Community Health - Hacienda
13		Axis Community Health - Livermore
14		Axis Community Health - Pleasanton
15	Bay Area Community Health	Bay Area Community Health - Irvington
16		Bay Area Community Health - Liberty
17		Bay Area Community Health - Main Street
18		Bay Area Community Health - Mowry II
19	Davis Street Family Resource Center Inc	Davis Street Family Resource Center
20	La Clínica de la Raza	Clinica Alta Vista
21		San Antonio Neighborhood Health Center
22		Transit Village
23	Lifelong Medical Care	Administration
24		Downtown Oakland Clinic
25		Howard Daniel Clinic
26		Lifelong Medical Care-East Oakland
27		Over 60 Health Center
28		West Berkeley Family Practice
29	Native American Health Center	Seven Directions
30	St. Rose Hospital	St. Rose Hospital (ER/IP)
31	Tiburcio Vasquez Health Center	Tiburcio Vasquez Firehouse
32		Tiburcio Vasquez Hayward
33		Tiburcio Vasquez Hesperian
34		Tiburcio Vasquez San Leandro
35		Tiburcio Vasquez Union City
36	Baywell Health	Albert J. Thomas Medical Clinic
37		East Oakland Health Center
38		West Oakland Health Center
39		William Byron Rumford Med Ctr

Source: ACPHD CAPE, with data from HealthPAC.

## What is Covered

### ➤ Preventive and Routine Care

Regular check-ups and health screenings help prevent illness and are an important part of taking care of your health. All of these services are provided by your Medical Home. Be sure to make appointments with your Medical Home for regular check-ups.

### ➤ Specialty Care

Your Medical Home will refer you to a specialist if you need expert advice or treatment for a specific problem. Some Medical Homes have specialists on staff who can treat you. If your Medical Home does not have the specialist you need, they will refer you to a specialist within Alameda Health System.

### ➤ Urgent Care

If you need to see a doctor right away because you're sick, have a fever, or are in pain, check first with your Medical Home to see if they can see you.

### ➤ Hospital Care

If you need care in a hospital, you can go to Highland Hospital, an Alameda Health System facility. You are covered **ONLY** for **emergency** and inpatient care at Alameda Hospital, San Leandro Hospital, and St. Rose Hospital. Always check with your Medical Home if you are unsure about where to go for hospital care or services. The telephone number of your Medical Home is on your HealthPAC ID Card.

HealthPAC only covers the cost of emergency services at the hospitals in the HealthPAC provider network. If you go to a hospital outside of the HealthPAC provider network, you will likely get billed.

### ➤ Emergency Care

You might have a health **emergency** if you are experiencing:

- Difficulty breathing and/or shortness of breath
- Chest or upper stomach pain, or feel pressure in your chest
- Fainting spells or sudden dizziness or weakness
- Uncontrolled bleeding
- Severe vomiting or diarrhea
- Feelings that you want to hurt yourself or others

**If you have a life-threatening emergency, dial 911 or go to the nearest hospital.**

### ➤ Ambulance

Ambulance services are covered by HealthPAC only for life-threatening emergencies and only for transportation within Alameda County.

If you are not sure whether you have an emergency and need to go to the emergency room, please call your Medical Home. The telephone number of your Medical Home is on your HealthPAC ID Card.

HealthPAC only covers the cost of emergency services at the hospitals in the HealthPAC provider network. If you go to a hospital outside of the HealthPAC provider network, you will likely get billed.

➤ **Mental Health Care**

As a HealthPAC Participant, you can receive confidential mental health services for help with emotional and psychological problems. Many Medical Homes provide mental health services. You can speak with your Medical Home to ask about mental health services or you can call the **Alameda County Behavioral Health Care Services ACCESS Program**:

**Monday–Friday, 8:30 a.m.–5:00 p.m.**

**Local Number: 510-346-1000**

**Toll Free: 1-800-491-9099**

The ACCESS phone menu is in English, Spanish, Cantonese, Mandarin, Vietnamese, and Cambodian. ACCESS staff uses Language Line Services for other languages and CRS or a TDD/TTY line for persons who are deaf or hard of hearing.

The licensed clinicians at ACCESS will hear your concerns and help you find the provider who can best meet your needs.

ACCESS staff can help you by:

- Providing general information about our services and community resources
- Conducting a telephone screening to understand your needs
- Referring you to:
  - Local mental health service providers
  - Mental health crisis services
- Referring you to non-covered services, such as substance use disorder services

➤ **Dental Services**

HealthPAC covers the same level of dental services that are provided as part of the California Medi-Cal Dental Program also known as Denti-Cal. For information on specific covered dental benefits, please visit [Medi-Cal Dental Member Handbook 2023](#)

➤ **Laboratory Services/Tests**

If you need lab services or tests, they may be performed either at your Medical Home or your Medical Home will send you to a lab.

➤ **Medical Equipment & Supplies**

If you need medical equipment or supplies, your Medical Home will write you a prescription. Check with your Medical Home about where to take a prescription for medical equipment and supplies. The telephone number for your Medical Home is on your HealthPAC ID Card.

➤ **Non-Emergency Transportation**

If you need help getting to your health care appointments, call your Medical Home to request tickets for public transportation.

➤ **Pharmacy and Prescriptions**

As a HealthPAC Participant, you can get prescription medicines. They'll be prescribed to you by your Medical Home. HealthPAC covers certain medications that have been approved for use. Your Medical Home will refer you to a pharmacy.

➤ **Radiology**

Your Medical Home will refer you to a radiologist if you need imaging, such as x-rays, mammograms ultrasounds, MRIs (magnetic resonance imaging), CT scans (computed tomography), or PET scans (positron emission tomography).

## What is NOT Covered

HealthPAC is a health care program provided by Alameda County to uninsured residents only. HealthPAC is not health insurance and does not provide everything that insurance does. Certain services are not included in HealthPAC. Below is a partial list of services that are not included in HealthPAC.

The following is a non-exclusive list of services that are not provided by HealthPAC:

- Allergy testing and injections
- Cosmetic services
- Eyeglasses and appliances
- Gastric bypass surgery and services/Bariatric Surgery
- Genetic testing and counseling
- Infertility
- Long-term care
- Organ transplants and post-transplant services
- Sexual reassignment surgery
- Travel immunizations

Remember, HealthPAC is NOT insurance. If you have insurance, do not drop it to join HealthPAC. **If you are eligible for full-scope Medi-Cal or Covered California, you cannot be enrolled in HealthPAC.** Insurance is always the better choice.

HealthPAC will not cover services outside of the HealthPAC provider network.

## Accessibility and Language

### Accessibility:

#### Access for People who are Hearing Impaired

You may contact HealthPAC Customer Service through the California Relay Service at **711**.

#### Access for People who are Vision Impaired

For help in reading this Handbook, please contact HealthPAC Customer Service.

#### Access for People who are Physically Disabled

If you need help finding a Medical Home that meets your needs, you can call HealthPAC Customer Service at **(877) 879-9633**.

### Language Services:

If you or your representative prefers to speak in a language other than English, call HealthPAC Customer Service at **(877) 879-9633**. We can help you find a Medical Home that speaks your language.

## Staying Enrolled

To keep getting services provided by HealthPAC you must renew your application for the program every 12 months. If you don't renew each year, you could be disenrolled from HealthPAC.

**The renewal month on your HealthPAC ID card tells you when you have to renew your application for HealthPAC. You can renew your application in HealthPAC at your Medical Home. Before your renewal month, call your medical home to request an appointment to renew. It is your responsibility to make sure that you renew before your enrollment period ends each year.**

You can renew up to two months before your renewal month. For example: If your renewal month is March, you have from January to the end of March to renew.

Every year, you must show proof of income and proof of residence (where you live).

If you move or your income changes, call HealthPAC Customer Service right away at **(877) 879-9633**.

You will be disenrolled from HealthPAC if you:

- Move outside of Alameda County
- Become eligible for full-scope Medi-Cal or Covered California
- Are found to have made untrue statements in your application or renewal materials
- Abuse the program
- Enroll in private insurance

Participation in HealthPAC is based on the availability of funding from Alameda County. Program rules, including who can enroll, what services are included, the cost of participation, the availability of various Medical Homes, and the cost of health care services may change without notice as deemed appropriate by the County. Any changes to eligibility, fees, or services will be posted at:

<https://health.alamedacountyca.gov/healthpac/>

## Complaints and Problems

If you have a complaint or problem with the program or the health care you get, try talking about it with someone at your Medical Home when it happens. This may be the best way to fix the problem quickly.

If you still haven't reached a solution, you can call HealthPAC Customer Service at (877) 879-9633 for help. Or you can write a letter and send it to:

Attn: HealthPAC  
Alameda County Health  
1000 San Leandro Blvd, Suite 300  
San Leandro, CA 94577

**HealthPAC Co-Pay Insert effective January 1, 2026**

As a **HealthPAC** Participant, you might have to pay a fee (also called a co-pay) when you get medical care.

The amount you have to pay depends on your income and your family size and is based on the Federal Poverty Level (FPL). If your income is less than a certain amount, then you don't have to pay a fee for medical services. The chart below lists different amounts you have to pay in each FPL category. The total amount paid in co-pays by your family in a year CANNOT exceed five (5) percent of your family's income.

Please keep in mind that these amounts may change. If your income changes, please contact your Medical Home.

<b>Maximum Gross Monthly Income by Family Size*</b>			
<b>Family Size</b>	<b>0 - 138% FPL</b>	<b>138.01 - 150% FPL</b>	<b>150.01 - 200% FPL</b>
<b>1</b>	\$1,801	\$1,958	\$2,610
<b>2</b>	\$2,433	\$2,645	\$3,526
<b>3</b>	\$3,065	\$3,332	\$4,442
<b>4</b>	\$3,699	\$4,020	\$5,360
<b>5</b>	\$4,331	\$4,707	\$6,276
<b>6</b>	\$4,963	\$5,394	\$7,192
<b>7</b>	\$5,596	\$6,083	\$8,110
<b>8</b>	\$6,228	\$6,770	\$9,026
<b>9</b>	\$6,860	\$7,457	\$9,942
<b>10</b>	\$7,494	\$8,145	\$10,860
<b>Each additional family member:</b>	\$634	\$689	\$918

Families with income above 200% FPL do not qualify for HealthPAC.

<b>HealthPAC Co-Pay by % of FPL</b>			
<b>Medical Service</b>	<b>0 - 138%FPL</b>	<b>138.01 - 150% FPL</b>	<b>150.01 - 200% FPL</b>
<b>Emergency Room</b>	\$0	\$35	\$50
<b>Inpatient</b>	\$0	\$100	\$100
<b>Outpatient</b>	\$0	\$10	\$15
<b>Pharmacy**</b>	\$0	\$5	\$5
<b>Special Procedures***</b>	\$0	\$100	\$100

\*Income is based on the Federal Poverty Level (FPL). It depends on how much you make each month and how big your family is.

\*\*The Pharmacy charge is \$5 per prescription drug with a \$50 per visit maximum.

\*\*\*Examples of Special Procedures include: bronchoscopy, cat scans, cholecystectomy, colonoscopy, EMG (electromyography), endoscopy, Holter monitor, hysteroscopy, implantation of pumps, pacemakers, stimulators or other devices, IV infusion/chemotherapy (copay to cover duration of treatment plan), laparoscopy, MRI (magnetic resonance imaging), myelography, nuclear medicine, thoracoscopy, venous/arterial catheter placement).