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CCHP Health Plan Bridging Communities with Quality Healthcare

In the heart of bustling San Francisco, a health plan thrives with a history as rich and diverse as the vibrant city it serves. In the late 1980s, when access to quality healthcare was far from guaranteed, especially for marginalized communities, a beacon of hope emerged – the Chinese Community Health Plan (CCHP).

“We are a local, full-service health plan, dedicated to providing high-quality, affordable healthcare for almost 40 years,” says Larry Loo, CEO.

Focusing on accessibility, inclusivity and community-centered care, CCHP prioritizes exceptional healthcare for its elderly members.

CCHP offers two competitive Medicare Advantage plans, zero-premium and premium. The zero-premium plan includes the Senior Value Program (HMO) and the Senior Select Program (HMO D-SNP), catering to budget-conscious members needing full provider networks and prescription drug coverage, with value-added benefits. It prioritizes seniors’ autonomy, offering them choice and merit-based selection of their plan. The premium Senior Program (HMO) plan offers enhanced benefits at a monthly cost of \$39.50.

CCHP offers affordable and competitive products for non-Medicare eligible individuals too. Balance by CCHP is a separate line of business that provides individual and family plans within and outside the Covered California exchange, along with employer group plans for businesses of all sizes. Competing directly with major health insurance companies, it represents personalized alternatives for healthcare coverage, with value-add programs like included subscription to One Medical Medical Group.

Through culturally competent and linguistically appropriate healthcare services, CCHP offers access to conveniently located neighborhood doctors and specialists, communicating in their local language. Its facilities that include preventive screenings, annual check-ups and urgent care clinics in cases where an ER visit is unnecessary, along with basic lab services and a 24/7 nurse advice line.

Beyond health insurance, CCHP offers transportation for medical appointments, traditional Chinese acupuncture treatment, allowances for healthy groceries, Over-the-Counter (OTC) products, access to herbal products and free wellness and fitness classes like yoga and Tai Chi, both online and in person.

Partnering with Hill Physicians Medical Group, the largest network of independent doctors in Northern California, has empowered CCHP’s capacity to serve the elderly community further. This partnership brings a combined network of 7,000 providers, including 400 primary care doctors and a strong base of localized hospitals and physician groups. It maintains long

lasting relationships with hospitals and ensures uninterrupted care for members, supported by its digital platforms for flexibility in engagements.

Access to support and guidance, driven by feedback from members and providers especially its member advisory committee, ensure coverage decisions align with patient needs, market feedback and federal regulations and are effectively integrated into plan designs.

Focused on improving the healthcare services of senior members with hypertension, CCHP adopted a new initiative, the Remote Blood Pressure Monitoring Program. The innovative program intertwines financial incentives with health



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Larry Loo, CEO

monitoring, and depending on the plan, offering members up to \$880 on their spending account for purchasing everyday OTC or groceries and fresh foods from local establishments. They earn this benefit by consistently monitoring and reporting their blood pressure twice a week. This forward-thinking initiative promotes proactive self-health management, aiming to prevent future complications.

Founded by community physicians to serve family-owned businesses, CCHP initially addressed healthcare needs within the underserved community. Later, it expanded to include Medicare Advantage plans and coverage for individuals and families, providing high-quality healthcare coverage for over 12,000 members across San Francisco and San Mateo County in California.

Upholding the culture of compassion and international diversity, CCHP’s leadership team reflects inclusivity, with representation from various backgrounds, including immigrants from South Africa, Mexico and the LGBTQ community.

Built on an admirable reputation of community-driven healthcare initiatives, CCHP Health Plan delivers exceptional healthcare services to one and all. For those in search of a complete health plan with additional wellness benefits, CCHP stands out as the clear choice. **EC**