



**Gold Coast  
Health Plan**<sup>SM</sup>  
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# Provider Operations Bulletin

OCTOBER 2025

[www.goldcoasthealthplan.org](http://www.goldcoasthealthplan.org)

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## SECTION 1:

# Updated Guidelines for Medically Tailored Meals (MTM) and Medically Supportive Food (MSF)

Gold Coast Health Plan (GCHP) offers Medically Tailored Meals (MTM) and Medically Supportive Food (MSF) services to members who meet medical eligibility criteria as part of the CalAIM initiative. These services are designed to address chronic or serious nutrition-sensitive conditions, with the goal of improving health outcomes and reducing unnecessary costs.

As with most of our programs, GCHP periodically reviews our processes and results to identify opportunities for improvement. Based on a recent review of MTM and MSF, GCHP will implement changes to the length of authorized services, clinical criteria for authorizations, and denial criteria.

**Effective Oct. 20, 2025, the updated guidelines for MTM and MSF are as follows:**

1. Members can continue to be referred to the program if they meet the state-defined medical eligibility criteria.
2. Members will continue to be able to receive 90 days of medically tailored meals or groceries without prior authorization.
3. Authorizations to extend the service will be issued for 90 days unless an authorization is submitted with both 90 days of MTM and 90 days of MSF, including groceries.
4. To authorize an extension beyond 90 days, GCHP will apply the following clinical criteria:
  - Malnutrition with a Malnutrition Screening Tool (MST) score of  $\geq 3$
  - Diabetes (A1C  $\geq 9\%$  on referral)
  - Cardiovascular disease
  - Liver disease (NASH, NAFLD, end-stage liver disease, cirrhosis, MASLD)
  - Congestive heart failure (class 3 or 4) and hospitalized x1 within the last 6 months
  - Renal failure (dialysis or stage 4 or 5) with hospitalization x1 within the last 6 months
  - Stroke (post-discharge), excluding TIA or RIND
  - Chronic lung disorders (COPD, CF, emphysema, interstitial lung, allergic asthma, or other severe lung disease post-hospitalization)
  - Human Immunodeficiency Virus (HIV) with MST score of  $\geq 3$
  - Cancer post-hospitalization or active chemotherapy or during radiation therapy
  - Gestational diabetes
  - Post-op bariatric
  - High-risk perinatal conditions while pregnant
  - Elevated lead levels

MTM and MSF services will be **denied** after a member has received a **total of one year (365 days) of MTM and/or MSF**. In rare and exceptional cases, GCHP may consider a one-time 90-day extension beyond the 1-year (365-day) service limit. To qualify, the member must have experienced a significant acute event—such as a recent hospitalization—or received a new diagnosis of a nutrition-sensitive chronic condition listed in the clinical criteria.



The policy also applies to members who have been listed as program completed / graduated in the return transmission file.

**Transition Period:**

- While GCHP implements these updated clinical guidelines, members who have exceeded 365 days of service will continue receiving meals **until their current authorization expires**.
- If a member **switches providers**, GCHP will reauthorize services with the new provider **for the remainder of the existing authorization period**.

Please contact us at [providerrelations@goldchp.org](mailto:providerrelations@goldchp.org) if you have any questions.

Thank you for your understanding and continued support.

## SECTION 2:

# Attention Providers: Ensuring First Names Are Included on Newborn Enrollment Files

Gold Coast Health Plan (GCHP) would like to share an issue identified affecting claims processing for newborn members: some enrollment files are missing the member's first name. Analysis shows that more than 90% of these cases involve children under 12 months of age. Missing first names can result in claims not properly matching to the member, which may delay processing.

This situation often occurs when hospital accelerated enrollment is used for a deemed newborn, and the hospital does not yet have the newborn's first name.

To help prevent discrepancies and ensure smooth claims processing, we ask that providers who issue presumptive or accelerated enrollment review the following resources:

- [User Guide for Newborn Gateway](#)
- [Provider FAQ](#)
- [Informational Document](#)

The screenshot shows the 'Newborn Gateway Application' form. The left sidebar has a navigation menu with 'Newborn Patient Information' selected. The main form area is titled 'Newborn Patient Information' and contains the following sections:

- Patient's Information:** Fields for Last Name, First Name, Middle Initial, and Suffix, each with an 'Insert' button. A Date of Birth field with a calendar icon and a Gender field with radio buttons for Male and Female.
- Home Address:** A checkbox for 'If you are homeless, check here. Enter the general location in the "Home Address" section and complete the "Mailing Address" section.' Below this are fields for Street Address, Number and Street, City, State, and ZIP Code.
- Mailing Address (if different from above):** Similar fields to the Home Address section.
- Continued Health Care Coverage Information:** A checkbox for 'If your infant isn't automatically eligible, do you want to apply for Medi-Cal or premium assistance programs coverage through Covered California?' with Yes/No radio buttons.

At the bottom are 'Cancel', 'Previous', and 'Next' buttons.

## Key Recommendations:

1. Include the newborn's first name in enrollment files whenever possible.
2. Use the resources above to guide presumptive or accelerated enrollment procedures.
3. Contact your Medi-Cal Human Services Agency (HSA) liaison if you have questions or need additional support.

By ensuring accurate enrollment data, we can help reduce claim delays and improve the member experience.

**SECTION 3:**

# Required Comprehensive Health Intervention for Lifelong Development (CHILD) Provider Trainings

All licensed and non-licensed medical personnel providing required health screenings for pediatric patients are required to complete applicable well-child preventive screening trainings upon hire and every four years to ensure compliance with best demonstrated practices. The Children's Health and Disability Prevention (CHDP) well-child preventive screening trainings have been re-branded to the Comprehensive Health Intervention for Lifelong Development (CHILD) trainings. The four mandatory CHILD training modules include anthropometric measurements, audiometry, vision screening and topical fluoride varnish application.

These training modules and the requisite attestations and staff competency documents can be found on our website by clicking [here](#).

If you have any questions regarding the CHILD trainings, please contact us at [fsr@goldchp.org](mailto:fsr@goldchp.org).

## SECTION 4:

# Improve Management of Chronic Conditions with Home Monitoring Devices

Gold Coast Health Plan (GCHP) covers self-monitoring devices for members diagnosed with asthma, hypertension, or diabetes to help manage their chronic conditions. Self-monitoring devices enable patients to actively manage their chronic conditions, which leads to improved self-management and greater patient engagement. The devices also provide health care practitioners with more real-time data to make more informed decisions, develop personalized treatment plans, and facilitate timely interventions that lead to better health outcomes.

## Asthma Management Tools

Inhaler assistive and lung monitoring devices, such as spacers and peak flow meters, are covered by Medi-Cal Rx. For more information, click [here](#).

## Blood Pressure Monitors and Cuffs

Personal home blood pressure monitors and cuffs are covered by Medi-Cal Rx and through the GCHP durable medical equipment benefit. For more information, click [here](#).

## Continuous Glucose Monitoring (CGM) Systems

CGM systems that measure blood glucose levels may be covered by Medi-Cal Rx with an approved prior authorization. For more information, click [here](#).

## SECTION 5:

# Cervical Cancer Screening Disparities and Member Perception on Getting Screened

The American Cancer Society estimates for cervical cancer in the United States in 2025, about 13,360 new cases of invasive cervical cancer will be diagnosed and about 4,320 women will die from it.

Preventing cervical cancer is possible because of the Human papillomavirus (HPV) vaccine and cervical cancer screenings. Although the United States cervical cancer incidence and mortality rates have declined by more than 50% over past decades, disparities across incidence, stage distribution, geography, and mortality largely reflect socioeconomic disparities and a lack of access to care. Similarly, Gold Coast Health Plan (GCHP) reports disparities across multiple demographic categories when analyzing the cervical cancer screening (CCS) National Committee for Quality Assurance (NCQA) performance measure data.

## Disparity Analysis Summary

GCHP analyzed the distribution of compliance for cervical cancer screenings across five demographic categories for measurement year (MY) 2024: residence, age, spoken language, ethnicity and race. The data revealed statistical disparities in all five categories. For the purposes of this analysis, disparity is defined as a noticeable and significant difference between two or more groups. The MY 2024 minimum performance level (MPL), shown in the graph below, is 57.18%, and four out of the five demographic categories have one or more groups that scored lower than the national benchmark.

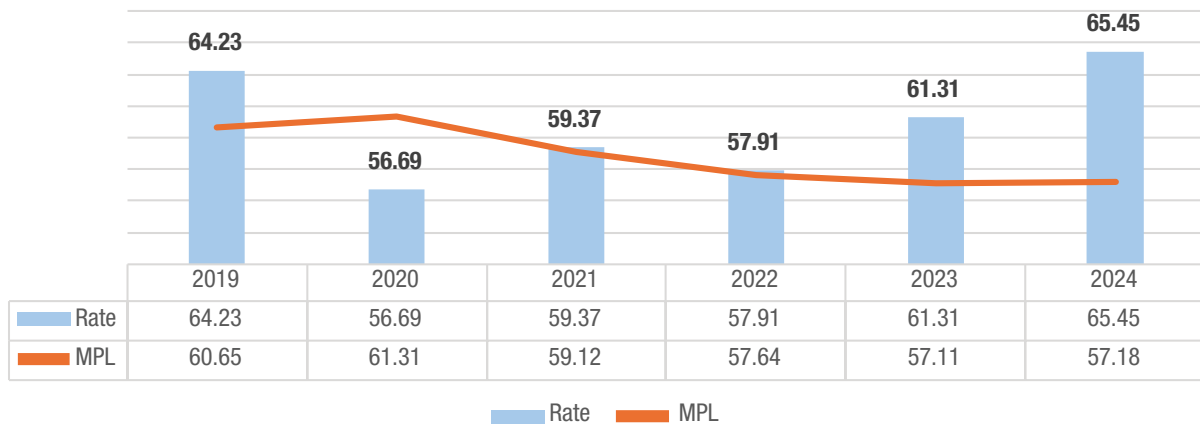
Understanding disparities within our patient population is important because it identifies specific issues within a community, enabling targeted interventions. The CCS disparity analysis highlights a need to investigate the barriers to care for these patient populations.

Category	Groups with Lowest rates
Residence*	Area 1 - Ventura (57.11%), Area 2 - Camarillo, Somis, Santa Rose (58.93%)
Age Group	24 to 29 (55.02%), 30 to 39 (61.13%)
Spoken Language	English (57.48%)
Race	White (53.08%), Africa American (48.80%), American Indian/Alaskan Native Hawaiian/Other Pacific Islander (53.85%)
Ethnicity	Non-Hispanic (53.77%)

\*The residence category used zip codes to group 7 geographic areas in Ventura County based on population size and location.



### CCS Six Year Rate History



### GCHP Cervical Cancer Screening Member Focus Groups

During Spring 2025, GCHP conducted member focus group interviews with 38 women to better understand the barriers and challenges they face to complete screenings and the reasons why they do or do not complete their routine cervical cancer screenings.

#### Key takeaways:

- 66% had concerns about getting a Pap smear, including fear of results, pain, embarrassment, and/or not knowing what to expect.
- 100% of members surveyed would like to receive reminders from their primary care provider.
- 66% prefer a female provider for Pap smear appointments.

To support members more effectively, providers are encouraged to standardize reminder notices for routine screenings. Providers are also encouraged to notify members that they can request cervical cancer screening appointments with a female provider.

### Host a Workshop at your Clinic

In response to the focus group feedback, GCHP is offering patients in-clinic health education workshops for cervical cancer screenings. Your patients will learn about the screening, its importance, what to expect and how often it should be done. Providers can either request a workshop or [refer](#) a member / patient by contacting the GCHP Health Education Department at **805-437-5961**. You can also email at [HealthEducation@goldchp.org](mailto:HealthEducation@goldchp.org). GCHP is committed to enhancing our health education efforts, especially around the importance of timely cervical cancer screenings and setting clear expectations for the process.

#### To learn more:

Please reach out to the Quality Improvement Department at GCHP if you would like to review your patient population disparity analysis for the CCS or other performance measures. Contact [QualityImprovement@goldchp.org](mailto:QualityImprovement@goldchp.org).

## SECTION 6:

# Health Education

## Breast Cancer Screening

October is Breast Cancer Awareness Month, a time to prioritize timely breast cancer screenings for eligible members. The United States Preventive Services Task Force (USPST) recommends that women start screening for breast cancer at age 40 and continue to get screened every other year. Early detection through routine mammograms is essential in improving health outcomes.

As a health care team, our goal is to ensure our members are aware of routine breast cancer screenings and reducing any barriers to access to care. For additional support, connect members to Gold Coast Health Plan's (GCHP) Health Education Department at **1-805-437-5961**, Monday through Friday, 8 a.m. to 5 p.m. (except holidays).

GCHP offers the following health education resources:

- [Women's health flyer](#)
- [Women's health FAQs](#)
- [Mammogram imaging centers](#)
- [Member Rewards Program Form](#)
- [Breast Cancer Screening Brochure](#)

### Women's Health

Women's health issues at large that help you live a healthy life at all ages. This includes:

- Routine health issues, including physical and mental health.
- Diet and exercise.
- Things to do before or after your vaccines.
- Medication management.
- Managing acute or chronic conditions (such as diabetes and asthma).
- Family planning.
- Preventive and palliative care.
- Other exams as needed.

**What women's health screenings should I get?**  
Routine health screenings help keep you healthy. The following are well women exams:

Screening*	Age Group	How often to get screened
• Sexually Transmitted Infections (STIs), like Chlamydia and Gonorrhea	16 years of age and older	Annually if sexually active, continue screening if at increased risk of infection.
• Cervical Cancer Screenings (Pap Test)	21-64 years of age	<ul style="list-style-type: none"> <li>• Ages 21-24: A Pap test every three years.</li> <li>• Ages 25-64: Human Papillomavirus (HPV) test every five years or a Pap/HPV test every three years. Check with your doctor to see what is right for you.</li> <li>• If you have had a total hysterectomy, you will no longer need a Pap test.</li> </ul>
• Breast Cancer Screening (Mammogram)	40-74 years of age	<ul style="list-style-type: none"> <li>• Starting at 40 years of age, and every two years, or at an earlier based on risk.</li> <li>• After the age of 74, call your doctor to see what is right for you.</li> <li>• Call your doctor right away if you find a lump or experience any other changes in your breasts.</li> </ul>

\*USPST Preventive Services Task Force  
To download and print the member reward form, visit: [www.goldcoasthealthplan.org](http://www.goldcoasthealthplan.org). Click "For Members," then "Member Rewards Program."

For more information on women's health, see the following resources:

- GCHP Women's Health frequently asked questions (FAQs)
- GCHP Health Education webpage
- A list of services covered by GCHP in your Provider Directory

For more information, call GCHP Member Services at **1-800-301-1228** Monday through Friday 8 a.m. to 5 p.m. (except holidays). Call the Health Education Department for women's health resources at **1-805-437-5961** Monday through Friday 8 a.m. to 5 p.m. If you use TTY, call **711**.

For information about language assistance and GCHP's nondiscrimination notice, visit: [www.goldcoasthealthplan.org/centerforhealtheducation/notice](http://www.goldcoasthealthplan.org/centerforhealtheducation/notice)

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### Women's Health

#### Frequently Asked Questions (FAQ)

**Q: What can I talk to my doctor about during my women's health visit?**  
A: We can talk about:

- What exams you should have.
- How to get health education resources.
- Where you can have your screenings.
- Any other physical or mental health questions you may have.
- How often to get checked.

**Q: Can I be seen by a female health professional?**  
A: Yes, if you would like to be assigned to a Primary Care Provider (PCP), Obstetrics/Gynecologist (OB/GYN), or a female health care provider, talk to the office staff about your choice.

**Q: Do I have to pay for health screenings?**  
A: No, if you are a full-fee GCHP member, these services are available at no cost to you.

**Q: How can I find out more about family planning?**  
A: Your doctor can answer questions and help you talk with your partner about these issues.

**Q: What are the types of birth control?**  
A: There are many choices and things to keep in mind. To get started, learn about birth control methods that you or your partner can use to prevent pregnancy. You can also talk with your doctor about these choices.

Types of Birth Control	Examples
Abstinence	Not having sex
Barrier Method	Condom or Diaphragm
Hormonal Methods	Oral contraceptives "the pill," vaginal ring, the patch, or IUD
Implantation devices	Flexible plastic rod, or hormonal implants and intrauterine devices (IUDs)
Permanent methods of birth control	Circumcision
Emerging methods of birth control	"Morning after pill"

**Q: How effective is birth control?**  
A: Birth control methods are not 100% effective. But your chances of getting pregnant are lowered if the method you choose is always used the right way. Talk to your doctor about exactly how to use the method you choose.

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### Imaging Centers for Mammograms

Mammogram services are a free benefit for Gold Coast Health Plan (GCHP) members. To schedule a mammogram, talk to your doctor to order the screening. Members will not need to get pre-authorization from GCHP for the mammogram.

#### Centros de imágenes para mamografías

Los servicios de mamografía son un beneficio gratuito para los miembros de Gold Coast Health Plan (GCHP). Para programar una mamografía, hable con su médico para que le ordene este examen. Los miembros no necesitan autorización previa de GCHP para la mamografía.

**Camarillo**  
**Imaging Center - Camarillo**  
 3801 Las Posas Road, Suite 111  
 Camarillo, CA 93610  
 Phone: Toll-free: 1-805-589-3657  
 Monday - Friday: 8 a.m. - 5 p.m.  
 Make an appointment online: [hagauna cita en linea](http://hagauna cita en linea)  
[www.goldcoasthealthplan.org](http://www.goldcoasthealthplan.org)

**Moorestown**  
**Los Robles Imaging Center**  
 855 First Street, Suite 100  
 Moorpark, CA 93421  
 Phone: Toll-free: 1-805-523-4032  
 Monday - Friday: 8 a.m. - 5 p.m.  
 Saturday: 10 a.m. - 4 p.m.  
[www.goldcoasthealthplan.org](http://www.goldcoasthealthplan.org)

**Orland**  
**Imaging Center - Orland**  
 1200 Highway 99  
 Orland, CA 94553  
 Phone: Toll-free: 1-805-448-2250  
 Monday - Friday: 8 a.m. - 5 p.m.

**San Jose**  
**Imaging Center - San Jose**  
 1001 N. First Street, Suite 100  
 San Jose, CA 95128  
 Phone: Toll-free: 1-805-464-3070  
 Monday - Friday: 8 a.m. - 5 p.m.  
 Make an appointment online: [hagauna cita en linea](http://hagauna cita en linea)  
[www.goldcoasthealthplan.org](http://www.goldcoasthealthplan.org)

**Santa Paula**  
**Imaging Center - Santa Paula**  
 400 N. 1st Street  
 Santa Paula, CA 91350  
 Phone: Toll-free: 1-805-652-6000  
 Monday - Friday: 8 a.m. - 5 p.m.

### Get a Free Gift Card!

**Learn Screening**  
 Members 40-74 years of age who complete a breast exam or before their 2nd birthday.  
**\$25 Gift Card**  
 Provider Signature: \_\_\_\_\_  
 Date of Screening: \_\_\_\_\_

**Mammogram Screening (Pap)**  
 Members 21-64 years of age who complete a 2nd year of the HPV vaccine or before their 12th birthday.  
**\$25 Gift Card**  
 Provider Signature: \_\_\_\_\_  
 Date of Screening: \_\_\_\_\_

**Breast Cancer Screening**  
 Members 40-74 years of age who complete a mammogram.  
**\$50 Gift Card**  
 Provider Signature: \_\_\_\_\_  
 Date of Mammogram: \_\_\_\_\_

**Infertility (Pap)**  
 Members 4 months to 2 years of age who complete their 2nd birthday or before their 2nd birthday. Some children may need 2 doses.  
**\$25 Gift Card**  
 Provider Signature: \_\_\_\_\_  
 Date of Vaccines: \_\_\_\_\_

**How to earn your gift card:**

- Be a GCHP member with full scope Med-Cal benefits.
- Complete your health screening, exam or vaccine between Jan. 1, 2025 and Dec. 31, 2025.
- Mark your completed screenings and return the Med-Cal form to GCHP.
- Send the form to GCHP by Jan. 31, 2026.
- Get your gift card by email.
- Ask your doctor or their staff to fax this form to you and send it to 1-805-437-5961.
- Email: [Qualify@memberinfo.org](mailto:Qualify@memberinfo.org)

**Fill out one form per member:**

Member Name: \_\_\_\_\_  
 Med-Cal (GCHP) Number: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_  
 Preferred gift card (please email): \_\_\_\_\_

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[www.goldcoasthealthplan.org](http://www.goldcoasthealthplan.org)

### Get Your Mammogram

### Hágase su mamografía

## Flu Season and Vaccines: Be Up-to-Date

With flu season here, GCHP members can get their flu shots at no cost. Encourage all members 6 months of age and older to get their flu vaccine. Clinics around the county will offer walk-in clinics to assist members in getting their vaccine.

We understand that each season, there are some members who are hesitant in receiving their flu shot as well as other vaccines. Education is key in addressing any concerns and myths surrounding the flu vaccine. Talk to members (and parents) to dispel any misconceptions by active listening and responding to questions.

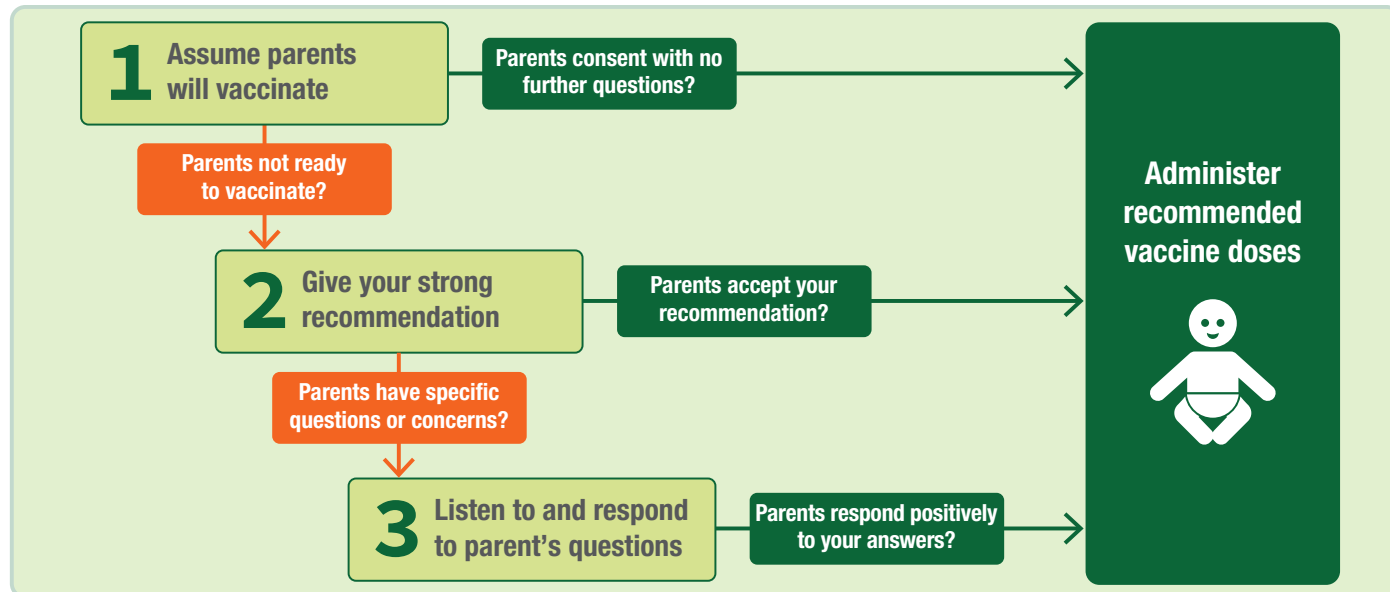


- When listening, seek to understand the context behind parents' questions before responding so you can be sure the information you provide is appropriate to their concerns.
- Share your strong vaccine recommendation.
- Parents and members consistently rank their child's doctor as their most trusted source for vaccine information.

For more information and tips to help address vaccine hesitancy, visit the Centers for Disease Control and Prevention (CDC); view "[Talking with Parents about Vaccines](#)," "[Questions Parents May Ask about Vaccines](#)" and more.

These concepts are helpful both for parents and adult members.





## Flu Resources

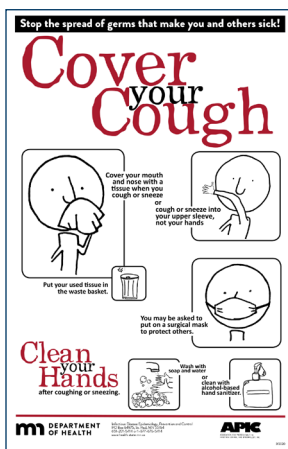
Flu season is here! Below you will find important information to remember and resource for members. The most important thing is for all people 6 months and older to get a flu vaccine every year.

### California Department of Public Health (CDPH):

- [Flu Toolkit](#)
- [FAQs Page](#)

### CDC:

- [Flu Materials](#)
- Cover Your Cough Poster for Health Care:
  - » [English](#)
  - » [Spanish](#)
- Be A Germ-Buster... Wash Your Hands Poster (How-to Hand Washing):
  - » [English](#)
  - » [Spanish](#)



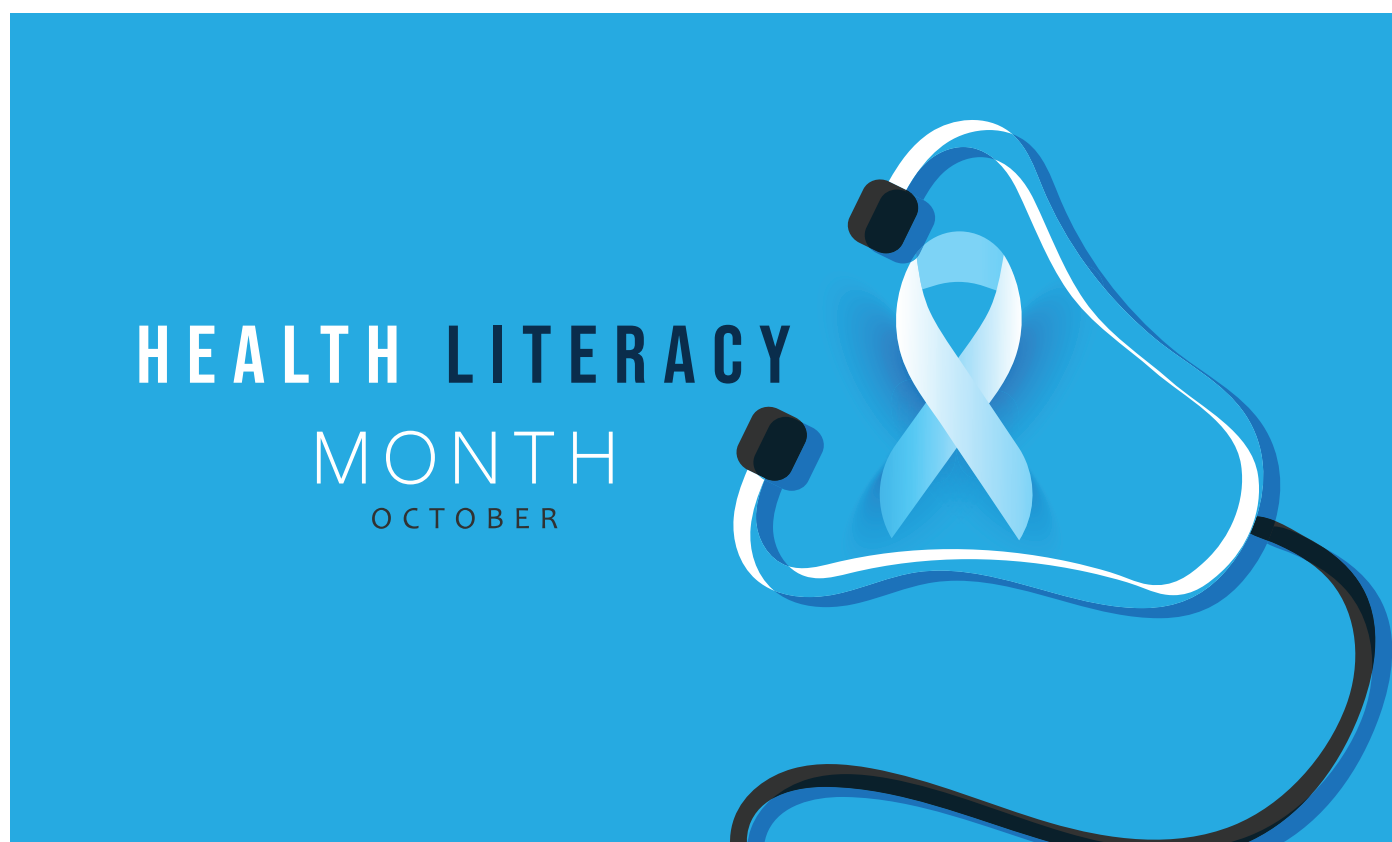
Contact the Health Education Department for additional information at **805-437-5961**, Monday through Friday, 8 a.m. to 5 p.m. (except holidays). If you use a TTY, call **711**. Providers can also send an email to [HealthEducation@goldchp.org](mailto:HealthEducation@goldchp.org).



## SECTION 7:

# Cultural and Linguistic Services

October is Health Literacy Month.



October is Health Literacy Month, a time to remember the importance of clear communication in health care. Health literacy empowers individuals to understand health information and make informed decisions. With the complexity of medical jargon, ensuring that everyone can access understandable information is essential, particularly for underserved communities and those with limited English proficiency (LEP).

To promote and support awareness for the Health Literacy Month, the Institute for Healthcare Advancement (IHA) provides a [Health Literacy Month Toolkit](#) that can help turn awareness into action with health literacy month.



## Caring for Patients with Limited English Proficiency

It is crucial for health care providers to offer free, qualified interpretations services for members with LEP. This can be done in person, over the phone, or through video remote interpreting (VRI). When an interpreter is used, the health care provider should speak directly to the patient, not the interpreter.

### Effective Communication Strategies When Using an Interpreter:

- When using an interpreter, speak directly to the patient, not the interpreter.
- Break down complex medical information into smaller, manageable chunks. After each portion, assess the patient's understanding by asking them to explain it back in their own words.
- Remember to pause at the end of each complete thought and allow the interpreter to interpret.
- Use clear, concise, and easy-to-understand language. Avoid jargon.
- Check for understanding throughout the session.
- Create an interactive dialogue by encouraging patients to ask questions and take the time to answer them.



Gold Coast Health Plan (GCHP) ensures equitable access for members by providing language assistance services at no cost. To access GCHP's language assistance services or receive training, contact GCHP's Cultural and Linguistic Services at **1-805-437-5961**, Monday through Friday, from 8 a.m. to 5 p.m. (except holidays) or email [CulturalLinguistics@goldchp.org](mailto:CulturalLinguistics@goldchp.org). Visit the GCHP website, [For Providers page](#) to learn more.

## SECTION 8:

# 2025 Provider Surveys Timeline and Details

In our continuous efforts to foster quality health care services and meaningful provider engagement, we are pleased to share the timeline and details for our upcoming provider surveys scheduled for 2025. Your feedback is integral in helping Gold Coast Health Plan (GCHP) meet critical regulatory standards and improve our network performance.

Please review the following schedule and key information.

## Survey Timeline Overview

Survey	Timeline
Appointment Availability and After-Hours Access	Late Q2 2025 – End Q3 2025
Provider Satisfaction Survey	Q4 2025



### 1. Appointment Availability and After-Hours Survey

- **Timeline:** ➤ Survey fielding: Begins late Q2 2025 ➤ Conclusion: Ends at the close of Q3 2025
- **Purpose:** To ensure compliance with the state Department of Health Care Services (DHCS) standards, this survey verifies that our network providers are available to see health plan members promptly — within specified days or hours for various appointment types.
- **Additional information:** For an in-depth look at the DHCS standards, please visit the GCHP website [Access and Availability Standards webpage](#).

### 2. Provider Satisfaction Survey

- **Timeline:** ➤ Survey fielding: Q4 2025
- **Purpose:** Your voice matters! This survey is designed to capture your experiences and perspectives on key service areas, including:
  - » Finance and payment processes
  - » Utilization and quality management
  - » Call center support
  - » Provider relations and communications
  - » Overall satisfaction

## Key Reminders for Participation

-  **Your input is vital:** By completing these surveys within the specified periods, you help us identify opportunities for improvement and ensure that we maintain the excellence our members expect.
-  **Timely response:** Please mark your calendars and complete each survey promptly. Your cooperation ensures that every voice is heard, and every insight is valued.

Thank you in advance for your participation and dedication to enhancing our network's service levels. Together, we will continue to drive improvements in both patient care and provider satisfaction.



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## **Provider Operations Bulletin**

OCTOBER 2025

For additional information, contact Customer Service at 1-888-301-1228.  
Gold Coast Health Plan  
711 East Daily Drive, Suite 106, Camarillo, CA 93010  
[www.goldcoasthealthplan.org](http://www.goldcoasthealthplan.org)