

# CONCERNED ABOUT YOUR ANTHEM BLUE CROSS HEALTH PLAN.



## Here's what you need to know.

### (For commercial plans only - not Medicare or Medi-Cal)

In order to negotiate a fair contract, we sent Anthem Blue Cross a termination notice in May, and we proposed a new contract rate in June. It took until mid-August for the company to respond, and we have yet to receive a proposal with fair rates or terms. Without an equitable agreement, our current contract would terminate effective Nov. 1, 2018.

### Anthem Blue Cross protects its profits.

- It continues to raise premiums in the double digits for local residents and businesses
- It benefits from the recent federal tax restructure and continues to grow its profits, investing in the community it is mandated to serve.

### Enloe is asking for a fair contract to serve patients locally.

- We're asking for fair rates so we can continue to provide you with the excellent care
- We're working to ensure local doctors are compensated fairly so they are not forced to practice to communities where doctors are paid more by Anthem Blue Cross.
- We seek a balanced contract compared with what Anthem Blue Cross pays other health plans and with what other insurance companies pay us.

### Termination would affect patients in different ways, depending on their plan.

- Anthem Blue Cross has indicated that many of its members may be able to continue their care plan at Enloe if they have pre-authorized surgeries or other procedures, if they are in-network on the termination date and within 180 days after the contract terminates.
- Anthem Blue Cross has said its members may also be eligible to continue their care or complete covered services for an acute condition, terminal illness, serious chronic condition, care of a child (age 0-36 months) or pregnancy.
- For other patients, however, Enloe would be out of network. This could create a disruption in care, the need to travel out of town for in-network care or added cost to these patients.
- We are hoping it does not come to that. We would like to reach a fair agreement by Oct. 31, 2018.

### What can you do?

- Consult your employer or plan provider and tell Anthem Blue Cross that you want Enloe to be the health care provider for you and your family.
- Contact Enloe's Patient Financial Services department at (530) 332-6300 for questions about your coverage.

This statement does not apply to BSSP +SISC plans. BSSP +SISC set monthly premiums at a rate to cover claims and administrative costs, only. There is no profit layer within your BSSP+SISC coverage. Anthem is paid a flat rate per employee. Anthem does not profit based on the number of cost of claims processed on behalf of BSSP +SISC.



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[www.enloe.org/anthem](http://www.enloe.org/anthem)

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