

# Understanding Your Anthem Health Insurance, Protect Your Access to In-Network Care

## Protect Your Access to In-Network Care

As caregivers, nothing is more important to our team than ensuring patients have access to the care they need. We are committed to your care needs and helping you understand your health insurance options.

Our negotiations with Anthem involve commercial health insurance plans and Anthem Medicare and Medicare Advantage plans. Additionally, some patients have questioned how their Anthem/BlueCross BlueShield Medicare supplemental health insurance plan or secondary health insurance plan could be impacted by our ongoing negotiations. Please know:

» **Medicare supplemental health insurance plans (also known as Medigap plans) are not included in our negotiations with Anthem.**

» **Secondary health insurance could be impacted by our negotiations with Anthem.** Because plan benefits vary greatly, talk to your employer's HR representative or benefits manager about your specific plan.

We know health insurance can be complicated and we have resources dedicated to answering your questions.

» **Medicare Patient Call Center**, for Anthem patients on Medicare, we have partnered with MedicareCompareUSA to offer free, personalized assistance to patients during the upcoming Medicare Annual Enrollment Period. Through the Valley Health MedicareCompareUSA helpline, you can review your current Medicare coverage, discuss options for coverage next year and even enroll in a new plan during the Annual Enrollment Period that runs October 15-December 7. The helpline is staffed Monday-Friday and can be reached by calling 855-380-4778.

» **Anthem Patient Call Center**, we have an internal call center, staffed by Valley Health team members, standing by to answer questions. Call our team at 1-866-414-4576, Monday-Friday.

## Working with Anthem

**Nothing is more important to us than ensuring you have affordable access to the care you need.**

For several months, Valley Health has been working with Anthem of Virginia to achieve a new contract that would:

-  Ensure patients continued in-network access to Valley Health caregivers and services
-  Provide resources needed to continue confronting the COVID-19 pandemic and other health challenges
-  Protect patients from higher, out-of-network costs

Unfortunately, Anthem has been unwilling to work with our caregivers and we are preparing for the possibility that your provider and Valley Health services will no longer be in-network with Anthem beginning January 1, 2021. We will continue working with Anthem to reach an agreement before the end of this year.

**Nothing changes before January 1, 2021**, and you should keep the appointments you have scheduled with Valley Health caregivers for the remainder of the year.