



Anthem Blue Cross to Directly Pay PPO Members for Non-Network Provider Services

Your PPO medical coverage from Anthem Blue Cross gives you the freedom to choose between both network and non-network health care providers (doctors, medical groups and hospitals that are not part of the Anthem network).

Anthem network providers are contractually obligated to charge members no more than the fees they have negotiated with Anthem.

Non-network providers, however, do not have any special arrangements with us and are not limited in the amount they can charge patients.

In an effort to control costs and raise awareness about the impact of choosing network versus non-network providers, we are changing how we reimburse PPO members for non-emergency health care.

We will send reimbursement checks for *non-network* provider services directly to you, the member, along with your *Explanation of Benefits*. In the past, Anthem Blue Cross mailed payments to non-network providers, based on the member's benefit plan. Now, Anthem will send you a check for covered services, and **you will be responsible for paying the *non-network* provider.**

Please note: *This change does not apply to emergency and ambulance services, or if Anthem Blue Cross approves a referral to a non-network provider. Also, your medical benefit coverage and the calculation of your benefits will not be affected.*

What you can do

Become an informed consumer and find out which providers are in our network. Due to our negotiated fee schedule, you can receive significant savings when visiting Anthem Blue Cross network providers for covered services. And, with over 45,000 physicians and over 400 hospitals participating in our California network, you have real choices.

- For non-emergency situations, we encourage you to seek care from network providers.
- Go online to anthem.com/ca and select *Find a Doctor* to locate network providers near you; or
- Call the Customer Service phone number located on your member ID card for assistance in locating a network provider.

At Anthem, we are committed to helping keep control of health care costs for our members, while providing the quality care you want and deserve. If you have any questions, please contact Customer Service at the number on your ID card.

We value you as a member and thank you for the opportunity to serve you.