



# YOUR TIME MATTERS.

So we're making everything work harder for you.

- New, more affordable plan designs for your clients
- Simplified electronic process, from quoting through enrollment, for you

# MAKING IT EASIER FOR YOU AND YOUR CLIENTS

Your time should be focused on supporting your clients, consulting with them on the right health plan for their unique needs. What if it could be easier? Instead of paperwork, what if you could focus on building your business?

## WELCOME TO A BETTER WAY.

### HELPING CHOOSE THE RIGHT PLAN FOR YOUR CLIENTS SHOULDN'T KEEP YOU UP AT NIGHT



Medical



Pharmacy



Dental



Vision



Life



Disability



Behavioral Health

Your clients want their employees to have the right plan for their needs, while balancing the cost. We get it. We created a wider range of plan options with everything your clients and their employees need to make smarter health care choices, save time and manage costs. And our plans work together – medical, pharmacy, dental, vision, life, disability and behavioral health. You and your clients should feel good with that choice.

- **More plan choices** to meet more budgets
- A **lower cost of care** because of the strength and quality of our networks, so members can see doctors who deliver the most effective, efficient care
- Expanded **medical and pharmacy** portfolios:
  - **ACA-compliant medical and pharmacy** plans offering a wide range of member cost share options
  - **Integrated** Act Wise consumer-driven health plans that manage the medical benefits and the spending accounts
- A **5% discount** on specialty premiums (dental, vision, life and disability) when clients purchase dental for the first time along with vision, life and/or disability
  - Members get **whole-person coverage**. Because our products are connected, doctors can work together behind the scenes to see a person's overall health, leading to earlier detection of possible health issues
- **Better health and engagement for members** – our digital health care platform integrates benefit information, clinical and claims data, and other digital tools to create a more personalized member experience

### MAKING IT ALL EASIER. YOU SPOKE, WE LISTENED.

We know it hasn't always been easy to work with us. From complicated and inconsistent processes to long implementation times, you're frustrated and we hear you. We've been working hard to invest in, and develop, market-leading tools and technology with one goal in mind: to streamline, so you can save time and worry. The changes you'll see:

- **Reimagined Producer Tool-box** where you can do it all—in one place, no more going back and forth between portals
- **Simplified quoting** so you can easily show your clients the cost of any combination of our medical, dental, vision, life and disability coverage
- **Online enrollment submission** for your clients and their employees that drastically reduces implementation times; no more paperwork
- **Full transparency on your clients' status** in the implementation process – no more guessing games
- **Integrated EmployerAccess** makes it easier for you to perform maintenance on all of your clients with a single sign-on

But we didn't change everything. You will continue to enjoy the support from the service teams you know and trust. And we've made their jobs easier with streamlined processes that are consistent across our company and technology that's flexible so they can quickly answer your questions. It's the best of both worlds **so you can rest easy.**

# WHAT'S NEW IN 2019

## For employer groups with 2-100 employees

### Colorado

#### **Anthem Balanced Funding**

This is a great plan option that can save employers money by minimizing the impact of Affordable Care Act (ACA) fees and taxes with the possibility of an end-of-year credit. Employers have a fixed monthly payment. If they have a healthier than expected year, they're rewarded with a premium credit. If they have higher than expected claims in a year, the built-in stop loss coverage protects from additional costs. Plus, with our Anthem Balanced Funding Transition credit, we'll help offset the first year's costs by giving them money back.

#### **LiveHealth Online**

Through LiveHealth Online, members can have video visits 24/7 with board-certified doctors using a mobile device or computer with a webcam. Doctors can assess common health issues like flu or allergies. They provide a treatment plan and send prescriptions to a pharmacy, if needed.<sup>1</sup> Members can also talk with licensed therapists and psychiatrists. Therapists are usually available in four days or less.<sup>2</sup>

<sup>1</sup>Prescription availability is defined by physician judgment.

<sup>2</sup>Appointments subject to availability of the mental health professional.

#### **Cost and Care Finder Online Tool**

Members can use this quick and easy tool to make smart health care choices. Once they register at anthem.com they can compare provider costs and look up quality ratings — all in one place. The tool lets them search for doctors, facilities and pharmacies, and then gives cost estimates for common medical procedures (for those providers). They can also rate a provider's service and review ratings from other members.

#### **Anthem Health Guide**

This combination of customer service and health support offers members access to highly trained professionals (health guides) who consult with them and provide comprehensive help. Backed by smart technology and analytics, guides are closely linked to health professionals, such as nurses, health coaches, educators and social workers. Together, they can help members stay on top of their health, get more value from their benefits and navigate the health care system more efficiently. Members can call, request a scheduled call back, email or have an online chat on a computer or through our app.

#### **Act Wise consumer-driven health plans**

These plans make it easier for employers to administer their health savings account because Anthem now manages both the medical benefits and spending accounts. Act Wise is streamlining everything – for you, employers and our members. It's easy to get started and get one-stop support from a dedicated team at one customer service number. And members have one website and mobile app to review claims in real time and access their benefits and account information from the same place.

If you'd like to know more contact your broker or Anthem representative.

# MOUNTAIN ENHANCED NETWORK: LOCAL CARE, LOWER COSTS

## Affordable, quality care in Colorado's mountain region

Mountain Enhanced is a community-based network built around local doctors and hospitals:



**In Mesa county** — Community Hospital

**In Moffat and Rio Blanco counties** — The Memorial Hospital

**In Eagle and Summit counties** — Vail Valley Medical Center and associated doctors, and Summit Medical Center, part of the Colorado Health Neighborhood

**In La Plata, Montezuma, and Archuleta counties** — Mercy Medical Center, part of the Colorado Health Neighborhood, Southwest Memorial Hospital and associated doctors, and Pagosa Mountain Hospital and associated doctors



Network includes:

- Choice of in-network primary care doctors and specialists — with no referrals
- Emergency and urgent care worldwide through the Blue Cross and Blue Shield Global core program.
- LiveHealth Online, LiveHealth Online Psychology and Cuidado Medico.
- Access to our Guest Membership program.

**Created to serve mountain region communities in Archuleta County, Eagle and La Plata Counties, Mesa County, Montezuma, Summit Counties, and Moffat and Rio Blanco Counties.**

# PATHWAY: AN HMO NETWORK THAT GOES THE EXTRA MILE

## Coverage and cost savings in one product



Pathway includes:

- **More than 2,280** primary care doctors
- **More than 9,000** specialists
- **63 acute care** hospitals
- **A wide selection** of in-network primary care doctors and specialists with no referrals
- **Worldwide** emergency care through the Blue Cross and Blue Shield Global Core program
- **LiveHealth Online**, LiveHealth Online Psychology and Cuidado Medico visits available via your smartphone, tablet or computer with a webcam.
- **Access** to our Guest Membership program



Care across the state

Pathway is a statewide HMO with focused access on the Front Range. Outside the Front Range, Pathway offers access to the same powerful network options that make up our HMO Colorado network.

- **More than 70%** of Colorado primary care doctors and specialists in our PPO network are in our Pathway network.
- **More than 77%** of Colorado hospitals in our PPO network are in our Pathway network.



# ACT WISE CONSUMER-DRIVEN HEALTH PLANS

## Welcome to Anthem's one team, one solution consumer-driven health plan!

Act Wise makes it easier for your clients to administer their health savings account because now Anthem manages both the medical benefits and the spending accounts. We're streamlining everything – for you, your clients and even their employees.

Act Wise offers:



**One-stop support** from one implementation team and one customer service number.



**One website and mobile app** for members to review claims in real time and access benefit and account information.



**Simple tools and messaging** to help both employers and members understand their coverage and manage their health benefits and spending.



**Easy set-up** - whether it's a new plan or a renewal from another consumer-driven health plan, it's never been easier.





# ANTHEM AND YOU

Working together to make health care easier for everyone, everywhere



**1 in 3 Americans are covered by a Blue Cross and Blue Shield plan<sup>1</sup>**

- More than **106 million members**
- **96%** of hospitals in the U.S. are in our plans
- **95%** of providers in the U.S. are in our plans



**Local focus in 14 states**

- When using network doctors members save big! And we reward our doctors for the quality of care they give not the number of patients they see. So members get more attention and better care.

## Benefits that travel

Members have access to medically necessary emergency and urgent care across the country, and around the world, with the BlueCard® and Blue Cross Blue Shield Global Core program.

<sup>1</sup> Blue Cross and Blue Shield Association website: *About Blue Cross and Blue Shield Association* (accessed May 2018): bcbs.com.

# MOBILE ANTHEM ANYWHERE APP

The Anthem Anywhere app is better and faster than ever, making it easy for members to manage their care and coverage right from their smartphone.



With a quick tap, members can:



Access at-a-glance account information through My Summary<sup>1</sup>.



Log in with their fingerprint via touch authentication<sup>2</sup>.



Save their ID card to their phone or share, fax or email an ID card directly to their provider.



Chat confidentially with our Member Services team.



Receive push alerts when there are changes to claims or other updates.

<sup>1</sup> Not available on all plans.

<sup>2</sup> Available for iOS 9 and above and for Android versions 6 and above.







## BLUECARD® MAKES GETTING CARE EASY ALMOST ANYWHERE

Members take health care benefits with them across the country and around the world.

The BlueCard® program gives members access to doctors and hospitals almost everywhere, giving them peace of mind that they can find the health care provider they need no matter where they are in the world.



### Within the United States

Members are covered for medically necessary emergency and urgent care in all 50 states, whether care is needed in a rural or urban area.

When you see a network provider there are:

- No claims forms to complete
- No payment upfront for medical services except for the usual out-of-pocket expenses.
- Explanation of benefits received from the members' plan.



### Outside of the United States

Members have coverage for urgent and emergency care. The Blue Cross Blue Shield Global Core Program makes it easy for members to locate a preferred provider through online tools and 24/7 Customer Service.

Our PPO plans also include coverage for nonemergency care across the U.S. and while traveling abroad.



# CARE & COST FINDER: BETTER CARE AT A BETTER COST

Anthem's Care & Cost Finder tool gives members what they need to make smart health care choices.

And it's easy! They can find a doctor, compare costs and look up quality ratings — all in one place. This online tool lets them:



**Search** for doctors, specialists, hospitals, urgent care centers and other providers in their plan.



**Search** for pharmacies or link to Anthem pharmacy benefits information.



**See** cost estimates for over 400 common medical procedures (based on their health plan) to know how much they may pay.



**Rate** a doctor's service and review ratings from other members.

## Use it anywhere!

Members can register or log in at [anthem.com](https://www.anthem.com) or use our Anthem Anywhere app to start using the Care & Cost Finder tool.

# ANTHEM BALANCED FUNDING

## A great option that could save your clients money

Anthem Balanced Funding offers potential savings if your clients' claims aren't too high. And, it can minimize the impact of ACA mandates and state premium taxes on their cost of coverage. Plus, with our Anthem Balanced Funding Transition credit, we'll help offset their first year's costs by giving them money back.

Here's how it works:



1. Your clients make a fixed monthly payment that covers all of their health care costs.



2. Unlike fully insured plans, if they have a healthier than expected year, they're rewarded with a premium credit.



3. If they have higher than expected claims in a year, the built-in stop loss coverage will protect them from additional costs.



4. They'll get monthly reports for understanding benefits, costs and how to save money through smarter health care decisions.

For groups with a minimum of 10 enrolled subscribers this could be a great option.

**Groups also have the option to buy fully insured dental, vision, life and disability plans.**



# LET'S DO THIS, TOGETHER

**Select the links below to view Anthem's products for 2019.**

As you view our portfolio, you'll see all types of plan designs that are as unique and different as your clients.

[Choosing a health plan isn't easy, but we want it to be.](#) The plans you're about to see have been created to be easy for you to quote and administer and easy for your clients and their employees to use.

Medical plan grid

Vision plan grid

Balanced Funding Medical product grid

Life & Disability plan grid

Dental plan grid





This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your Anthem representative.  
\* Non-ACA compliant plans may may not qualify for single bill when combined with other coverages.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

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