

2016 Marketplace Plans: Anthem BlueCross and BlueShield

Information for Navigators and Assistors in Indiana

Last updated October 23, 2015



Background

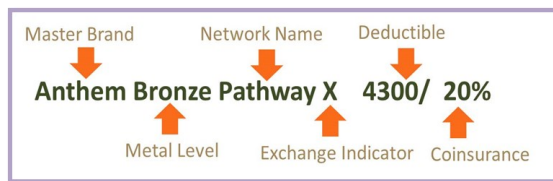
- Indiana's largest health insurance company with 4 million enrolled
- Largest Individual market share in Indiana at 52% (NAIC 2Q2015 data)
- Top selling plans on the Marketplace:
 - * Silver: 59%
 - * Bronze: 33%
- Products available in all counties in all 17 Indiana regions
- Contracts with over 1,500 Primary Care Providers and over 9,000 Specialty Care Providers
- Credit Card payment option available

Network

- Anthem's Individual network is an Open Access HMO Network.
- The member does not need to select a Primary Care Physician (PCP).
- No PCP referral needed when accessing services from in-network providers.
- All services should be received from in-network providers to be eligible for coverage.
- Prior Authorization may apply for specific in-network services. (See Summary of Benefits for pre-authorization details.)
- Routine out-of-network services are not covered.
- Urgent and Emergency Care are covered out-of-network.

Products, Services & Benefits

- For 2016, Anthem will offer 9 Bronze plans, 5 Silver plans, and 2 Gold plan on the Marketplace with multi-state plans available in the Silver and Gold metal-levels.
- Pediatric dental on all plans
- 24/7 NurseLine
- Anthem plans on the Marketplace appear like this:

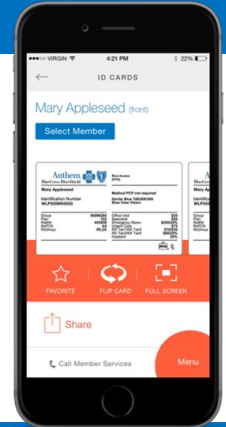


2016 Plan Name	Ded (Single)	Ded (Family)	OOP (Single)	OOP (Family)	Plan Coins	IP Hospital Copay*	Advanced Imaging Copay*	Max # OV Copays	PCP Copay	SCP Copay	ER Copay*	Prescription Drugs Retail
Anthem Catastrophic Pathway X 6850/0%	6850	13700	6850	13700	0%	0	0	3	40	0	0	Ded/Coins
Anthem Bronze Pathway X 6850/0%	6850	13700	6850	13700	0%	0	0	0	0	0	0	Ded/Coins
Anthem Bronze Pathway X 5850/35%	5850	11700	6850	13700	35%	1000	0	0	0	0	500	Ded/Coins
Anthem Bronze Pathway X 0% for HSA	6300	12600	6300	12600	0%	0	0	0	0	0	0	Ded/Coins
Anthem Bronze Pathway X 6400/30%	6400	12800	6850	13700	30%	0	400	2	50	0	400	\$20/\$70/30%/30%**
Anthem Bronze Pathway X 6250/20%	6250	12500	6850	13700	20%	0	500	2	40	0	500	\$20/\$70/20%/20%**
Anthem Bronze Pathway X POS 5000/40%	5000	10000	6850	13700	40%	0	500	2	50	0	500	Ded/Coins
Anthem Bronze Pathway X 4950/50%	4950	9900	6850	13700	50%	1500	0	0	0	0	500	Ded/Coins
Anthem Bronze Pathway X 20% for HSA	4500	9000	6550	13100	20%	0	500	0	0	0	500	Ded/Coins
Anthem Bronze Pathway X 4850/20%	4850	9700	6850	13700	20%	0	500	2	45	0	500	Ded/Coins
Anthem Silver Pathway X 4250/30%	4250	8500	5250	10500	30%	500	0	0	25	50	0	\$1000 Ded Tiers 2-4 \$15/\$40/50%/50%
Anthem Silver Pathway X 3500/0%	3500	7000	5250	10500	0%	500	0	0	45	0	500	\$20/\$50/0%/0%**
Anthem Silver Pathway X 10% for HSA	3000	6000	4000	8000	10%	500	300	0	0	0	500	Ded/Coins
Anthem Silver Pathway X 2500/10%	2500	5000	6850	13700	10%	500	300	3	40	0	500	\$20/\$50/10%/10%**
Anthem Blue Cross and Blue Shield Silver DirectAccess, a Multi-State Plan	2000	4000	6850	13700	20%	500	300	3	35	0	500	\$20/\$50/20%/20%**
Anthem Gold Pathway X 1500/25%	1500	3000	3450	6900	25%	500	0	0	20	50	0	\$600 Ded Tiers 2-4 \$15/\$40/50%/50%
Anthem Blue Cross and Blue Shield Gold DirectAccess, a Multi-State Plan	1000	2000	6000	12000	10%	500	0	0	30	0	500	\$15/\$40/10%/10%**

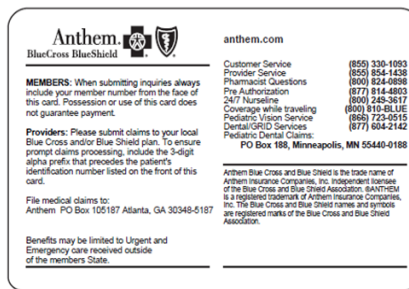
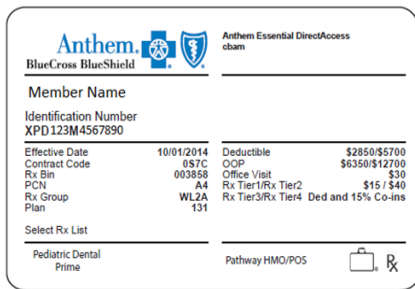
2016 new plans are highlighted in green. Modifications are highlighted in red.

Website

- Main page: www.anthem.com
- Program qualification: www.Anthemhasyoucovered.com
- Find a doctor: <https://www.anthem.com/health-insurance/provider-directory/searchcriteria>
- Help me choose tool: www.shop.anthem.com/sales/eox/shop
- Formulary: www.in211.org/wp-content/uploads/2014/10/Exchangedruglist4.pdf
- Smartphone app for consumers includes functionality for ID card, deductible and out-of-pocket accumulators, and provider finder



Insurance Cards



Consumers can expect their insurance cards next day on their smartphone or 7-10 days by mail after enrolling

Contact Information & Service Area

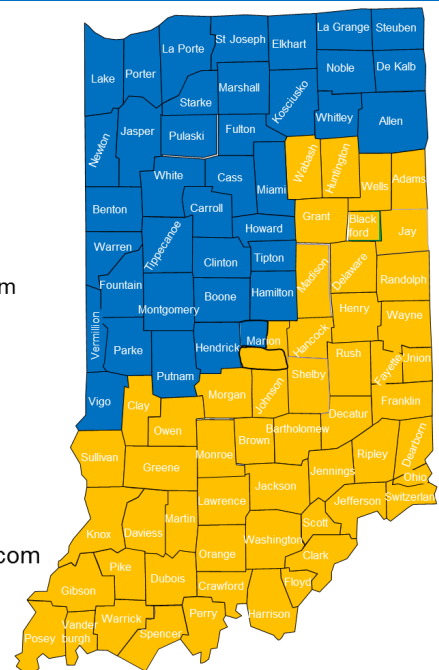
- Broker Service Center (helps navigators/assisters; source for resources and materials)
 - * 1-800-742-8199
 - * Agency.services@anthem.com
- Customer Service (ACA plans On-Exchange): 1-855-330-1095
- Assistance for helping a consumer pick a NEW plan (Telesales): 1-888-811-2101
- Assistance for an existing Anthem member exploring alternate plan options (Health Plan Advisor): 855-809-2879
- Pay by Phone: 888-224-4092
- Over 65 assistance: 800-261-8667



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This guide supplements materials developed by leaders in the Indiana Marketplace Stakeholders group to help Navigators and Assisters statewide. All 2016 plans were invited to participate, and the organizations involved in the creation of this resource hold no preference for any plan or provider. To find an Assister or enrollment event near you, visit www.enrollindiana.org. Please check plan websites for updates.