

City of Los Angeles Anthem Blue Cross

Preferred Provider Organization (PPO)

Overview

2019

Agenda

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PPO (Preferred Provider Organization) Basics

More freedom to choose



Offers you the freedom of choice to use any provider – in or out of the network. Choose in-network providers to reduce your costs



Access to 62,000+ physicians and 400+ hospitals in California



Through BlueCard PPO®, you can also access in-network doctors and hospitals throughout the U.S.



No primary care physician (PCP) is required.



Anthem contracts with independent and group of providers who have agreed to provide services at a reduced rate.



PPO plans include two tiers of benefits, in-network and out-of-network. Choose in-network providers to reduce your costs.



Common PPO Terminology

Term	Definition
Participating Providers /In-network	Providers who have a contract with Anthem at the time services are rendered. Participating providers agree accept discounted payment for services, which lowers your out-of-pocket expenses.
Non-Participating Providers/ Out-of-network	Providers who do not have a contract with Anthem to provide services to our members. Payment to non-participating providers is based on the “Maximum Allowed Amount” in their geographic location. Seeking services from a non-participating provider will increase your out-of-pocket expenses.
Maximum Allowed Amount	Maximum Allowed Amounts are the common range of fees billed by a most providers for a procedure in a particular geographic region, or which is justified based on the severity our member’s case.
Balance Billing	Non-Participating providers bill a member for all charges above the Maximum Allowed Amount. Visiting out-of-network providers will increase your out-of-pocket expenses. Participating providers have agreed not to balance bill our members.
Deductible	The amount of covered expenses for medical treatment that you must pay before benefits become payable by Anthem. Deductibles are waived for office visits, preventive care, and other services with a flat dollar copayment.
Copay (Copayment)	A flat dollar amount you generally must pay to the provider at the time a service is rendered.
Coinsurance	When a plan will pay less than 100% of the claim, you will owe a percentage balance for some services. That balance is the your coinsurance.
Out of Pocket Maximum	The total amount of copayments, coinsurance and deductibles that you must pay each year before the plan begins paying at 100% for <u>covered services</u> (<i>excludes amounts over the Maximum Allowed Amount</i>)

Anthem PPO Network

You can take it with you.

The screenshot shows the Anthem BlueCross website with the following elements:

- Header:** Anthem BlueCross logo and KEEPING LAwell City of Los Angeles Employee Benefits.
- Navigation:** Home, Benefits, Health & Wellness, Resources & Tools.
- Member Log In:** Secure Account Access button.
- Welcome:** City of Los Angeles Plan Members.
- Live Health Online:** See a doctor online 24/7, 365 for flu, colds, allergies and more.
- 24/7 NurseLine:** Speak to a nurse coach about general health issues.
- Learn More about Vivity:** An exciting new health plan available to City of LA employees.
- Image:** A person using a tablet displaying a doctor's video consultation.
- Customer Support:** Member Customer Service (Vivity: (844) 348-6110, Narrow & Full: (844) 348-6111, PPO: (833) 597-2362).
- Resources & Tools:** Find a Doctor, Hospital or Urgent Care (highlighted with a star), Find Forms, Estimate Your Cost.
- News:** The Latest for You, including links for Keeping LA Well and Mobile Health.
- Learn About:** Other Programs & Info, including links for Mail Order Rx-Important Information About Your Prescription Drug Benefits, ER Alternatives, and Traveling with Bluecard.
- Review:** Your Benefit Options, including links for Open Enrollment Brochure and Review Your Benefit Changes.

To Find a Provider, visit www.anthem.com/ca/cityofla and click “Find a Doctor, Hospital or Urgent Care”

Statewide

62,000
physicians
and over **400**
hospitals

Nationwide

93%
of physicians¹

97%
of hospitals¹



Worldwide

Access to preferred providers in nearly **190** countries and territories through **Blue Cross Global Core Program**

Benefits

Benefit	You Pay*	
	In-Network	Out-of-Network
Overall Deductible (in-network and out-of-network are <u>separate</u> from each other)	\$750 Single/\$1,500 Family	\$1,250 Single/\$2,500 Family
Annual Out-of-Pocket Maximum (<i>in-network and out-of-network are <u>combined</u> with each other</i>)	\$2,000 Single/\$4,000 Family	\$2,000 Single/Family
Preventive Care	No Charge	30% coinsurance
Physician Office Visits	\$30 (deductible waived)	30% coinsurance
Pediatric Office Visit	\$30 (deductible waived)	30% coinsurance
Prenatal and Post-natal Care	\$30 (deductible waived)	30% coinsurance
Diagnostic X-ray and Lab	10% coinsurance	30% coinsurance
Chiropractic Care (<i>coverage for In-Network Provider and Our of Network Provider combined is limited to 24 visits per benefit period</i>)	10% coinsurance	30% coinsurance
Acupuncture (<i>coverage for In-Network Provider and Our of Network Provider combined is limited to 20 visits per benefit period</i>)	10% coinsurance	30% coinsurance

*Note: This summary is a brief outline of coverage, and does not reflect every benefit, exclusion or limitation which may apply to your coverage. For more details, important limitations and exclusions, please review the formal Certificate of Insurance. If there is a difference between this summary and the Certificate of Insurance, the Certificate of Insurance will prevail.

Benefits

Benefit	You Pay*	
	In-Network	Out-of-Network
Urgent Care (office setting)	\$30 (deductible waived)	30% coinsurance
Emergency Room	\$100 copay per admission (waived if admitted) then 10% coinsurance	Covered as in network if true emergency
Outpatient Surgery	10% coinsurance	30% coinsurance up to a maximum of \$350 per day
Inpatient Hospital Care, including maternity, mental/behavioral health and substance abuse (<i>authorization required, or \$250 penalty applies</i>)	10% coinsurance	30% coinsurance up to a maximum of \$1,500 per day
Prescription Drugs Tier 1 = Typically Generic Tier 2 = Typically Preferred/Brand Tier 3 = Typically Non-Preferred/Specialty Drugs	Tier 1 - \$10 copayment retail/\$20 home delivery	Retail copay plus 25% coinsurance
	Tier 2 - \$20 copayment retail/\$40 home delivery	Retail copay plus 25% coinsurance
	Tier 3 - \$40 copayment retail/\$80 home delivery	Retail copay plus 25% coinsurance

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Referrals and Pre-Certification

- Referrals from a PCP are never needed to visit any *participating physician* – including specialists and behavioral health care providers.
- In some circumstances we may authorize a referral to a *non-participating provider*, but you will only be responsible for in-network Deductibles, Copayments and Coinsurance amounts for your claim. You or your physician must contact us in advance.
- Pre-Certification (also known as prior authorization) requires that you or your physician in charge of the member's care to notify the plan, in advance, of plans of certain procedures and services. Examples of services that require pre-certification:
 - Scheduled non-emergency hospital stay
 - Air ambulance (non-emergency only)
 - Infusion Therapy
 - Home Health Care

Anthem Programs and Resources for PPO Members

Get more value from your benefits.

- Mobile Health Consumer
- Live Health Online – Medical & Psychology
- 24/7 Behavioral Health Resource
- Heal – Doctor House Calls
- Anthem Support for City of LA Resources

Mobile Health Consumer

Your health plan. In your pocket.



Instant access to your health plan benefits, ID card and much more wherever you go.

- View your Anthem ID card
- Connect face-to-face with a board certified doctor in minutes
- View your benefit information
- Find a doctor or urgent care near you and get directions
- Get personal health reminders about appointments and more

LiveHealth Online & Behavioral Health

Quick access to doctors and therapists via computer, smartphone and tablet. Available 24 hours a day, 7 days a week.

VISIT WITH A BOARD-CERTIFIED DOCTOR

- ✓ See a board-certified doctor in about 10 minutes or less
- ✓ Receive medical care anytime, anywhere using your smartphone, tablet or computer with a webcam
- ✓ Excellent for non-emergency conditions such as colds, minor infections, rashes, etc.

OR A LICENSED THERAPIST

- ✓ In just a few days, connect with a therapist or psychologist to talk to privately
- ✓ Schedule a 45-minute appointment online or via phone, from 7 am to 11 pm
- ✓ Get care for stress, anxiety, depression, grief and other conditions



24/7 Behavioral Health Resource

Addressing the Stresses of Everyday Life

Consult with licensed clinicians about your emotional health and well-being any time, day or night.

Our integrated approach offers combined care to members who need both mental health support as well as help for a medical condition:

- ✓ Focuses on the whole being to help people recover
- ✓ Gives people the long-term help they need
- ✓ Gives members the care they need, from the very first interaction through treatment, case management, discharge and beyond

Call 1-844-792-5141 to get started.



As a benefit of your Anthem Blue Cross PPO health insurance plan, you can see a licensed doctor in your home, office or just about anywhere else with Heal.

- Licensed, qualified pediatricians, internal medicine doctors and family doctors for primary, preventive & urgent care
- See you and your family where you're most comfortable, your home
- Spend more time with you and get to know your unique health history

Check your Anthem plan summary to view the cost associated with a Heal visit. You will always see your price before you book & never get a bill later.

heal.com



©2018 Heal. Medical services in your area provided by Heal At-Home Medical, an independent medical practice. Third-party services including prescriptions, lab work and imaging billed separately.



Helping those at risk of diabetes make lasting lifestyle changes

Small changes make a big difference

Diabetes Prevention Program (DPP)

This 16-week, cutting-edge program helps members lose weight, adopt healthy habits and significantly reduce the risk of developing diabetes with:

- Helpful tools, like a wireless scale or an activity tracker
- Access to a personal health coach
- Weekly lessons
- A small support group¹

Members can participate through national and local programs such as:

- Weight Watchers®
- Retrofit
- HealthSlate

Visit www.solera4me.com/anthemca to take the 1-min quiz and find out if you qualify!

Losing just

5-7%

of body weight decreases the risk of developing Type 2 diabetes by

58%



Make the Most of Your Plan

Avoid these common PPO pitfalls

- Use in-network providers to avoid unexpected costs
- Plan for your deductible and coinsurance in advance
- Match your Explanation of Benefits (EOB) to the provider's bill before you make a payment
- Make sure procedures are pre-approved (if required)
- Make use of your plan resources

Anthem Support for City of LA Members

The right people. The right tools. The right answers.

By Phone	Trad/Select HMO Vivity HMO PPO	1-844-348-6111 1-844-348- 6110 1-833-597- 2362	Monday- Friday 8am- 8pm
Face-to-Face	Onsite Member Advocate at City Hall Personnel Department	Los Angeles City Hall, 200 N. Spring St. Room 867	Monday- Friday 8am- 4pm
Web	www.anthem.com/ca/cityofla		

Questions?