

Frequently Asked Questions Anthem (Elevance Health) Insurance Coverage

GENERAL

What are Bon Secours and Anthem (Elevance Health) negotiating about?

Negotiations are a standard part of business operations between health systems and health plans. We have been negotiating with Anthem (Elevance Health) for months, hoping to compromise on a modest increase on the reimbursement rates for our contracts that will help address additional financial burden created by recent inflation and supply chain shortages and build a sustainable partnership that will support the quality care we offer for years to come.

Our contract negotiations with Anthem do not just focus on improving reimbursement rates, but also on eliminating some of Anthem's onerous and restrictive policies, which are not in alignment with our organization's values of integrity and stewardship – such as a very high claims denial rate compared to other health plans, an increasing accounts receivable balance due to unpaid bills, a lack of transparency around medical policies, an unwillingness to offer peer-to-peer review and an unreasonable volume of medical chart requests. All of these business practices create a significant burden on us and you. Patients and employers often have lengthy delays before receiving clear explanation of their benefits and associated costs. This often results in patients receiving final statements months to years after services have been provided.

In a recent *Modern Healthcare* [article](#), it was noted that Anthem reported earnings of \$2.8B in the first quarter of this year alone – a 16.6% year-over-year increase – all while owing Bon Secours **more than \$100M in late and unpaid claims**.

It's unfortunate that this is the current situation; however, we promise to continue doing our part and work hard to reach a new agreement with Anthem with a clear understanding that it takes two parties working hand in hand to reach a resolution.

When do our contracts with Anthem expire?

We take a holistic approach to payer relationships and will negotiate across all of our agreements with Anthem, depending on how long negotiations persist. This includes all Managed Medicaid, Medicare Advantage and commercial (employer-sponsored) contracts with Anthem.

Bon Secours and Anthem have been negotiating for the past several months. By failing to reach an equitable agreement with us, Anthem may be putting your in-network access to the Bon Secours facilities and providers you know and trust at risk.

Since we haven't reached an agreement, **our Medicare Advantage contract with Anthem in Virginia terminated effective August 1**, and we are considered an out-of-network provider for Bon Secours patients who have Anthem Medicare Advantage health insurance.

If we're out of network, Anthem may force patients with Medicare Advantage insurance to pay more out of pocket to continue seeing your current Bon Secours care team.

Are all patients with all types of Anthem insurance plans impacted by this negotiation? What about patients with

Bon Secours and Anthem have been negotiating for the past several months. By failing to reach an equitable agreement with us, Anthem may be putting your in-network access to the Bon Secours facilities and providers you know and trust at risk.

Medicare Advantage or commercial (employer-sponsored) insurance?	<p>Since we haven't reached an agreement, our Medicare Advantage contract with Anthem in Virginia terminated effective August 1, and we are considered an out-of-network provider for Bon Secours patients who have Anthem Medicare Advantage health insurance.</p> <p>Only patients in Virginia with Anthem Medicare Advantage as their primary insurance are impacted. Patients in Virginia with Anthem employer-provided plans, plans purchased directly from Anthem, or those patients with Anthem Medicaid are not impacted.</p> <p>That said, we are asking for modest increases for all our remaining Anthem contracts. We will continue to allow ample time for fair and balanced negotiations to reach an agreement before those contracts terminate.</p> <p>Please continue to check back as things change.</p>						
Does this affect doctor's offices AND hospitals?	<p>Yes. Specifically, the upcoming, potential Medicare Advantage contract termination in Virginia will impact Bon Secours physician practices throughout Virginia, and Bon Secours hospitals in Hampton Roads and Richmond. Affected practices and facilities include:</p> <table border="1" data-bbox="467 915 1468 1268"> <thead> <tr> <th>Market</th><th>Hospitals</th></tr> </thead> <tbody> <tr> <td>Richmond</td><td> <ul style="list-style-type: none"> Bon Secours Memorial Regional Medical Center Bon Secours Richmond Community Hospital Bon Secours St. Francis Medical Center Bon Secours St. Mary's Hospital Bon Secours Southside Medical Center Bon Secours Southern Virginia Medical Center Rappahannock General Hospital </td></tr> <tr> <td>Hampton Roads</td><td> <ul style="list-style-type: none"> Bon Secours Maryview Medical Center Bon Secours Mary Immaculate Hospital Bon Secours Southampton Medical Center </td></tr> </tbody> </table>	Market	Hospitals	Richmond	<ul style="list-style-type: none"> Bon Secours Memorial Regional Medical Center Bon Secours Richmond Community Hospital Bon Secours St. Francis Medical Center Bon Secours St. Mary's Hospital Bon Secours Southside Medical Center Bon Secours Southern Virginia Medical Center Rappahannock General Hospital 	Hampton Roads	<ul style="list-style-type: none"> Bon Secours Maryview Medical Center Bon Secours Mary Immaculate Hospital Bon Secours Southampton Medical Center
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Isn't this contrary to Bon Secours' Mission?	<p>Our Mission compels us to serve our patients who come to us for care, and that will not change. We will continue to provide safe, compassionate, high-quality care to our patients.</p> <p>To be an advocate for our Mission and for your continued, high-quality care, we encourage you to call Anthem and urge them to reach an agreement with Bon Secours. Your support will enable us to continue to provide the best care possible for you and others like you.</p>						

Medicare Advantage patient-specific	
What does this mean for patients?	<p>Effective August 1, 2023:</p> <ul style="list-style-type: none"> • Anthem Medicare Advantage patients in Virginia who are on a Health Maintenance Organization (HMO) plan need authorized Continuity of Care from Anthem in order to continue seeing their current care team at in-network rates. • Bon Secours hospitals and physician practices are considered out of network for our patients. <ul style="list-style-type: none"> ○ PPO participants can continue to see their doctor but may pay more out of pocket. ○ HMO participants will not be able to use Bon Secours hospitals and physician practices without Anthem's authorization of Continuity of Care. • Access to our emergency department facilities will always be available at no higher out of pocket cost to patients for covered emergency services, regardless of network status.
Should patients reschedule existing appointments or stop scheduling future appointments?	<ul style="list-style-type: none"> • Patients with PPO insurance: You may have to pay more out of pocket to receive care with the Bon Secours doctors you know and trust. • Patients with HMO insurance: Please call Anthem before any scheduled appointments to understand if you're covered under Continuity of Care or not.
Should patients seek other insurance providers?	Consider your options. We have strong partnerships with many other local and national health plans. Medicare Advantage Open Enrollment opens October 15. Talk to your broker, or call the Centers of Medicare & Medicaid (CMS) at 800-633-4227, and understand your options to pick a plan that keeps your Bon Secours providers in network.
What can members do to ensure Anthem takes action to reimburse fairly?	<ol style="list-style-type: none"> 1. Medicare Advantage Open Enrollment opens October 15. Talk to your broker or call the Centers of Medicare & Medicaid (CMS) at 800-633-4227 to explore your options. Your broker can help you choose a plan that keeps your Bon Secours providers in-network. Bon Secours remains in-network with all other major Medicare Advantage health plans in Virginia. 2. Call Anthem at the number at the back of your insurance card and tell them how important it is for you to keep your uninterrupted in-network access to Bon Secours.
What if I have a medical emergency on or after August 1, 2023?	You should always go to the closest emergency room if you're experiencing any type of emergency. Access to our emergency department facilities will always be available at no higher out of pocket cost to patients for covered emergency services, regardless of network status.
What if I'm pregnant and/or receiving critical care for a chronic illness that will require care on or after August 1, 2023?	Certain conditions, such as care for chronic or complex illnesses, may be eligible for Continuity of Care which would provide approved patients the opportunity to continue seeing their current care team at in-network rates, even if Bon Secours is out of network with Anthem.



How can I find out if eligible for Continuity of Care?	Patients must seek Continuity of Care coverage through Anthem, and Anthem will review and approve or deny those applications on a case-by-case basis.
Where can I find more information?	Visit bonsecours.com/elevancehealth for more information.